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RESERVE BANKS

(Continued From Page One)

will be issued upon commercial paper arising out of actual business transactions. It seems plain that they will rise and fall in amount as the tides of business rise and fall, and that there will be no plethora of money to be idle. They will be obligations of the United States government, which national bank notes are not, and will have back of them a large reserve of gold in the regional banks. Through them the reserve banks are expected to come to the aid of any needy member bank which has plenty of good paper but needs cash. To further insure the flow of money, reserve banks themselves may be required to rediscount the discounted paper of other reserve banks.

More than \$250,000,000 of the new notes have been ordered by the comptroller of the currency for the twelve banks. They are in \$4, \$10, \$20, \$50 and \$100 denominations, and are to be accepted by all member banks and for all customs taxes or other dues. The federal reserve agent of every bank in the system, who is the government representative there, has these notes in custody ready for the application of the member banks.

Next to the elasticity of the new currency, officials value the "mobilization" but no concentration of reserves which it will insure. This, they point out, does not mean the concentration of vast sums from country banks in reserve cities and central reserve cities as under the national banking act, but their appearance in large part on the debit balances of the twelve reserve banks in widely scattered parts of the country. These reserves will be as near as possible to the door of the member bank to which they belong in times of need and there can be no refusal from a reserve bank to return them in cases of exigency.

A remnant of the present system still remains in the provision by which banks may keep a certain proportion of their reserves with other member banks in cities now known as reserve and central reserve cities. At the end of three years, however, that will be changed and all reserves will be held either in a bank's own vaults or with a federal bank. An effort was made in

congress a few weeks ago to permit member banks to deposit all their reserves with this reserve bank at once. As the law stands their process is to be spread over a period of thirty months. If it is renewed successfully next winter it will mean a marked increase in the available funds of the reserve banks. As it stands the twelve banks will start out with a total cash reserve of about \$243,000,000.

Another point not forgotten by all members of the law is the fact that the different reserve requirements will release about \$464,000,000 now tied up in reserves and will afford far greater opportunity for a borrower to get a hearing and a loan.

The reserve banks are not to do a banking business except with member banks. They are empowered however to engage in open market transactions in the buying or selling of cable transfers and bankers' bills of acceptance and bills of exchange. Other transactions include buying and selling of bonds or notes of the United States paper issued in anticipation of the collection of taxes or assured revenues of any state or political subdivision in the continental United States. The banks are to establish, subject to approval of the reserve board, rates of discount to be charged for each class of paper. They may also, with the board's consent, open and maintain banking accounts in foreign countries for the purchase or collection of bills of exchange.

In the future the clearings of the banks of the country are expected to be made through these regional banks, which may in time lead to the abolition of many clearing house associations. Clearings which involve banks in widely separated parts of the country probably will be made with much greater rapidity through new banks than through ordinary commercial channels. It has been estimated that through this saving in time alone, the use of hundreds of millions of dollars for many days will be saved.

In time, the new system will require the two per cent United States bonds now used principally as a basis for national bank notes. There are more than \$7,000,000 of those bonds now outstanding and their retirement is to be spread over a period of twenty years. With their passing the national bank circulation based upon them and not upon the life bonds of commerce will disappear, and unless by that time congress has enacted a new act, the nation will have a currency that in theory at least responds to the growth of crops, the throbbing of industrial plants and the progress of the business world.

WORSHIPPING A PRINT SHOP

The ceremony of propitiating the gods which are supposed to reside in the printing machinery is annually performed by the Hindu members of the Malaya Times printing staff. The usually prosaic machine and composing rooms are turned into weird caverns of mystery, dimly lit by candles and oil lamps, and odorous with the heavy scent of incense and perfumes. Every machine is garlanded, and has placed before it an offering of "makan." Rice and bananas and cakes are the portion of each machine, according to its size and importance; even the "stone" comes in for a share of the gifts.

At the appointed time, braziers, containing smoking camphor and coconut oil, are carried round and held before each machine; whilst the power engine, whose god presumably is regarded as a particularly aggressive personage is "smoked" for a specially long period.—Boston Transcript.

AGRICULTURAL DISPLAY TELLS GREAT THINGS

Exhibits at State Fair This Year Hold a Wonderful Lesson of Value of State's Cultivated Acres — Too Large for Building

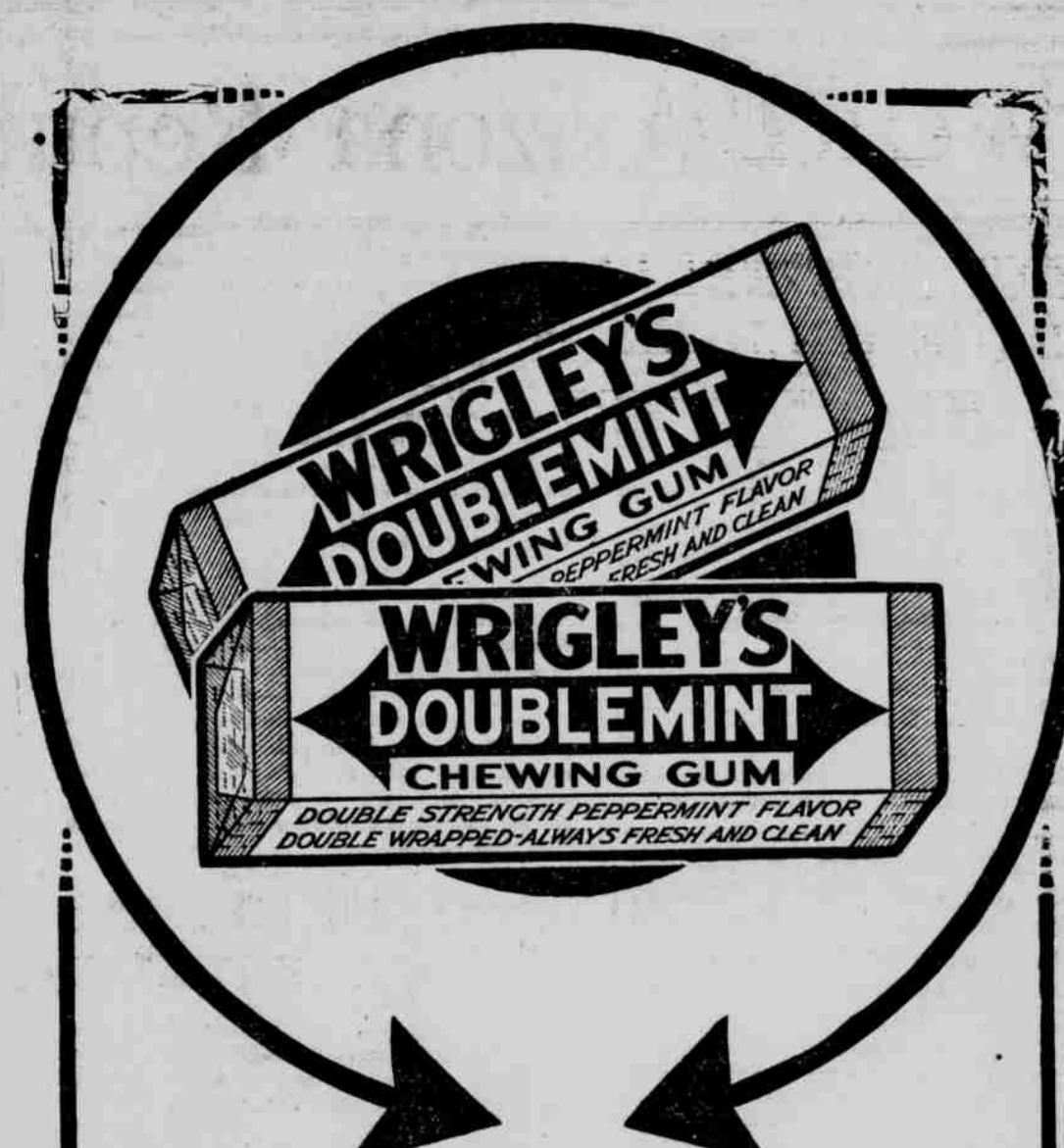
The agricultural show this year at the state fair demonstrated in no incomplete way that there is necessity for greater accommodations being provided for the various agricultural counties of the state in order that the exhibits, which are many and diversified, may be given proper opportunities for display to the thousands of people who are interested in that great industry. For the past year or two it has been necessary to provide additional exhibit space in the shape of annexes to accommodate the displays from the agricultural counties.

The display this year was wonderfully diversified and well arranged. Maricopa and Yavapai county were at the show with the greatest exhibits of the agricultural value of these two counties that it was possible to conceive. Cochise, Navajo and Apache with their dry farming products, Graham, Santa Cruz and Pima with irrigated worth, and the stretch of Cochise county with the demonstrated value of the acres there all showed up to wonderful advantage.

Yuma County
The Yuma county display, beside winning third prize for best county exhibit, captured 56 first prizes, 57 seconds and 19 thirds, making a total of 122 ribbons for this one show. The list of prize winners follows:

- First Prizes**
Kaffir corn, 12 heads, Geo. Bridges.
Lemon cling peach, L. W. Alexander.
- Twelve ears sweet corn, A. Ruby.**
String beans, S. P. Huss.
Cotton seed, G. L. Wheeler.
Muscat grapes, S. P. Huss.
Thompson seedless grapes, L. W. Alexander.
Millet seed, Bert Marsh.
Sweet potatoes, A. Ruby.
Largest lemons, J. M. Molina.
Ten stalks Kaffir corn, Geo. Bridges.
Spineless cactus, L. W. Alexander.
Lint cotton, E. F. Sanguinetti.
Bermuda grass seed, G. L. Wheeler.
Beets, S. P. Hess.
Ten pounds seed cotton, C. C. Yarwood.
Fifty bolts cotton, G. L. Wheeler.
Alfalfa seed, Marshall Young.
Peruvian alfalfa, C. Floyd.
Bale of cotton, E. F. Sanguinetti.
Ten stalks sorghum, Geo. Crowley.
Strawberry cling peaches, L. W. Alexander.
Limes, H. V. Clymer.
Le Conte pears, L. W. Alexander.
Three stalks cotton, Sandy Blair.
Dwarf milo maize, P. Brown.
Indian cling peaches, L. W. Alexander.
Winter Bartlett pears, G. H. Payne.
Haisins, C. C. Box.
Largest peanuts, G. L. Wheeler.
Broom corn, Geo. Sells.
Macaroni wheat seed, Bert Marsh.
Kaffir corn seed, Geo. Bridges.
Half bushel barley, P. Brown.
White tepary beans, S. Wilson.
Citrus lemons, Geo. H. Payne.
Best wheat, P. Brown.
Brown tapers, T. Wilson.
- Second Prizes**
Bearded barley, Geo. Schultz.
Olives, F. A. Power.
Indian beans, P. Brown.
White tapers, T. Wilson.
Yegerita seed, G. L. Wheeler.
Lemons, Howard Van Doren.
Pink sweet potatoes, Marshall Young.
Bartlett pears, C. C. Box.
Bale of cotton, C. E. Yarwood.
Tepary beans, P. Brown.
Blue eyed peas, T. Wilson.
Three stalks cotton, A. J. Stewart.
Muscat grapes, G. L. Wheeler.
Dates, Mr. Guernsey.
Limes, E. Kline.
Cotton plant, G. L. Wheeler.
Ten pound seed cotton, A. J. Stewart.
Cauliflower, A. Ruby.
Fifty bolts of cotton, A. J. Stewart.
Hairy hay, Henry Rice.
Small beans, P. Brown.
Pumpkin, D. E. Sturges.
Dates, Joel Peterson.
Garber pears, L. W. Alexander.
Raisins, A. Beltz.
Onion, A. Ruby.
Almonds, G. L. Wheeler.
Macaroni wheat, G. L. Wheeler.
Ten stalks dwarf milo, E. Kline.
Ten stalks shallu, Carl Young.
Radishes, S. P. Huss.
Twelve heads kaffir corn, J. L. Garvin.
Ten stalk milo, W. J. Jones.
Cucumber, A. Ruby.
- Third Prizes**
Beats, L. P. Huss.
Cucumbers, John Ghiotto.
Bartlett pears, L. W. Alexander.
Fifty bolts of cotton, C. E. Yarwood.
Olives, F. A. Power.
Pecans, Geo. H. Payne.
White tapers, F. Wilson.
County Prize
- County Awards**
First crop alfalfa hay, first and second prize.
Second crop alfalfa hay, first prize.
Barley hay, first prize.
Sorghum seed, first and second prize.
Best barley, second prize.
Hard wheat, second prize.
Indian flint corn, second prize.
Indian soft corn, second prize.
Indian yellow corn, first and second prize.
White yams, first prize.
Yellow Yams, second prize.

- Best and largest squash, first prize.
Best and largest pumpkin, second prize.
Best sweet pumpkin, second prize.
Best and largest pumpkin, second prize.
Best six Rockyford melons, first prize.
Best six cantaloupes, first prize.
Best standard melons, first prize.
Best muskmelons, second prize.
Half bushel pink beans, third prize.
White Tipari beans, second prize.
Any other variety beans, second prize.
Best half bushel black-eyed peas, second prize.
Lima beans, first prize.
String chili, second prize.
Largest watermelon, second prize.
Half bushel peanuts (large), third prize.
Best collection vegetables, second prize.
Best ten stalks amber cane, first prize.
Best ten stalks any other variety cane, first prize.
Ten stalks any other variety grain sorghum, second prize.
- Indian Class**
Best twelve ears white corn, second prize.
Best twelve ears yellow corn, second prize.
Best twelve ears squaw corn, first prize.
Best twelve ears flint corn, first prize.
White tipari beans, second prize.
Colored tipari beans, first prize.
Largest squash, first prize.
Best crook-neck squash, first prize.
Millet, second prize.
- Pima County.**
First prizes in this display went to Borimmer brothers for their showing of sweet potatoes and peanuts. They also carried off second premium on milo maize.
W. O. Hongson won second prizes on largest watermelon, largest squash, and pink beans, taking red ribbons also on white oats and wheat, the latter being raised under the dry farming system. Third prize in the pepper class also went to this exhibitor.
- Santa Cruz County.**
The exhibit from the southern county showed originality and diversity of products, although apples were featured in the display. Mark Manning of Sonita was the only exhibitor to carry off a first prize, winning the blue ribbon for the best ten ears of Mexican June corn.
- Yavapai County**
First prizes in the following exhibits were awarded the United Verde ranches at Clarkdale: Late Crayford peaches, New Town pippins. Wealthy apples, quinces, pink sweet potatoes, plums, Chicago apples.
Other awards were as follows:
Bearded wheat, E. W. Monroe, 1st.
White oats, E. W. Monroe, 2d.
White dent corn, Charles Stagg, 1st.
Flint corn (dry farming), O. T. Farley, 1st.
Yellow dent corn (dry farming), J. W. Pride, 1st.
Squash, H. Shuermann, 2d.
Delicious apples, W. G. Wingfield, 2d.
Grimes' Golden, Tinsley, 2d.
Rome Beauty, Crystal Springs Fruit Co., 2d.
Sweet cider, Crystal Springs Fruit Co., 1st.
Wealthy Apples, Crystal Springs Fruit Co., 2d.
E. L. Greenings, Crystal Springs Fruit Co., 1st.
Dent Corn, James Julie, 1st.
Mammoth cling peaches, M. L. Osborn, 1st.
Bermuda onions, M. L. Osborn, 1st.
Priketaker onions, M. L. Osborn, 1st.
Black Ben Davis apples, E. Chaves, 2d.
- Navajo County**
F. J. Willis, of Linden, who came down to the fair with a large collection of Navajo county products, carried off practically all the dry farming awards, being given the prize for the largest and best exhibit of dry farming products by any one exhibitor. In addition he took eleven firsts and six seconds, distributed as follows: Firsts—Burbank potatoes; pink, white and pinto beans; white flint corn; rice; popcorn; watermelon; largest pumpkin; largest Hubbard squash; Danish bald cabbage; amber cane. Seconds—White Star and Early Rose potatoes; yellow and white dent corn; largest and best squash; tomatoes.
Other firsts: Largest and best pumpkin, Ed Malone, Linden; largest and best squash, Wid Brewer, Pinedale; best rutabagas, Joseph Peterson, Lakeside; best mangel wurzel, Joseph Peterson, Lakeside; Irish potatoes, any variety, A. P. Larsen; Mexican beans, Elouise Flake, Snowflake.
- Seconds:** Flat turnips, Joseph Peterson; white flint corn, Tai Peterson; Pinodale flint, bushel cabbage and Hubbard squash, Gus Hansen, Lakeside; Australian brown and Bermuda onions, Snowball cabbage, N. S. Hansen, Lakeside; sweet corn, Vergil Flake, Snowflake.
- Cocconino County**
F. O. Allen, fair commissioner from Cocconino county, carried off the following prizes:
Early Ohio potatoes, first and second; Mammoth Pearl potatoes, first and second; White Star, first; Cocconino Pink, second; 1 1/2 bushel hull-less barley, first; sheaf Beardless wheat; sheaf Hull-less barley, first; sheaf Bearded wheat, first; sheaf White oats, first; sheaf Red oats, first; Swedish Select oats, first and second; any other variety oats, second; Lonk Red radish, first; Table beets, second; parsnips, first; Flat Dutch cabbage, first; rutabagas, second.
Apples—First on Stark, Star, Gano, Rome Beauty, Rambo, Fork Imperial, Winesaps, Jonathan, any other variety; thirds on Springdale, Mammoth Black Twig, Wolfriver and White Winter Permain. Alfalfa, second. Sheaf Early spelt, second. Rice popcorn, second. Peaches, second. Also second prize for best display of vegetables by any one owner.
- Cochise County**
Cochise county captured six blue ribbons, W. H. Spencer being awarded first premium on white kaffir corn and winning seconds on red kaffir and popcorn. J. Adling's exhibits of cauliflower and citron were



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