

BY FRANK G. CARPENTER

# Uncle Sam Banker

## ALL ABOUT THE NEW POSTAL SAVINGS BANK SYSTEM AND HOW IT IS MANAGED.

### Two Billion Dollars of Hoarded Treasure—The New Banks and Their Depositors—Work Among the School Children—Chances For Women—The Foreigners and Their Money—Government Bonds—An Idea Worth Millions, or How Frank Hitchcock Has Removed the Necessity for 2000 Bookkeepers.

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WASHINGTON, D. C., July 15.—Do you want to open an account with Uncle Sam, banker? You can do it at several hundred different places over the United States. A thousand or more banks will be established by the time this letter is published, and this number will be extended until it covers the 40,000 and odd money order postoffices throughout the United States. The postal savings bank bill was passed only last Congress, and the business was started with \$100,000. This was to establish 48 banks, each state having one. When Congress met again in the spring, more banks were started. Forty-five additional ones were in operation in April, 36 more were added in June, and from that time on they have gone ahead at the rate of 50 per week. At the beginning of the year the 48 which were first started had taken in only about \$78,000, but with the new banks the deposits have quadrupled, and they will soon amount to \$1,000,000 or more.

### Two Billions of Hoarded Treasure.

Indeed, it is impossible to prophesy how much money will come into the postoffices. The amount will run into the hundreds of millions. It can do that and still not affect the banking institutions which we have today. The officials of the treasury department, who keep track of the money in circulation and in the banks, say that there is an enormous sum of money hoarded which lies idle, either in hiding or in the pockets of the people. This amount is more than two thousand million dollars. It is enough to give \$100 to every family in the United States and enough to buy the steel trunk and leave something over for a few railroads or so. It is about 2 percent of the aggregate wealth of the nation, and if it could be collected together into one pile it would almost pay the national debt twice over. Take it out of hiding and turn it into government bonds and we should not have to borrow a cent from outside nations, and at the same time would have the Panama canal and dig a ditch big enough for the largest ocean steamers from the great lakes to the gulf.

Similar hoards exist in all countries, although some are not so great as ours. We are the richest of the nations, and we have more loose money than any of the others. Take for instance the Hindus, where the standard is gold and silver, and a man for 10 cents a day, and where many of the people figure on how much they will eat for supper in order to know whether they will have enough left for breakfast. Our postal savings banks have a hoard in gold or silver or jewels hid away under their floors, and since the British government has established postal savings banks there \$500,000,000 have been taken out and deposited, and the accounts in the postoffices are almost one million in number.

### Uncle Sam's New Banking System.

But how about taking care of a business like this?

Think of the work of handling 40,000 different banks, each of which has hundreds of deposit accounts!

Think of the deposits and withdrawals, of calculating the interest and of keeping the accounts, when the balance a cent in the balance may set a clerk crazy, as is common in the banks of today.

These are some of the troubles that are afflicting the other nations which have similar banks and are costing them millions. It is so in Great Britain, where a big building at London is devoted to keeping the books. The banks have been in operation for 25 years, and the separate accounts are 1,000,000 in number, while the total deposits now equal \$781,000,000. The cost of the machine is such that I understand the business is run at a loss. Similar books are kept in Germany and in nearly every civilized country on the face of the globe.

This was one of the difficulties which faced Uncle Sam when he took hold of the problem. Our postal savings bank business is bound to be twice as large as that of any other nation, and should we carry it on in the same way, Theodore L. Wood, the chief clerk of the postoffice department and secretary of the board of banking trustees, told me, we should have to establish, in time, a great accounting system here at Washington, with a great force of clerks to keep track of the money. Frank Hitchcock, of the postoffice department, has 25 thousands of offices scattered over more than 3,000,000 square miles.

Nevertheless, we have begun the business without a cent of additional expense for clerical hire. And, moreover, the prospect is that will be carried on without any material change in our government machinery when the deposits are hundreds of millions, and that at an expense which in the light of its cost to other nations, will be ridiculous,ly small.

### An Idea Worth Millions.

For the invention which has done away with the enormous bookkeeping, Uncle Sam is indebted to Frank Hitchcock, his postmaster general. It is an invention worth millions, for it is esti-

ated that it will save at least \$1,000,000 a year to the government. It will certainly do away with the possible employment of 2000 bookkeepers, which, even at as low a salary as \$1000 a year, would make an annual draft on the treasury of \$2,000,000, and that in addition to other machinery which would greatly add to the total. Mr. Hitchcock conceived the idea during his trip to Europe last summer. He there saw the complicated machinery of other nations, the most of it based on the system devised by Gladstone, which has been adopted by 40 other countries. This was the use of the passbook, which in England meant the posting of the deposit books of 15,000 offices, and of keeping sets of books for them. It involved the employment of 2000 clerks in London, and of at least 1000 in each establishment there. In our own country the offices would surely be three times as many as in Great Britain, and they will probably be 50,000 or 60,000, or more. To handle them on the European system was evidently very expensive, and Mr. Hitchcock, in working over the matter, originated a plan whereby the accounts would be to a great extent kept themselves, and that without mistake.

### Certificates vs. Bank Books.

This plan was the wiping out of the passbook, and the issuance of drafts or certificates of deposit. This has been installed, and it is the present system. The depositor hands in his money, but in place of having credit made on a bank book he is given a certificate of deposit for the amount he puts in.

The certificates are in the denominations of \$1, \$5, \$10, \$20, \$50 and \$100, and of at least 2000 different amounts, 2 percent per annum. They are neither transferable nor negotiable, and are not worth anything except in the hands of the person buying them. They are issued in duplicate, and the original and duplicate must each bear the signature of the depositor. The duplicate is retained by the postmaster, and if the man would withdraw his deposit he signs his name in the presence of the postmaster, who compares it with the signature on the duplicate. It is after just the same method that the traveler's checks are cashed at banks and express companies and are the same as that used in letters of credit. One might forge another man's signature, but it takes great skill to make such a forgery offhand in the presence of the man you are trying to defraud.

If a certificate of deposit should be lost or destroyed it can be duplicated by applying to the postmaster, the signature made in this way being evidence of the claim. The postmaster keeps a record of these duplicates, not in a book, but in a set of manila jackets or envelopes after the card index system, and when the man comes to withdraw the deposit and having in his hand the depositor's duplicate, it is as simple as rolling off a log.

### It Is Foolproof.

Again the need of bookkeeping is avoided by the fact that deposits are made only in multiples of one dollar; and that the money has to be left in one year to draw interest, the interest being paid only on the first day of the month. The postmaster knows that if he takes out any money in less than a year he loses his interest. If he leaves it in for one year he gets 2 percent; and he must leave it in two years to get 4 percent. This means that there are no fractions to be considered. The system seems to be foolproof. The depositor knows just what is coming to him. He can draw as much or as little as he pleases, and the denominations are right; and when his money is all drawn he is tearing up of the manila jacket closes the account and wipes his name from the government rolls. In fact, there is no other record.

### Not Intended for Millionaires.

These banks are not intended for millionaires. In fact, the most that any one can have on deposit at any one time is \$500; and it is not possible to deposit more than \$100 any one month. When the first 48 banks were opened, many farmers came in with sums ranging from \$1000 to \$10,000, and were surprised when they were told that only \$100 could be taken per month. One old woman called at the postoffice department here in Washington. She had a big fat pocketbook with her which contained savings of years. She said that she had lost her money in private bank failure 25 years ago and that since that time she had been praying for a government bank where her funds would be safe.

At one of the other stations two farmers brought in two canvas bags of corn which together held more than \$3000, and asked to deposit it. He had Dubois, Pa., a German miner offered \$1700 and was surprised when the postmaster would accept only \$100. At Ash-tahula, Ohio, one lady deposited \$100, and said she would return monthly until her account had reached the limit; while at the same office a man who was refused the chance to put in \$500 at an expense which in the light of its cost to other nations, will be ridiculous,ly small.

### A Chance for Women and Children.

These banks will be patronized by the women and children. The laws provide that a husband has no control of the deposits made by his wife, nor guardians any control over those made by their wards. Even the children can deposit, and their parents cannot get the money except by their consent and by their signatures in the presence of the postmaster. Any boy who has a dime may begin an account by buying a postal savings card, upon which he can paste nine other 10-cent postal savings stamps, which he may buy as he gets the money. When the 90 cents' worth of stamps have been stuck on the card, it represents a dollar, and may be exchanged for a dollar deposit draft at the postoffice. His name then goes into a manila jacket, and he is one of the

patrons of Uncle Sam's great banking system.

### Suggestion for the Benevolent.

In all places where the banks have been established many children are among the depositors. In some instances postmasters have been asked to address the public school children on the system, and school teachers from all parts of the country are writing the department for information concerning it. As one of the Pennsylvania offices, a boy has opened an account in order that he may have a start in life when he is through school, and in other places men are opening accounts for children and starting them on the way to save. One philanthropic man in Owensboro, Ky., has purchased postal savings cards for all the public school children of that town, his idea being to encourage thrift through the use of this government system. This seems to be an excellent idea, and I suggest it to such of you as have a charitable dollar to put where it will bring big results. Take a village or town which has 1000 school children. An investment of \$100 in these 10-cent postal savings cards would start the children of that whole town to saving, and would be better charity than the pauperizing indiscriminate gift-giving which is so common today. One might take the children of a single school or class and do the same. Indeed, this system of giving is subject to countless variations. Government Bonds for Savings Bank Depositors.

Connected with the postal savings bank act is a provision by which the certificates of deposit may be used to buy government bonds. This went into effect the 1st of July, and many bonds have already been purchased. The law provides that postal savings, in the sums of \$20, \$40, \$60, \$80 and \$100, and multiples of \$100 and \$500, may be turned in for bonds, which shall be in the above denominations, and shall bear interest at the rate of 2 1/2 percent per annum, payable semi-annually. These bonds cannot be bought except by postal savings bank depositors, but they are so arranged that anyone can have a part in the government debt of the United States, and can own a government bond. They will be sold to such depositors at par. They are exempt from taxation, and they will probably have a market value somewhat higher than at the rate they are sold to depositors. This, it is thought, will add to the stability of our government. Every man who owns such a bond will want to support the government and will feel that he has a part in it. It will probably result in a great part of our bonds, which are now held by the rich, here and in other countries, going into the hands of the people.

### Patronized by Foreigners.

So far we have thousands of foreigners who have been taking out deposits in these new postal savings banks. These men know the postal savings banks of their own countries, and they have faith in ours because they are backed by the government. Postmaster general Hitchcock tells me that vast sums have annually been sent abroad by the foreign element of this country in order that they may be deposited in the banks of Europe. Some of this goes to the banks direct and some is sent to friends, who put it in the postal savings banks of their respective countries.

In the four years ending with 1909, more than \$312,000,000 of such money orders were issued, and a large part of them were for savings deposits. Now that the postoffice bank has been established, a great deal of this money will go into it. This has been the case in the banks opened in the mining camps, where many foreigners are employed. It is so, also, in the milling centers and in all laboring towns. At one of the Pennsylvania offices a group of foreigners, both men and women, called to see the postmaster, and on being informed that they could only deposit \$100 each, they went away, say-

ing: "No good to us. Take too many months to make deposits, come back when government gets bank fixed better way."

### Wanted to Pay the Postmaster.

A Frostburg, Md., man who deposited \$50 offered to pay 50 cents for the certificate, and when he was told it did not cost anything and that his deposit would also draw interest, he was much pleased. At an Ohio office a Syrian woman tried to deposit \$370, and at Oroville, Cal., a number of foreigners offered from \$1000 to \$2000 each, which, of course, was impossible. At Ashtabula, Ohio, a foreigner came from Painesville with \$800, and at Globe, Ariz., the postmaster says that his depositors rank as to the amount of money held as follows: American, English, Austrian, German, Russian, Mexican and Swedish. At many of the places interpreters have been asked for literature on the system, saying that they want to explain it to the foreign laborers of their settlement. While at Dubois, Pa., two priests of foreign churches, there are studying the system, and say they will spread the news among their flocks.

### It Runs Easy.

In my talks with the postmaster general and the officials in charge of the bank here at Washington I have been shown the system and the accounts of its operation to date. The increase in

number of depositors and amount of deposits is rapidly growing, and that as to every branch of the business. The deposits of the stations first opened have a larger ratio of increase every week, and the growth at the new stations is proportionately rapid. At the present issue the deposits at the 48 original postoffices at the close of a year from their date of opening will amount to over \$800,000, and if the system should be extended to all the money order offices it will at the same ratio at the end of the first year thereafter have something like \$200,000,000 on deposit.

In the building of new postoffices the government will put in special offices for the savings banks. This will be the case in the new postoffice at Washington, D. C., which is soon to be built, and eventually similar arrangements will have to be made in all the large cities.

The most surprising feature of the work so far is the ease with which it is handled. The new banks are running without complications. There have been no objections from the local savings institutions and the postoffices promise to bring a vast amount of new money into circulation. Indeed the postal savings bank is the greatest financial success of this administration.

Frank G. Carpenter.

## THE CHURCHES.

### TRINITY METHODIST—Corner Mesa avenue and Boulevard. C. S. Wright, pastor. Preaching at 11 a. m. by the pastor. At 8 p. m. in a union mass meeting, all of the churches in the city. Dr. J. D. Ray, of the First Baptist church, will fill the pulpit at this hour, and will preach on Prohibition. All pastors will please give notice at the 11 o'clock hour, and be promptly present. Services and public cordially invited. All services and public cordially invited.

### WESTMINSTER PRESBYTERIAN—(Southern). T. S. Knox, minister. Temporary place of worship on Boulevard at 845. m. Christian Endeavor. New church under construction on corner of Rio Grande and Florence. Preaching at 11 a. m. by the pastor. Preaching at 8 p. m. by the pastor. Preaching at 8 p. m. by the pastor. Preaching at 8 p. m. by the pastor.

### EAST EL PASO PRESBYTERIAN—Corner Poplar and Texas streets. Sunday school at 9:45 a. m. Divine worship at 11 o'clock, conducted by the pastor, Rev. Kenneth Brown. There will be no night service on account of the union meeting of all the churches in the Trinity Methodist church to which all are invited.

### SPRING HOUSE CLEANING AT THE ALLIGATOR POOL.

The alligators, who live in the tank in San Jacinto plaza, are to have their home thoroughly rejuvenated—a sort of belated spring house cleaning. The city sent a man to clean the tank out on Friday morning. One of the gators evidently had not slept well, for he refused to leave the tank. As he showed a disposition to snap when disturbed, the cleaner did not argue the point with him, but proceeded to drain out the water and left the gator stranded.

### FIRST PRESBYTERIAN—Corner Boulevard and Stanton. Rev. C. L. Overstreet, pastor. Preaching service at 11 a. m.; sermon, "The Church and Civic Affairs." Music by quartet led by Parvin Witte. Sabbath school at 9:45 a. m. Classes for all ages. Wednesday evening service at 8 o'clock. Cordial invitation extended to all to attend these services.

### FIRST M. E.—Corner Myrtle avenue and Ochoa street. Rev. Bernard Gibbs, pastor. Sunday school, 9:45 a. m. Morning worship, 11 a. m. Epworth League devotional service, 2 p. m. Evening worship, 8 p. m. Midweek prayer service Wednesday 8 p. m. On next Sunday evening this congregation will join in a union service at the Trinity M. E. church, south.

### HIGHLAND PARK METHODIST—Corner Dakota and Federal. A. N. Evans, pastor. Sunday school, 9:45 a. m. C. W. Breez, superintendent. At 11 o'clock the pastor will preach upon the subject of "Christian Living." There will be special music in harmony with the

order of service. There will be no service at the evening hour, as this church will cooperate with the other churches of the city in the union service which is to be held at the Trinity Methodist church. A cordial invitation is extended to all.

### THE CALVARY CHURCH—Tomorrow. The Sunday school will meet at 9:30 a. m. with C. W. Nafe, superintendent. The school is thoroughly graded and doing a fine work. The primary department, under Miss Hanks and a corps of competent teachers, is doing a great work. Preaching by the pastor R. T. Hanks 11 a. m. The B. Y. P. U. will meet at 7 p. m. The 8 p. m. service will give way in favor of the mass meeting at Trinity Methodist church where Dr. Ray will speak on prohibition.

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### EL PASO TELLS HER TROUBLES.

To the "Wart" Columns of The Herald. When there's an unexpected vacancy in the office or factory force, it's a Herald Want Ad that gives notice.

When there's something valuable lost or a tenant leaves, a call to Bell 116, Auto 1115, tells the news.

El Paso has learned that Herald "Want" Ads are the best resort in an emergency.

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We have devoted all of our attention to the study and treatment of Chronic diseases, and we have no hesitancy in saying, if we accept a case for treatment, a positive and permanent cure will result; as we examine each case thoroughly before accepting it for treatment, this is why

### WE DO NOT ACCEPT EVERY CASE

for treatment, as they have been neglected so long or else given the wrong treatment, and their trouble passes into the incurable stage, absolutely defying every known method of treatment.

We recently enrolled a patient who had been so unfortunate as to receive, at the hands of an unskilled physician, the wrong treatment, and after a month's awful agony, he came to us for advice, and the condition showed that he was almost ruined for life, he placed himself under our care immediately, and today he is on the road to a rapid recovery, and, as he expresses it, "I feel like life is worth living now." And so we might go on indefinitely, as this is but one of many.

### MEN—IF YOU NEED TREATMENT CONSULT US—WOMEN.

We successfully treat the following conditions: CATARRH, RUPTURE, SCROFULA, ECZEMA, EPILEPSY, NERVOUS DECLINE, STRICTURE, VARICOCELE, HYDROCELE, ENLARGED PROSTATE, PILES, FISTULA, ULCER, and ALL PRIVATE DISEASES, WEAKNESSES and THEIR COMPLICATIONS. If unable to call, write for our FREE BOOKS—Diseases of Men, Diseases of Women, Chronic Diseases and Skin Diseases. CONSULTATION and EXAMINATION FREE—Office Hours, 9 a. m. to 8 p. m. Sundays, 9 a. m. to 1 p. m.

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## SWEETWATER VOTES GOOD ROADS BONDS

### Streets Are Macadamized. Woodmen to Hold a Log Rolling.

Sweetwater, Texas, July 15.—The contractors have about finished macadamizing the public streets. Crushed rock and asphalt makes a fine street. The people like it so well that they are now voting another bond issue of \$50,000 to complete the good work all over the city.

The bond money, \$100,000, for good roads in this justice precinct, is in the bank here. Work will commence at once under supervision of a government expert.

A great many new houses, both business and residence, are going up here. The new Santa Fe station is nearing completion.

Work commenced this week on the foundation for a \$25,000 Methodist church.

The Commercial club, in connection with the W. O. W. lodge, has appointed a committee to arrange for the big W. O. W. district log rolling, to be held here August 3, 4 and 5. This district comprises 500 lodges and this is the annual log rolling. The local committees are planning to entertain 30,000 people. The speakers include Morris Sheppard, Jewel P. Lightfoot, Jura Lattimore and other leaders in Woodcraft. The territory includes the whole of west Texas, from El Paso to the north and Amarillo on the south. An aeroplane ascension will be made each day.

## ANOTHER WELL IS FLOWING AT PECOS

Pecos, Texas, July 15.—Steve Ward has brought in another flowing well on his place near Pecos. The water was secured at a depth of 230 feet and bored by W. M. Hooper. No test has yet been made of the flow of this well. The Barstow irrigated fruit crop is large and is being shipped out rapidly. Grapes will be ripe in about three weeks and the crop will be about the average.

T. F. Slack, of Barstow, when in Pecos in connection with the sale of his fruit crop, grown near Barstow by irrigation, stated that his crop this year where picked, had netted him \$2.25 per bushel for peaches, and he had averaged a profit of \$50.25 per acre on his crop. Mr. Slack raises alfalfa and peaches exclusively.

### PEAKE GOES TO PRISCO AS EAGLES' REPRESENTATIVE

J. W. Peka, past president of local order number 73 of the Fraternal Order of Eagles, has been elected as the delegate of that body to represent them at the convention to be held in San Francisco, August 21-23. Two other members of the lodge may accompany him.

### MEN WANTED

Wages \$25 to \$50 a Week in Automobile Work—Thousands of Jobs Waiting for Competent Men in All Parts of the Country.

In addition to the immense number now in operation about 300,000 automobiles will be manufactured this year and this means work for thousands of men qualified to sell, repair, drive and demonstrate Automobiles and Trucks. The Rochester Automobile School will fit any man in a few weeks to fill any of these positions, without interfering with his present employment, get him a job and give him the opportunity to make \$10 weekly while learning. For information write ROCHESTER AUTOMOBILE SCHOOL, 2239 Church St., Rochester, N. Y.

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1505 San Antonio St. DEALERS IN Bottles, Iron, Brass, Copper, Lead, Zinc, Block Tin, Tin Foil, Auto and Bicycle Tires and all kinds of Rubber. Special prices for beer bottles from the country. MOE, PEARL & CO., PROPS. Auto Phone 1682

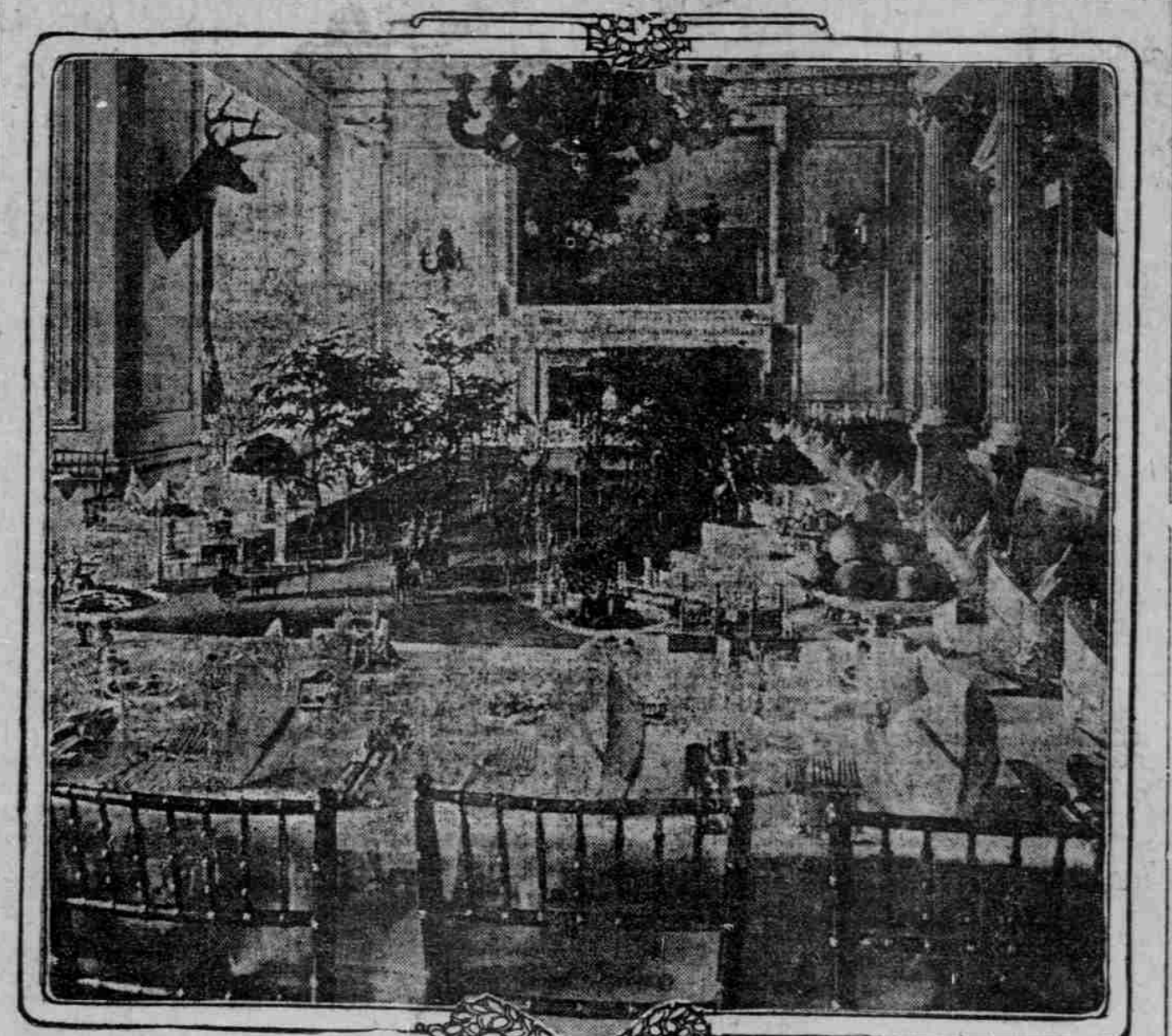
## AROUND THE WORLD ON AN OCEAN LINER

TWO CRUISES By the Steamship "CLEVELAND" (11,000 Tons) The first to leave New York October 22. The second to leave San Francisco October 22. All necessary Expenses Allocated and Allowed. RUMBURG-AMERICAN LINE. Or Local Agents, 902 Olive St., St. Louis, Mo.

## Best and Coolest Way to New York

Glant 11,000 Ton Mallory Liners BRAZOS, SAN JACINTO, DENVER Swiftest, cleanest, coastwise steamers in the world, leave Galveston, 3 P. M. Wednesdays, direct for New York. Sailings for Key West and New York also on Saturdays. Exceptional accommodations and service offered by this route. THE TEXAS LINE Mallory Steamship Co. Galveston, Texas. Write the Mallory Lines and copy of ADVERTISER'S "Steamship"

## Coaching Scene In Silver, Feature Of the A. G. Vanderbilt Dinner



London, England, July 15.—One of the features of the London Horse show was the dinner given by A. G. Vanderbilt at his flat in Gloucester House, in Piccadilly. The table was arranged to represent a meet of the Coaching club in Hyde Park. Down the center of the table was a stretch of row way leading from Power Magazine past the Achilles Statue. All the grooms, jockeys, horses, sportswomen and perambulators were in silver. Grass and miniature trees were planted on the side. At the end of the table was an exact model of the Achilles Statue, 18 inches high. After the supper, each guest was presented with a silver favor.

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