

LIGHT TRADE IN STEERS

Table with columns: No., Ave. Price No., Ave. Price. Lists various grades of steers and their market prices.

Small run of killers offered... Supply mostly westerns... Cows and heifers active and prices unchanged.

Cattle trade today was confined to the usual small Friday volume... Disposal of today's supply of stockers and feeders was made without appreciable change in values.

Receipts for the week at this point aggregate 5,500 head... The following prices are quotable on the St. Joseph market today.

Good to choice feeding steers... Cows, bulls and mixed... Receipts of stockers and feeders...

Yearlings and calves... Feeding cows and stock heifers... RANGERS - NATIVE DIVISION.

Other live stock markets... CHICAGO Union Stock Yards, Ill., Aug. 9 - The Live Stock World reports...

Table with columns: No., Ave. Price No., Ave. Price. Lists prices for various livestock categories including calves, cows, and hogs.

BETTER TONE IN HOGS

Table with columns: No., Ave. Price No., Ave. Price. Lists various grades of hogs and their market prices.

Declining tendency of the hog market was checked today and prices put on a slightly firmer level... Receipts from Jan. 1 to date.

Receipts by cars... The following shows the estimated receipts in supplies for the closing days, both locally and at the five markets.

Representative Hog Sales... No. 1, 2, 3, 4, 5, 6, 7, 8, 9, 10. Lists prices for different hog grades.

Pigs - 125 Pounds and Under... Odds, Ends and Wagon Hogs... Packers' Hog Purchases.

GRAIN AND PROVISIONS... The following Chicago board of trade quotations are furnished by T. J. Gorman...

Table with columns: WHEAT, CORN, OATS, LARD, RIBS. Lists prices for various grain and provision items.

OTHER LIVE STOCK MARKETS... CHICAGO Union Stock Yards, Ill., Aug. 9 - The Live Stock World reports...

Table with columns: No., Ave. Price No., Ave. Price. Lists prices for various livestock categories including calves, cows, and hogs.

SHEEP AND LAMBS FIRM

Table with columns: No., Ave. Price No., Ave. Price. Lists various grades of sheep and lambs and their market prices.

Receipts from Jan. 1 to date... The following shows the estimated receipts in supplies for the closing days, both locally and at the five markets.

Receipts by cars... The following shows the estimated receipts in supplies for the closing days, both locally and at the five markets.

Representative Sheep and Lamb Sales... No. 1, 2, 3, 4, 5, 6, 7, 8, 9, 10. Lists prices for different sheep and lamb grades.

Packs' Sheep Purchases... The following Chicago board of trade quotations are furnished by T. J. Gorman...

Table with columns: WHEAT, CORN, OATS, LARD, RIBS. Lists prices for various grain and provision items.

OTHER LIVE STOCK MARKETS... CHICAGO Union Stock Yards, Ill., Aug. 9 - The Live Stock World reports...

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ITEMS IN BRIEF.

Wm. Wallace, of Clearmont, Mo., disposed of a shipment of hogs here today... Try the stock yards lunch at Transit House Cafe...

Champion Feed saves corn... G. E. Schuster, a successful farmer and live stock raiser of Gower, Mo., sent in a car of hogs for today's trade...

The City County Grain Co., with headquarters at Fairfield, Neb., was represented on today's market with a one-car consignment of good hogs.

For Sale - A \$350 extension top family carriage, very little used... Male Foot Hogs for Sale - Throughout young stock for sale at all prices.

Another Split With K. C. - Another instance of the superiority of the St. Joseph market over the "Kaw River" point was...

Service Gains Favor - The special service recently inaugurated by the Great Western railroad for the benefit of live stock shippers...

Missouri Girl in Party Lost on Colorado Mountain Peak... Steamboat Springs, Colo., Aug. 9 - Being death in a blizzard on the western slope of Ethel mountain...

Week's Pork Packing - Special reports to the Cincinnati Price Current show the number of hogs packed since March 1 at under-mentioned places compared with last year...

TO PRESERVE ELK HERDS

Senator Warren's plan for this great work is proving very successful... Many Western States Helping in Conservation of Noble Mammal of the Forest - Big Herd in Wyoming.

Washington, Aug. 9 - How to prevent the death of thousands of wild elk from starvation every winter and to keep them from destroying crops because of the constantly diminishing range and steadily increasing number of elk in the United States...

Philanthropic ranchmen able to protect their stacks impoverished themselves each winter in feeding hay to the starving brutes...

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STOCK YARDS DAILY JOURNAL

The St. Joseph Journal Publishing Co., Publishers.

W. E. WARRICK, Editor and Manager.

Largest Outside Circulation of Any Paper Published in Buchanan County, Mo.

Entered at the Postoffice in St. Joseph, Mo., as Second Class Matter, September 3, 1897.

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To asking change of address, please state your former postoffice. State whether your paper is Daily, Tri-Weekly, Semi-Weekly or Weekly.

Do not send checks on country banks. Remit with postal order or draft, payable to St. Joseph Journal Publishing Company.

Advertising Rates Furnished on Application. Detail 25 per cent commission allowed publishers, who are authorized to take subscriptions.

OLD QUESTION BOBS UP.

Exchange. Every summer the farmer is up against the old question, to feed or not to feed. Conditions are never the same one year with another and the question shapes itself differently with each succeeding season.

SOURCES OF FEEDER SUPPLY.

Those who make a business of filling feed lots for country customers are seriously contemplating conditions that will inevitably confront them should the corn crop line up to mid-summer expectancy.

FEEL LIVE STOCK SHORTAGE

Western Kansas Has Plenty of Feed This Year, But Little Stock. Manhattan, Kan., Aug. 9.—In direct contrast to conditions last year western Kansas will have plenty of feed this fall and winter but nothing to feed.

OUR SHIPS TO PASS FREE

Senate Refuses to Strike Exemption Clause From Canal Bill. Washington, Aug. 9.—By a vote of 44 to 11 the senate late last night refused to strike from the Panama canal

Daddy's Bedtime Story

How the Feathered Folk Go Traveling



"THE little birds don't sing so much as they did in the spring," said Evelyn. "Maybe they've got colds in their throats like Miss Jones says she has when you ask her to sing," remarked Jack.

homa hold back any considerable number of cattle this fall for wintering purposes, killers will be restricted in their supply of beef to that extent, intensifying competition on Kansas product and creating keener competition for feeders.

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IOWANS IN DAIRY PICNICS

The Gatherings Are Expected to Promote Better Farming.

Ames, Ia., Aug. 9.—Prof. M. Mortensen, head of the dairy department at Iowa State University, is conducting a series of dairy picnics in Iowa.

IOWA WEEKLY CROP REPORT

Past Week Was Too Cool and Dry for Corn.

Des Moines, Ia., Aug. 9.—The past week was cool and dry; the average daily deficiency of temperature being about degrees below normal.

MISSOURI FARMER MISSING

Family Believes Him to Have Become Demented.

Harrisonville, Mo., Aug. 9.—Edward E. Roup, a farmer, has been missing for three miles southeast of here, disappeared last Saturday night.

RIVER UNDERMINING CITY.

Old Missouri Cutting Capers at Decatur, Neb.

Tekamah, Neb., Aug. 9.—The people of Decatur north of here, are again panic stricken over the inroads that the Missouri river is making on their city.

break is very loose and can only be temporarily held, as the water washes in from underneath, and before danger is known the entire place slides away, acres at a time.

CONGRESS TO BE SUCCESS

Missouri National Land Congress Looms Up Big.

St. Louis, Mo., Aug. 9.—The success of the Missouri National Land Congress and Exposition, which is to be held in the Coliseum the week of Oct. 14, under the auspices of the Missouri State Immigration Society is assured by the number of applications which are being received for display space.

ALFALFA DISEASE CUTS CROP

Professor Gilbert Investigating Leaf Spot Fungus in Wisconsin.

Madison, Wis., Aug. 9.—A third of some Wisconsin alfalfa crops is lost on account of the leaf spot disease, according to Prof. A. H. Gilbert who is studying the life history of the fungus in cooperation with the college of agriculture of the University of Wisconsin this summer.

GETS GOOD PRICE.

Load of Nebraska Swine Topped the Trade at This Point Yesterday.

Among the various Nebraska live stock shippers on yesterday's market was M. Kleinholz, a prominent farmer and dealer of Decatur, who came in with a consignment of light hogs that sold at a satisfactory price.

EXCHANGE DIRECTORY.

- Following is a list of the commission men and stock dealers engaged in business at the St. Joseph stock yards: Commission Firms: Butler, James W., rooms 337-38.

Engines Displacing Horse

Topeka, Kan., Aug. 9.—The big steam and gasoline traction engines are superseding the horses and mules in plowing the great wheat-fields of Kansas. One of the Kansas state officials went from Syracuse to Topeka last week. He traveled all day and on that trip counted sixty-one traction engines at work plowing.

Come in Today if You Need a Piano! Many exceptional bargains are still left. Every piano advertised is here on our floor and in good condition. Each instrument is fully guaranteed by the Townsend & Wyatt Co.

Kimball. Rosewood case, large size, Boston fall-board, full metal plate, three-string upright, over-strung scale; tone like a new piano. Action responsive. If you like a piano of this make you could not equal the value to be had in this instrument at \$138. \$5 Monthly.

Kroeger. Mahogany case, used but a few weeks. Here is a good chance to get one of these beautiful instruments at a remarkably reasonable price. There is no piano made that will last you longer and give you better service than this Kroeger at \$265.

Henry F. Miller Grand. Rich San Domingo Mahogany case, used but very few months, and just as good as new. A rare opportunity to purchase a grand at a remarkably low figure. \$395.

Bachman. Full size, mahogany case, full panel music rack, perfectly plain square lines. Only used three months, could not be distinguished from new. Seven and one-third octaves, ivory keys, easy action, full tone. You would have to hear \$133 and see this piano to appreciate it.

Chandler & Co. (New). Large size, double veneered mahogany or oak case. This is an instrument usually sold for \$275 or \$300. It is plain in its design, full seven and one-third octaves, full empire top, birdseye maple trim inside, heavy hardwood frame. You save money by buying this piano here. Come in and see \$175.

Townsend & Wyatt Dry Goods Co. H. FURBECK & CO., Successors to Furbeck & Hurt. MANUFACTURERS OF ASBESTOS AND MAGNESIA PRODUCTS. STEAM PIPE High and low pressure Steam and Water Packings, Dantela's P. ASBESTOS AND BOILER WASTE, all kinds Building Paper, Keystone Hair Insulator for RUBBER COVERINGS. ing; fire proof, cold water paints; Kearsarge boiler gaskets. ROOFING. 820-82 South Eighth St. Phone Main 720. ST. JOSEPH, MO. Visit our display at Merchants' Exhibit Building at the Stock Yards.

Lightning Pileless Scales. New Pattern. Solid Channel Steel Frame. Channels are seven inches which is the height of platform from ground. Lever operation in shaft giving greater strength. Bearings are exclusive. This scale will last a lifetime with ordinary care. Equipped with compound beam frame. Furnished absolutely complete except platform plans. Guaranteed accurate and tested to more than its capacity. Write for our price and description before buying. KANSAS CITY BAY PRESS CO., 909 Mill St. Kansas City, Mo.

Classified Real Estate Advertising. 1 cent per word first insertion; 1/2 cent per word each subsequent insertion. Cash money order or check must accompany the order. Write for sample copies of THE STOCK YARDS DAILY JOURNAL. KANSAS: \$12,000 farm for \$9,500—160 acres; 125 cultivation, balance pasture; 2 1/2 house, 4 1/2 barn, well and windmill, good cement tank, good cistern; 1/4 mile from school, 6 miles from town, good soil, will furnish abstract. Price for 30 days, \$3,000; \$2,500 cash, balance at 5 per cent. No trades. Pralle Bros. Realty Co., Bremen, Kan. COLORADO: 15,400 acre stock ranch, 13,000 acres leased, 400 acres deeded; hay, water, shelter and improvements; located southeast of Denver. Price \$10,000. Easy terms. Cann & Cann, 207 Temple Court Bldg., Denver, Colo. MISCELLANEOUS. NOTICE: We wish to state that on or about Sept. 15 we will have completed our regular fall trading and sales list of farms, stocks and city property, and would ask, if you wish to have your name included, to please send full and complete list price, etc., in first letter, and yours will be included in our list, which will go to thousands desiring to trade. The quickest way to get results. No deal, no commission. Bigham Bros. & Ochiltree 802 Corby-Forsce Bldg.

FARM and STOCK SCALES. Pileless and with compound beam. Get prices. SCOTT HAY PRESS CO., 1309 W. 11th St., Kansas City, Mo.

Engines Displacing Horse. Kansas Farmers Put Big Tractor Engines in Fields. Topeka, Kan., Aug. 9.—The big steam and gasoline traction engines are superseding the horses and mules in plowing the great wheat-fields of Kansas. One of the Kansas state officials went from Syracuse to Topeka last week. He traveled all day and on that trip counted sixty-one traction engines at work plowing.

More for your money. The "Dutton Way" makes it possible. Absolutely Painless Extraction of Teeth and Nerves. DUTTON BROS., DENTISTS. 418 Fifth Street, St. Joseph, Mo. Retail Merchants' Ass'n Rebates on patients' railroad fares.

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CLASSIFIED BUSINESS DIRECTORY

Reliable Professional Men and Business Institutions Who Want the Trade of Readers of The Stock Yards Daily Journal.

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Combe Printing Company St. Joseph, Mo. Bookmen's Stationery, Bank Outfitters and Lithographers. A complete stock of Typewriters, facsimile, ballpoint, ribbon, etc. Send for our catalogue.

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Advertise in The Journal and get results. Prices will be gladly given on application.

NOTICE OF SPECIAL ELECTION FOR ISSUE OF ROAD BONDS.

Pursuant to the following order of the County Court of Buchanan County, Missouri, to-wit: Order for Special Election for Issue of Road Bonds. Whereas, on the 11th day of June, 1912, a petition signed by more than one hundred residents and taxpayers citizens of Buchanan County, Mo., was presented to this Court, asking that a proposition be submitted to the qualified voters of said County, to issue and sell bonds of said County to the amount of one million dollars (\$1,000,000.00) for the purpose of grading, constructing and maintaining macadamized and rock roads and constructing necessary bridges and culverts in said county.

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They will make you 1/2 more money

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is used to balance your home-grown feeds. For swine of all ages. Fed up to 1/2 pound per head per day. Insures rapid economical gains and profitable returns.

For particulars, price and sample, address Swift's Company Chicago

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Established 1878. Per Gallon Shamrock Rye, jugs or bottles, \$4.00 Tennessee Rye, jugs or bottles, \$4.00 McDowell, jugs or bottles, \$4.00 Maryland Rye, jugs or bottles, \$4.00 Tennessee White Corn Whiskey, \$4.00 Old Anderson Whiskey, \$4.00 Kentucky Bourbon Whiskey, \$4.00 Holland Old, jugs or bottles, \$5.00 to \$6.00 Brandy, grape, apple, peach, \$1.00 to \$4.00 Port Wine, \$1.25, 1.50, 2.00, 3.00 and 4.00 Sherry Wine, \$1.25, 1.50, 2.00, 3.00 and 4.00 Angelica Wine, \$1.25, \$1.50 and \$2.00 THIS IS AN OLD RESPONSIBLE HOUSE. Mail orders shipped promptly. Remit with order. We carry everything in the Wine and Liquor order. Price list mailed on application. Address M. J. SHERIDAN, 606 South Sixth Street, St. Joseph, Mo.

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AUTO-FEDAN HAY PRESS Only successful self-feed; 2 men can operate it. Record run, 3 tons in one hour; 50 per cent less to operate; large other models, the Auto-Fedan Belt Power Press, Two-Stroke Horse Press and one horse press.

THE AUTO-FEDAN HAY PRESS CO. 1539 W. 13th St., Kansas City, Mo.

Advertise it in The Journal

Moon Lotus By JEAN DICKERSON

above the tops of some black and ragged cedars on a distant hill, and it would be some time before its silver rays touched the surface of the lake to awaken into life the closed buds of the moon lotus. There was the chirrup of countless insects in the garden grasses, the cry of an owl, the slip-slipping of straw-sandaled feet on the matted floors within as the servants went to and fro. After a while those sounds died away in a burst of happy laughter from the kitchen entrance and disappeared down a hedged lane. The moon rose rapidly. Russell strolled down to the shore of the lake and threw himself on a white marble bench. In his white clothes he became part of the snowy bench. The magic of the moon lotus was working. There came a whispering rustle as of the opening of hundreds of flower petals, but he derided the fancy. With one idle hand he could have touched the nearest lotus had he wished. The moon flooded the lake, and even as he gazed the dark patches of leaves and buds stirred and almost imperceptibly their appearance changed. Where all had been darkness was now a field of pink bloom and there was a heavily sweet fragrance on the air. At that moment Russell Lane declared he would believe anything he saw—and yet, almost instantly, his credulity was strained to its utmost. There came a soft sigh near at hand. His eyes shifted from the lake to the bank beside his bench. A girl was standing there, half poised on the shore of the lake, one foot on the low stone coping, her hands clasped loosely before her. She was slender and dark-haired and garbed in a loose Japanese robe of some pale shimmering fabric that seemed woven of the white moonlight and the pale pink of the lotus blooms. Russell could see her profile, for she, too, was gazing in rapt delight at the phenomenon of the unclosing of the moon lotus. She had not seen him—she was entirely oblivious of his presence. Who was she? The spirit of the moon lotus made visible for one magic hour? Russell looked at the pale-robed form and then at the pink glory of the blossoms. In the second that his attention was diverted she saw him and shrank back with a startled exclamation and he knew that she was flesh and blood and of his own race. Instantly he was upon his feet and apologizing for frightening her. "It was too beautiful to disturb by mere words," she explained. "The Whites are away this evening and told me of the opening of the flowers; it is a rare sight." "Yes, indeed," she said in a soft, deep voice that matched the dark beauty of her eyes and the creamy loveliness of her skin. "I live next door to the Whites and I have just returned from Tokio. I thought the garden was deserted, and I could not resist coming over to see the lotus blossoms." "They tell me that there is a legend connected with the opening of the moon lotus." It was on the tip of Russell's tongue to give utterance to this daring remark, but at that moment the girl turned and her foot slipped on the stone coping. She would have fallen in among the lotus flowers if he had not caught her in his arms. For an instant they looked in each other's eyes, and in the brief interval each one realized that the fate meted out to every maid and bachelor who looks upon the unclosing of the moon lotus was theirs. Day of Yankee Mill Girls. "There were very few if any foreigners in the cotton mills when I worked in them here in Biddford 65 years ago," said an old, old lady in Maine. "About all of us were girls from the farms, who came here to work so as to get ready money and buy clothes and help out the folks at home. "One day the overseer hired a girl that had just come over from the old country. We went to him and told him we just wouldn't work with her, and she had to go. The old scoundrel that washed the floors was the only outlandish person in our room. "There was one girl in the room, who, I suppose now, must have been French Canadian. She used to sing French songs for us and act them out. We were always coaxing her to do it, because it sounded so funny to hear a language not our own. Such carryings-on as we girls had!" Importing Plant Diseases. The spread of crop diseases and pests over the world is startlingly illustrated by the presence of the European potato wart disease in Newfoundland, where it awaits shipment to the United States. Once landed in his country, it will surely spread over the nation. It might bring the greatest suffering to our poor, who find in the potato the cheapest of foods in normal years, and it would surely rock great hardship upon farmers, yet we have no quarantine law against such pests! One would be justified from this in the suspicion that only the most ignorant of men ever get into the house or senate. How long will his criminal negligence be tolerated? This disease was first observed in Hungary 16 years ago. It has spread with great rapidity and is recognized as a danger to the whole industry.—Farm and Fireside. Precaution. Stella—Why are you taking swimming lessons? Bella—I'm not going to let any of the boys teach me till I know how.

above the tops of some black and ragged cedars on a distant hill, and it would be some time before its silver rays touched the surface of the lake to awaken into life the closed buds of the moon lotus. There was the chirrup of countless insects in the garden grasses, the cry of an owl, the slip-slipping of straw-sandaled feet on the matted floors within as the servants went to and fro. After a while those sounds died away in a burst of happy laughter from the kitchen entrance and disappeared down a hedged lane. The moon rose rapidly. Russell strolled down to the shore of the lake and threw himself on a white marble bench. In his white clothes he became part of the snowy bench. The magic of the moon lotus was working. There came a whispering rustle as of the opening of hundreds of flower petals, but he derided the fancy. With one idle hand he could have touched the nearest lotus had he wished. The moon flooded the lake, and even as he gazed the dark patches of leaves and buds stirred and almost imperceptibly their appearance changed. Where all had been darkness was now a field of pink bloom and there was a heavily sweet fragrance on the air. At that moment Russell Lane declared he would believe anything he saw—and yet, almost instantly, his credulity was strained to its utmost. There came a soft sigh near at hand. His eyes shifted from the lake to the bank beside his bench. A girl was standing there, half poised on the shore of the lake, one foot on the low stone coping, her hands clasped loosely before her. She was slender and dark-haired and garbed in a loose Japanese robe of some pale shimmering fabric that seemed woven of the white moonlight and the pale pink of the lotus blooms. Russell could see her profile, for she, too, was gazing in rapt delight at the phenomenon of the unclosing of the moon lotus. She had not seen him—she was entirely oblivious of his presence. Who was she? The spirit of the moon lotus made visible for one magic hour? Russell looked at the pale-robed form and then at the pink glory of the blossoms. In the second that his attention was diverted she saw him and shrank back with a startled exclamation and he knew that she was flesh and blood and of his own race. Instantly he was upon his feet and apologizing for frightening her. "It was too beautiful to disturb by mere words," she explained. "The Whites are away this evening and told me of the opening of the flowers; it is a rare sight." "Yes, indeed," she said in a soft, deep voice that matched the dark beauty of her eyes and the creamy loveliness of her skin. "I live next door to the Whites and I have just returned from Tokio. I thought the garden was deserted, and I could not resist coming over to see the lotus blossoms." "They tell me that there is a legend connected with the opening of the moon lotus." It was on the tip of Russell's tongue to give utterance to this daring remark, but at that moment the girl turned and her foot slipped on the stone coping. She would have fallen in among the lotus flowers if he had not caught her in his arms. For an instant they looked in each other's eyes, and in the brief interval each one realized that the fate meted out to every maid and bachelor who looks upon the unclosing of the moon lotus was theirs.

Where the Best to Buy

YOU want to buy goods, as far as possible, from firms who deal directly with farmers or who have their agents in your locality. You want to deal with reliable firms. You want to save unnecessary writing to firms who do not handle what you are hunting for. These wants are reasonable, and to fill them The Stock Yards Daily Journal will help you—free. Look over the coupon in this advertisement and if it lists anything you are thinking of buying soon, check it, and mail the coupon, with your name and address plainly written and we will do the rest. Hundreds of readers should avail themselves of The Stock Yards Daily Journal's offer to give genuine help in buying. Mail this request before you forget it. This advertisement is designed to save you money, and its privileges are available only to our subscribers.

COUPON I am interested in and intend to purchase within a reasonable time, the machines or articles checked below and will be glad to receive information concerning the same: CHECK HERE: Automobiles, Builders' Hardware, Building Material, Buggy, Cattle Foods, Cement, Churn, Cook Stove, Corn Sheller, Corn Shredder, Corn Cutter, Cream Separator, Cultivator, Drill, Drain Tile, Enslage Cutter, Fanning Mill, Gasoline Stove, Gasoline Engine, Gasoline Engine (for binder), Grain Bins—Steel, Gale (farm), Grain Drill, Grain Binder, Harness, Harrow, Hay Forks, Hay Slings, Hay Loaders, Hay Presses, Hay Rakes, Hay Stackers, Heating Stoves, Incubator, Irrigation Plants, Lace Curtains, Land Roller or Packer, Lightning Rods, Lumber, Manure Spreader, Mowers, Paint, Pea Huller, Piano, Power Sprayer, Plows, Potato Digger, Potato Planter, Pumps, Roofing (metal or comp.), Road Drags, Road Grader, Rugs, Scales, Seeds (state kind and quantity), Silo (wood or brick), Sprayers, Stallions or Jacks, Stock Tonic, Stock Foods, Tanks, Thrashing Machine, Thrasher Water Supply Outfit, Traction Engine, Violin, Wagons, Washing Machine, Windmill, Wire Fencing. NAME, P. O., Owner, Renter, R. F. D., No.

The Stock Yards Daily Journal So. St. Joseph, Missouri

St. Joseph Stock Yards Co. St. Joseph, Mo.

We Are in the Market Every Day for Cattle, Hogs and Sheep.

WE are especially bidding for Range Cattle and Sheep, both for slaughter and feeding. Located on fourteen railroads, and in the center of the best corn and live stock district in the United States, we are prepared to furnish a good market for all kinds of live stock.

Our packers furnish a daily market for all kinds of cattle, ranging from Canners to Export Cattle. Look up your R.R. connections, you will find them in our favor.

MISTLETOE

The Hammond Packing Co. St. Joseph, Mo.

CANCER

MORRIS & COMPANY CHICAGO ST. JOSEPH KANSAS CITY ST. LOUIS

ST. JOSEPH HAY MARKET. Local Quotations Corrected to Date by Local Dealers. The following quotations are furnished daily by the St. Joseph Hay Receivers and Shippers association for the benefit of Stock Yards Daily Journal readers:

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GERMAN CREDIT PLANS AMBASSADOR LEISHMAN INVESTIGATING CO-OPERATIVE CREDIT OF GERMANY.

CHEAPER MONEY FOR FARMER Co-operative Credit System Has Released German Farmers From Heavy Burden of Greedy Money-Lenders.

Washington, D. C., Aug. 8.—The investigation of the German co-operative credit systems which is being made by Ambassador Leishman at Berlin in connection with President Taft's effort to introduce co-operative credit into this country for the benefit of the American farmer is divided into three parts: an investigation of the Raiffeisen system of rural banks, of the Schulze-Delitzsch system of popular urban banks, and of the Landschaften and Ritterschaften mortgage bond associations, which are the medium of securing the farmers the money necessary for the permanent improvement of his land.

Germany is the birthplace of co-operative credit. Necessity was the mother of invention. In the first half of the last century the German farmer found himself in the grasp of the money lender. The great transition in industrial conditions which was then going on throughout the world made it essential that the farmer be given some means of securing cheaper and better credit if he was to successfully meet competition in the commercial world. The excessive demands of the usurers, a heavy burden all ways on the farmer, because increasing hard for him to bear, as the financial fabric of the commercial world progressed to its complex perfection and modern finance furnished to other classes an auxiliary machine, which placed the farmer under a great disadvantage. Improved systems of credit gave the merchant's dollar a multiplied strength. The farmer's dollar remained a dead weight—worth a dollar and no more. He possessed it and for what he needed he spent a part of it and kept the balance in the merchant's hand. The money was being deposited and withdrawn in a dozen transactions in as many hours, doing the work of a dozen dollars.

As David Lubin, American delegate to the Institute of Agriculture at Rome, expressed it in a lecture before the Southern Commercial Congress, improved credit rendered the merchant's dollar dynamic. The farmer's dollar remained static. The farmer's dollar was electricity unharmed—possessing the potential force, but not harnessed so that the other could secure the benefit of that force. The merchant's dollar was electricity applied in the power house. The force which in the farmer's dollar was dormant was awakened by hitching it to a machine. If the farmer was to become the peer of the merchant in the commercial world he must have some such machine.

This problem became apparent to Frederick William Raiffeisen, Burgo-master of Weyerbusch in Germany. He set about planning a machine which would give the farmer quicker and cheaper credit. As the basis for his plan he accepted the principle that what the farmer was denied as an individual he could secure by co-operation. The individual farmer might be too small to command extended credit facilities at good terms but a community of farmers combine would represent a strength with whom any leader would be glad to deal. As a constitution for such co-operative bodies he laid down three maxims: First of all, the members of the combine must hold themselves liable to an unlimited extent for the transaction of the society; second, the society must operate only in a limited field, so that every member would be a neighbor of every other member. This reduced the chances of unsecured loans, for every member being responsible for what every other member borrowed from the society and having his eye upon his expenditures, it was impossible that Herr Fritz would in silence contemplate any extravagant habits of his neighbor, Herr Heinrich. Lastly, that the management of the society's business be done at a minimum cost, most of the managers giving their service gratis. This would, of course, reduce the cost to the farmers and bring them cheaper credit.

Briefly stated, this is the simplest of the Raiffeisen system of rural credit, which has spread practically to every country in Europe and which has done more than all else to release the European farmer from the grasp of the money lender and to enable him to make the dollar which he uses as hard in a week an active help to him every hour of the day.

Fearing speculative control of the banks and desiring to extend the benefits of the Raiffeisen system, he refused to allow the banks to be established with a foundation capital secured by selling shares of capital stock. He argued that a rural bank which afforded as security the holdings of every member of it, could do business without any foundation capital. To secure working capital for his banks he offered four sources of income: One, deposits on current account; two, savings deposits; three, loans from other banks; and four, the reserve fund made of earnings of past years. Since the system was first inaugurated a law has been passed in Germany requiring all co-operative banks to have a foundation capital. To comply with the law the Raiffeisen banks sold shares of capital stock, but limited their value to a nominal amount, and, to prevent any control of the bank, restricted the right of individuals to hold large quantities of the stock.

The most remarkable fact which has developed with regard to these banks is that the working capital which is the proceeds of their shares and members 85 per cent is furnished by the farmers themselves or by the local depositing public. This, at least, is the percentage of their share of the working capital supplied to all of these banks in Germany in 1909. In other words, the farmer has the money to finance his own business if only he can get the machine to place that money in active operation. Another remarkable fact, shown by the statistics of that year, is that these banks in Germany did their business with a capital which amounted to only 3.8 per cent of their total funds. Savings deposits form the great bulk of their working capital. These are accepted from members, and non-members alike. Deposits on current account, however, are accepted from members only. It can easily be imagined that the management of the Raiffeisen banks

is a very simple matter. Generally, only one person is a salaried employee—the secretary, who does the actual executive work. The basis of management for the banks is the general meeting of the members. At these meetings there are selected a council of supervision and a committee of management. The meeting, the council, and the committee take care of all the administrative work. This gives the banks a very economical administration. In 1909 the average cost of management in Germany was about \$133.12.

The banks finance the farmers through two sorts of loans—loans on current account and loans for fixed periods. The loans on current account form about a third of the total of loans, and there is at this time a strong tendency to extend the practice of loans on current account, as this is the most convenient form for the borrowing members and is similar to the loans of banks in cities to mercantile houses. Security is given for the loans in the form of mortgages, by the deposit of stock or other security, by finding sureties, or, sometimes, by mere promise. Money not employed in loans is used for deposit which will be described at another time, or in general operations with third parties.

The Raiffeisen banks were not organized for profit. Consequently, none of the profits is distributed in the form of dividends. Some of the money is expended in the furtherance of public utility projects, but for the most part the profits are carried over to the reserve funds, and the exceeding prosperity of the banks in past years, with the profits constantly swelling the reserve funds, is due to the fact that the banks have a strong financial power at the back of the German farmer.

THE FILTHY PIG STY. Is An Extremely Offensive and Dangerous Nuisance.

The filthy pig-sty is an extremely offensive and dangerous nuisance. It is a great breeding place for flies which are the most active agents in spreading disease and is frequently the source of water contamination and the cause of preventable cases of typhoid, and scarlet fever, because the filth that accumulates in the pig pen often seeps away and is washed away by the rain so that it pollutes the water supply.

The custom of feeding garbage to hogs is the cause of much of the filth of the hog as too little care is taken to gather up and dispose of the remnants of decayed food left by the swine.

The pig pen should be cleaned daily and the refuse gathered up and burned. The filthy pig-sty can become a national institution but there is no reason why every pig pen should not be sanitary.

Comparatively little attention will make the pig-sty sanitary and rob it of its dangerous and offensive features. If it prevents you or your family from contracting typhoid fever it is worth while, says Missouri State Medical Association, St. Louis.

TO PROVE LIVING COST. Government Agents Making Investigation at Principal Market Centers.

Washington, Aug. 8.—Soaring prices of beef and other meats have attracted the attention of the federal government and may have the effect of spurring on the proposed congressional investigation of the so-called beef trust.

Agents of the department of commerce and labor are at the principal market centers gathering information on current cattle receipts to determine the relation of the world record of \$19.10 a hundred for beef on the hoof with the supply and demand.

The house judiciary committee will meet today with the expectation of deciding whether it will begin its investigation next month and report to the house when congress assembles in December or delay until winter. The Chicago cattle market clipping the world's record for beef converted some members of the committee to immediate action.

Five or six of the twelve or thirteen species of beetles attacking stored grains are found usually in farmers' bins.

TREATMENT WAS THE RIGHT KIND. Worth County Man Praises the United Doctors.

Mr. Adams Now Feels Better Than He Has For Many Years.

Multitudes of people are suffering from disease who could be quickly cured if only they had the correct medicine to take, but their ailment is an obscure one; the cause of the disease is hidden by a lot of symptoms, and they go from doctor to doctor and get medicine for the symptoms while all the time the real underlying cause of the trouble remains untreated and grows worse.

Lucky is such a person if at last they are persuaded to go to the United Doctors who have their St. Louis institute located at 720 Felix street, second floor, for the United Doctors do not treat symptoms, they always search out the underlying cause of the disease and apply a remedy to the "root of the evil." A case in point is described in the following letter from Mr. Adams, the well-known farmer and stockman who has spent many successful years in North and Missouri: Parnell, Mo., Aug. 5, 1912. I have been greatly benefited by the treatment of the United Doctors. I went to them in April with a stomach, bowel and rheumatic trouble that I had suffered with for many years. The United Doctors told me it would take six months to make a cure. Right at first I came along a little slowly under the treatment and then came a great change for the better. I found I could eat again and digest food. My pains gradually left me, so that now I am able to do a good day's work and lift as big a rock as any one of my size. I am well pleased with the United Doctors' treatment and feel now that I will get entirely well, something that I hardly expected. C. M. ADAMS.

Consignment Hides Steady

OWING to the better quality hides now being received, and the fact that receipts are extremely light, the hide market has been advancing the past week and we are accordingly raising our prices one-half cent per pound. Hides at 13c are high and we think you will do well to keep your goods moving regularly, assuring you we will give them our best attention upon receipt.

Below Prices Are Guaranteed for the Week Ending August 17

Table with columns for SALT CURED HIDES, DRY HIDES, and TALLOW, listing various types of hides and their prices per pound.

Table for WOOL, listing prices for Missouri, Iowa and similar wool, and Kansas, Nebraska and Oklahoma wool.

James C. Smith Hide Co. St. Joseph, Mo. Bell Phone 995. Branches: Wichita, Kan.; Topeka, Kan.; Grand Island, Neb., and Joplin, Mo.

Fall Fishing Is Fine in the lake region of the North and East. The trout streams of Northern Michigan are famous the world over, as are the bass and "musky" lakes of Wisconsin. For pike, pickerel and bass there are the lakes of Northern Iowa and Minnesota.

Rock Island Lines on the going and return journey. Excellent service on fast and convenient schedules leaves nothing to be desired. Low Excursion Fares in Effect Daily. Ask for copy of our folder, "Summer Resorts North and East."

PROTECT YOUR CATTLE FROM BLACKLEG. Take No Chances. Blackleg is the simplest, safest and surest preventive. PARKE, DAVIS & COMPANY, DETROIT, MICH. U.S.A.

Last Discount Day Saturday, August 10. Pay your gas bills Saturday and save the discount. No discount after the tenth. St. Joseph Gas Co. Eighth and Francis Sts.

CANCER Absolutely Cured. If you have a cancer, and are about ready to give up in despair because every doctor and cure has failed to cure you, write to us for our free booklet that tells of the thousands of cures we have been able to make with our world famous remedy. We cure without the use of the knife. Our cure is recommended by doctors of the highest medical standing. Talk to some of these people about our cure. Perhaps you know of their cases. S. O. Nordquest, 115 Neville Bldg., Omaha, Neb. Mrs. R. Hauer, 512 No. 25th, Omaha, Neb.; Mrs. Kate Fischer, 554 So. 28th, Omaha, Neb.; J. D. Davis, Council Bluffs, Ia. Also cured T. N. Greener, Hancock, Ia.; Mrs. J. S. Quinn, 2827 Ave. 4, Council Bluffs, Ia. Mrs. W. D. Hanson, 24th and J Sts., South Omaha, Neb. had cancer of the womb. Just write or call on Mrs. Hanson and have her tell you what I have done for her. Mrs. C. Philbrick, 2919 Douglas St., Omaha, Neb., had cancer of the breast. Mrs. Philbrick is 75 years of age and lives at Albuquerque, N. M. Mrs. Philbrick started for her home all cured April 2, 1912. If you are a cancer sufferer or have a friend that has a cancer, either call and see us or send the name and address on a slip of paper and we will send them our free booklet, telling about our wonderful cure and cure.

RED RIVER VALLEY Rich alluvial soil, ideal for alfalfa and corn. Nothing better anywhere. We can recommend this land to well-to-do farmers, who want something really good. Write for information to the Immigration Agent, Kansas City Southern Railway, 406 West 9th St., Kansas City, Mo.