

POOR MAN'S BANK FOR SOUTH BEND

Plan Used to Help Wage Earner
Tide Over Stringent Periods
is Explained to Local Men by
Founder.

The initial steps toward the establishment of the Morris banking system in South Bend were taken last night at a meeting of prominent business men of the city at the Oliver hotel. All those present signed an endorsement of the plan and steps will be taken during the next few days to underwrite funds necessary for the establishment of the bank.

Arthur J. Morris of Norfolk, Va., founder of the system, was present at the meeting last night and explained its history and its workings. The Morris plan of loaning money to the small borrower is a direct smash at the loan shark. Previous to Mr. Morris' talk a "movie" reel entitled "In the Grip of the Usurer" was shown on a screen, depicting the distress occasioned by visits to a loan shark, followed by the new plan of loaning money on the co-operative basis.

In brief Mr. Morris' plan amounts to a "capitalization of a wage earner's character." Money is loaned to a man primarily on his honesty, integrity and wage earning capacity. The wage earner will be permitted to borrow money based on his reputation, vouched for by two or three reputable men of his city. He pays the money back at a small sum per week and a low rate of interest. A paradox in Morris' loan system is that the small borrower practically loans his own money and furthermore through the marvelous system of Morris eventually becomes a savings account.

The system is not new, said Mr. Morris. It is merely an adaptation of a system 60 years old in Europe to American laws and experience. That it has met with success Mr. Morris showed with figures of banks started over the country. The first bank opened in Norfolk with a capital of \$20,000. During the first year it loaned \$69,000 netting a profit to the directors of \$11,100. The second year it loaned \$121,000 with a profit of 12 per cent. To show the effects on loan sharks, during the first year of one in Atlanta, Ga., 1,200 loans were made of which number 1,157 were taken from loan sharks. It was estimated that the borrowers were saved \$75,000 in interest that would otherwise have gone to the loan sharks.

Since the Atlanta bank was started 15 more have been launched and between 50,000 and 60,000 loans have been made aggregating over \$6,000,000.

The men who endorsed the Morris plan last night are as follows: Harry Engman, Samuel Spiro, S. D. Rider, C. C. Herr, John Campbell, Joseph Werwinski, A. J. Hammond, H. G. Spaulding, Charles L. Zigler, S. B. Pettengill, J. L. Weber, E. Crabbill, J. R. Houghton and A. H. Heller.

WANDERING JEW IS SUBJECT OF SPEAKER

Square Deal for Members of Race is
Asked by Floyd A. Deahl at
Perley School.

At the meeting of the Perley Civic club, held at the Perley school Friday night, Floyd A. Deahl made an interesting plea for better treatment of the Jews, both in Europe and in America.

He spoke on the subject, "The Wandering Jew", and described the conditions under which the Jews live in Europe, decrying the fact that a race that has done so much for humanity should be so ill-treated.

The Jews in America, who in some cases, are treated as badly as those in the old country, were also given credit for a great deal of the advancement of the United States in industry and commerce.

Mr. Deahl spoke for a better treatment of the Jewish school children by the scholars of other nationalities. A program of musical numbers and recitations was presented by Hazel Mette, Mary Taylor, Velvet Hosier, Leah Kristl and Mabel Wise.

CHEBOYGAN.—Mary Kierczak of Afton has been living in immoral surroundings since her father was sentenced to prison last spring. It was alleged in circuit court here when the girl who is 16, was turned over to Louis Sappace and his wife.

SICK CHILDREN LOVE CASCARETS FOR THE BOWELS

Give "Candy Cathartic" for a
Bad Cold, Sour Stomach,
Constipation.

Get a 10-cent box now.
Most of the ills of childhood are caused by a sour, disordered stomach, sluggish liver and constipated bowels. These catch cold easily, become cross, listless, irritable, feverish, restless, tongue coated, don't eat or sleep well, and need a gentle cleansing of the bowels—but don't try to force a nauseating dose of oil on the little one's already sick stomach—it is cruel, needless and old-fashioned.
Any child will gladly take Cascarets Candy Cathartic which act kindly—never gripe or produce the slightest uneasiness—though cleanse the little one's system, sweeten the stomach and put the liver and bowels in a pure, healthy condition.

Full directions for children and grown-ups in each package.
Mothers can rest easy after giving this gentle, thorough laxative which costs only 10 cents a box at any drug store.

HOW TO HEAL SKIN TROUBLES

A Baltimore doctor suggests this simple, but reliable and inexpensive, home treatment for people suffering with eczema, ringworm, rashes and similar itching skin troubles:
At any reliable drug store get a jar of resinol ointment and a cake of resinol soap. These will not cost a bit more than seventy-five cents. With the resinol soap and warm water bathe the affected parts thoroughly, until they are free from crusts and the skin is softened. Dry very gently, spread on a thin layer of the resinol ointment and cover with a light bandage—if necessary to protect the clothing. This should be done twice a day. Usually the distressing itching and burning stops with the first treatment, and the skin soon becomes clear and healthy again. For free samples of resinol ointment and resinol soap write Dept. 34-E, Resinol, Baltimore, Md.

Late News from Surrounding Towns

BERRIEN SPRINGS.

The grocery business of George Kephart has been purchased by O. O. Hart and since Monday they have been invoicing. Mr. Kephart has been in the grocery business in this place for the last 14 years.

Mrs. Ada Murphy and Edgar Simpson of Berrien Center were married here at the Lutheran parsonage by Rev. H. C. Bixler, Wednesday evening. Mr. and Mrs. Simpson will make their home in Berrien Center, where the former is employed as a mail carrier.

Lionel Godfrey has returned from a visit of several weeks with his aunt in Alpena, Mich.

C. A. Wilkinson is visiting his sister, Mrs. J. N. Parker, in Elkhardt.

Mrs. A. O. Spaulding with her children have returned from a month's visit with her parents in Pennsylvania.

The June band was entertained Wednesday afternoon at the H. E. Graham home by Mrs. Graham and Mrs. E. E. Eddison.

Merrill Rice and his mother of Dubuque, Ia., are visitors at the home of their cousin, Mrs. W. F. Reiber.

Mrs. M. Swan is seriously ill at the home of her daughter, Mrs. B. F. Dilley.

Born Tuesday to Mr. and Mrs. S. E. Burke, a son.

A mass meeting in charge of the Men's Personal Workers' league will be held at the town hall Monday evening. The Stephens evangelistic party will be in attendance.

Gov. Ferris will speak in this county Tuesday in his trip over the state, speaking in St. Joseph and Berrien Springs in the afternoon and Benton Harbor in the evening. Mr. Ferris will speak here at 3 o'clock and the schools will close so that pupils and teachers may have a chance to hear the present governor of the state.

After an illness of only three days, Oliver C. Spaulding passed away at the home of his son, L. A. Spaulding, at Arden. Mr. Spaulding was 72 years old, was born near Wilson's Mill and has always lived in Berrien county. He was married to Miss Margaret Eddy, to whom eight children were born. He leaves five sons: R. C. and M. S. Spaulding of Seattle, Wash.; L. A. and O. J. Spaulding of Gallen. The funeral service was held Thursday afternoon, conducted by Rev. A. Runner of Niles.

Hon. Henry R. Pattengill, the bull moose candidate for governor, will speak here Saturday at 3 o'clock.

Ed. Ingelright, who has been ill the past week is improving.

Ell Helmick of South Bend is visiting relatives here this week.

Mrs. George C. Gale visited friends in South Bend Wednesday.

A large number from this place attended the Berrien Center fair Wednesday and Thursday.

Old Folks' day will be observed at the M. E. church Sunday morning.

Mrs. Harriet Graham, who has been ill, is improving.

YELLOW BANK.

Revival meetings begin here Oct. 17.

The little daughter of Peter Ahable is seriously ill with cholera infantum.

Mrs. Jacob Reed falls to improve.

Mr. and Mrs. Frank Kiser entertained several of their friends Sunday, among those that were present were Mr. and Mrs. David Dovy.

Mr. and Mrs. F. A. Wiseman and son Harry and Rev. Kinsie.

Mr. Depoit is seriously ill.

John Utery and F. A. Wiseman were in Wakarusa last Friday on business.

Edward Kaser is building a new residence.

Miss Ruth Mangus of North Liberty was a guest Sunday of Miss Gladys Walter.

Gale Seybold was the guest of his parents over Sunday.

Mrs. Ella Stuckman went to Gary, Sunday, the guest of Mr. and Mrs. Floyd Stuckman.

Mr. and Mrs. Dolph and family and Miss Ruth Crothers are attending the Bourbon fair this week.

LAKEVILLE.

Mrs. P. D. Garrett of South Bend was in town Thursday.

Mrs. Sarah Kale and Mrs. William Hawblitzel of South Bend and Mrs. Martin Raetel of Mishawaka were guests of their sister, Mrs. Fanny Reischer, Wednesday.

Mrs. Schuyler Wilfong of South Bend visited her daughter, Mrs. Slim Harrington, several days this week.

A prohibition speech was delivered on the street here Thursday afternoon.

The auction sale Wednesday afternoon of the lots in the new addition of Lakeville was well attended.

Jasper Wilcoxon is ill.

Chester Harrington of Wakarusa was in town on business Friday.

Edward Auer is on the sick list.

Mrs. Ed. Hemminger, who has been with her daughter here, Mrs. Hiram Mirrell, for several days, was taken to the Epworth hospital in South Bend, where she will be operated upon.

STOVERVILLE.

George Kirk, Sr., and daughter, Miss Clara, Mr. and Mrs. Joseph Beeher and family of Daugherty, Ind., and Miss Maud Schafer of Elkhardt, Ind., were guests of Mrs. Emberson Palmer, Sunday.

Mr. and Mrs. W. L. Schafer and son Earl attended the Marshall county fair at Bremen, Ind., Thursday.

George H. Stover of South Bend is spending a few days with his daughter.

SEVEN MINUTE SERMON

ON THE GOLDEN TEXT

BY OUR OWN PREACHER

Lesson: The Last Supper. Mark 14:12-25.

Golden text: As often as ye eat this bread, and drink this cup, ye proclaim the Lord's death till he come. 1 Cor. 11:26.

A HOLY SACRAMENT.

1. The Lord's supper is a reminder of the Lord's death. Our lesson story is an account of the origin of the Lord's supper. It tells the sad story of the last hours of Christ upon earth, how he gathered his disciples and they celebrated the feast of the passover together. At the close of that solemn service Jesus took bread, and blessed it, and gave it to his little company saying "Take eat: this is my body." And he took the cup, and when he had given thanks, he gave it to them; and they all drank of it. And he said unto them, "This is my blood of the new testament, which is shed for many," and he told them in substance to keep this sacrament as often as they would, in remembrance of him. We, therefore, as Christians, observe this solemn feast as a visible reminder of our Lord's death. From the time when this sacrament was instituted until now, Christians have kept this sacred service. There is no period in history, from that time until now, when the Lord's followers have not observed this holy sacrament. It is a solemn reminder that Jesus died for us; that he lay down his life that we might live; that through his suffering we may enjoy. Paul reminds us in the text that as often as we eat this bread, and drink this cup, we proclaim the Lord's death till he comes again. It is therefore also a reminder that, the Lord is risen from the dead, and that, by and by, he will come back to the earth again.

2. The Lord's supper is to commemorate the love of Jesus. Lord's death was a culmination, so far as his earthly life is concerned, of a life of love. He came into the world prompted by love, and we learn, "that though he was rich, yet for our sakes he became poor, that ye through his poverty might be rich." His life manifested the most wonderful love of which we can conceive, and it was love, which constrained him to lay down his life for the world. Christ's death manifests both the love of God, and of the Son of God, "For God so loved the world that he gave His only begotten Son, that whosoever believeth in him should not perish, but have everlasting life." One might call the entire enactment of Christ's atonement a great drama of love. Hence, the Lord's supper is a love memorial, as well as a love feast. As we eat the bread it suggests the love which made him die for us, and as we drink the wine it reminds us of the precious blood which he split to manifest his infinite love for us and all mankind. This holy sacrament, therefore, keeps the fires of love for Jesus burning on the altar of our hearts.

3. The Lord's supper is to remind us that suffering is essential to the highest service. It is very beautiful to enjoy the delights of prayer and meditation, to sing the songs of Zion, to engage in holy worship with our fellow men, to have the breezes of heaven blow their soft zephyrs over our souls; but it is also good for us to remember that all these delightful, and sometimes rapturous, experiences have been purchased by us, or made possible, through the suffering of our Lord Jesus Christ. It is also to remind us that the disciple is to be as his lord, that we too cannot be made perfect without suffering, and that it is necessary for us to bear the cross if we would wear the crown. Stamped upon the plan of salvation, and indeed interwoven in all human life and achievements, is the great fact that there is no exaltation without suffering, and that he who will not suffer, cannot enjoy. Commemorating the Lord's supper therefore, reminds us of this great philosophy of life, and tends in view of Christ's suffering for us, to impel us to suffer for others, and to undergo the necessary self denial, or suffering, which is essential if we would reach the highest places and fulfill our chief destiny.

4. The Lord's supper is a bond of brotherhood. John in writing to the Christian church said, "My little children, let us not love in words, neither in tongue; but in deed and in truth." The Christian church is nothing if not a holy brotherhood. And whatever tends to make the fires of love for the brotherhood burn more brightly is a holy Christian ordinance. I do not think there is any form, or ceremony, used in the church, which draws men nearer to one another than the simple ceremony of eating the piece of bread, and drinking the sip of wine as when we commemorate the death upon the cross of our Lord and Saviour Jesus Christ. As our hearts are drawn out towards Jesus our Saviour, they are by the same influences, drawn towards each other. It is during this solemn sacrament, when the heart is so fully appealed to, and our hearts respond to the love of Jesus Christ, we realize that as he loved us so we ought to love one another. Those only whose hearts are true to Christ, can fully appreciate this experience, for they too, as they have sat at the table of our Lord, have had their hearts drawn one toward another, and have been enabled "to rejoice with those whose choice that rejoice and weep with those that weep."

ter, Mrs. Ezra Wahl.

Mrs. Ann Jaquith is spending a few days with her daughter, Mrs. Fred Winsman, at South Bend, Ind.

Albert Stover and E. J. Hartman motored to Bremen, Ind., Thursday.

Edward Schafer is ill with the rheumatism.

The dance held at the Gleaner hall Saturday evening was well attended.

Harry Palmer was in Mishawaka, Ind., on business Wednesday.

Park Commissioner William H. Deavel made a business trip to South Bend, Tuesday.

HOPELESS LUNG TROUBLE CURED.

Many recoveries from Lung Trouble are due to Dr. Bell's Pine-Tar-Honey. It strengthens the Lungs, checks the Cough and gives relief at once.—Mr. W. S. Wilkins, Gates, N. C., writes: "I used Dr. Bell's Pine-Tar-Honey in a case given up as hopeless and it effected a complete cure." Get a bottle of Dr. Bell's Pine-Tar-Honey. If your cough is dry and hacking let it trickle down the throat, you will surely get relief. Only 25c. at your Druggist.

Adv.

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NEW underslung rear springs make the Overland one of the easiest and most comfortable riding cars in the world.

Being unusually long and of a new underslung design these rear springs are unusual flexibility.

The Overland type of rear springs is illustrated above.

See how the springs are placed under the axle; that they are long, have a very wide opening, and are of generous dimensions. Notice that the frame is dropped which makes possible a much lower hung and more graceful body. The road clearance is not affected.

The wide opening of the springs permits great up-and-down play—the maximum of flexibility.

These springs are unusually long; in fact are longer, in

proportion to the wheel base, than the springs used on most all of the highest priced cars. This means a much more cushioned action.

The Overland swivel seat gives absolutely free movement of the springs, prevents binding and reduces possibility of breakage.

In short the exceptional elasticity of the Overland underslung rear springs makes the car ride with perfect ease and absolute smoothness under all conditions.

Shock absorbers are useless.

The 1915 Overland has grace, style, a beautiful finish, smooth riding qualities and every modern comfort and convenience. It comes complete.

Our dealer will be glad to demonstrate its merits at any time and place you appoint.

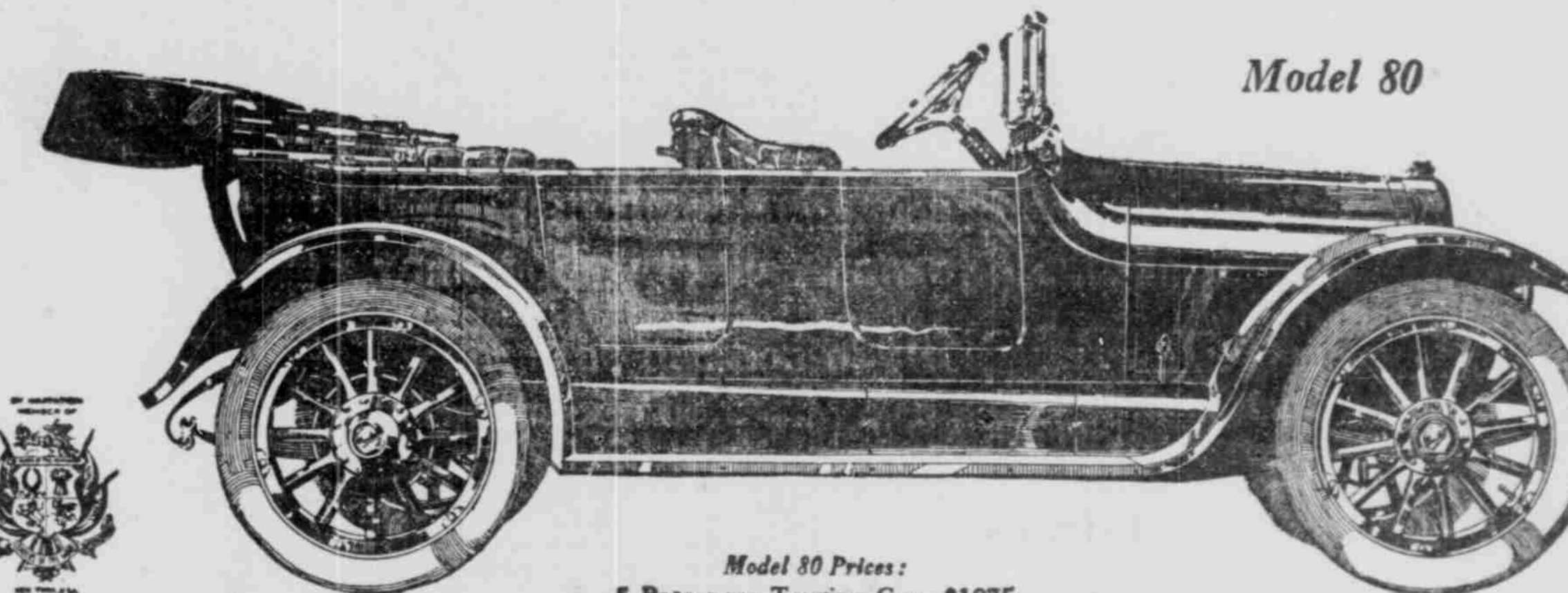
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\$1075

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Model 81 Prices:
5 Passenger Touring Car—\$850
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Model 81 Prices:
Delivery Wagon with closed body—\$895
Delivery Wagon with open body—\$850

BAKERS SHOES

114 W. WASHINGTON AVE.



Route of the Lakes

TIME TABLE

(Effective Sept. 20, 1914.)

INDIANA.		
EAST	WEST	NORTH
5:15 a.m.	6:00 a.m.	6:30 a.m.
6:00 a.m.	8:00 a.m.	8:30 a.m.
7:00 a.m.	10:00 a.m.	8:00 a.m.
8:00 a.m.	12:00 noon	9:00 a.m.
9:00 a.m.	2:00 p.m.	10:00 a.m.
10:00 a.m.	4:00 p.m.	11:00 a.m.
11:00 a.m.	6:00 p.m.	12:00 noon
12:00 noon	8:00 p.m.	1:00 p.m.
1:00 p.m.	10:00 p.m.	2:00 p.m.
2:00 p.m.		3:00 p.m.
3:00 p.m.		4:00 p.m.
4:00 p.m.		5:00 p.m.
5:00 p.m.		6:00 p.m.
6:00 p.m.		7:00 p.m.
7:00 p.m.		8:00 p.m.
8:00 p.m.		9:00 p.m.
9:00 p.m.		11:00 p.m.
11:00 p.m.		Niles only.

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