## TAWAS HERALD.

Carsoun, Faly \& Co.. Pankers.
East Tawas, Mich
Individuai respousibility, One Million Dollars.
ct a General Banking Business.
PER CENT Interest Paid on Time Deposits.

Money to Loan on Farm Mortgages n sums of from $\$ 50$ to $\$ 5,000$, on long time, at low rates and on liberal terms.

LLOYD G. McKAY, Cashier.

For Tablets, Slates and other school supplies.

Cigars, Candies, and Fruits, and a general line of fresh clean groceries.

ALSO
Nails, Horseshoes, Tin and Enamel Ware

Phone 57. TAWAS CITY.

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## 

 Yust Receivea Xt Dillon's
## Prescription Drug Store

FINE LINE OF TOILET ARTICLES includ ing the best Imported make of Hair, Tooth and Nail Brushes.
Also a choice line of High Grade Stationery in Tablet and Box Papers.

I $\triangle$ HES E. DILLON Prescription Druggist and Optician. East Tamas

2michigan


Woodmen's Meeting. Over one hundied accepted the invitation extended by the members. o
Ottuwa Camp, No. 2450 , of Enst Otuwa Camp, No. 2450, of East Ma-
was, nad Ta was Bay Camp, No. 11,-
353, was, nin rawas
353, Modern Woodmeu, of this city, and gathered at the Maccabee hal $1^{j}$
last Monday evenng, to listen to one of the finest addresses on fraternity and fraternal insurance eyer deliver-
ed in the Tawases. Judge Fred C. ed in the Tawases.Judge Fred G.
White, of Pontiac, III., National lecturer of the Woodmen, was the speaker of the evenng, and he proved
a most ertertaining a most ertertaining one. A young man of line address and thoreughly
fantiliar with the subject of Woot- Gr faltiliar with the subject of Woon-
craft m parricenlar and fraternal in.
surauce srarance in general, he is well equip.
ped to represent from the public plat. peit to represent from the public plat.
form this greatest of fraternal insurance societues. His address was free from all unkind or derogatory re-
marks toward any sister fraternal order, and exemplified fraternity in its
broadest sense. He set forth the adbroudest sense. He set forth the ad-
vantuges and stability of the Woodvantuges and stability of the Wood-
men in a fair and practical manner, men in a fair and practical manner,
and impressed the benefits of such soand impressed the benefits of such so-
cieties upou his audience. Those who cieties upon his audience. Those who
failed to hear this address were the
loosers. The add The address of welcome was deliv ered by Attorney Rawden, and the
response by Mayor E. J. Bullard, of
St response by Mayor E. J. Bullard, of
St. Johus, the state deputy. Both were of a very entertaining and in-
structive in nature and were well $r e-$ ceived. The program was interspersed by instrumental and vocal music, fur$\left\lvert\, \begin{aligned} & \text { nished by Wilfred Cardorette, J. J. } \\ & \text { Richardson and F. F. French, all of }\end{aligned}\right.$ Richardson and F. F. French, all of
which was of a high qualty and added much to the evening's pleasures. At the close of the program nil
were invited to the diniug room where were invited to the dining room where
a fine supper served by the Neigha fine supper se
bors and ladies. bors and ladies.
The cause Woodcraft should be materially strengthened by the oc-
casion, aud certain tis that the mem. casion, and certain it is that he mem-
bers of the two local camps received bers of the wo local ent and euthu-
much encouragement
siasm.

Mortality During October. There were 2,624 deaths reported to the department of state for the month
of October, or 98 less than the numof October, or 98 less than the num1-
ber returned for the preceding nonth. ber returned for the preceding noonth.
The death rate was 12.5 per 1,000 The death rate was 12.5 per 1,000
populatoon. Deaths by ages are ns populatoon. Deats by ages are
follows: Under I year, $489 ; 1$ to 4
and years, incl.
over, 796.

$$
\begin{aligned}
& \text { ver, } 796 \text {. } \\
& \text { There wi }
\end{aligned}
$$

There was a considerable decrense
in deaths of infants and children and a slught increase ia deaths of el derly persous, as compured with September.
Important causes of death were as follows: Tuberculosis of the lungs,
190 ; other torms of tuberculosis, 35 , typhoid fever, 90 ; diphtheria and croup, 78 ; scarlet fever, 7; measles, 3; whooping cough, 16; pneumouia, 143
diarrhea, and enteretis, under two diarrhea, and enteretis, under two
years, 173 ; cancer, 129 ; accidents, and violence. 202.
There was 1 death from smallpox which occurred in the city of Hillsdale. Somewhat incrased mortaity
was shown from tuberculosis, diphWas shown from taverculone, pononia
theria aud croup, and
Typhoid fever cansed 90 deaths a Typhoid fever cansed 90 deaths
compared with 74 for the preceding compared where was a very large de crease in deathe reported from dirrh - eal diseases of cliildren, and also a
considerable diminuation in the num-
lat considerable diminuation in the num
her of deaths from cancer. ber of deaths fron cancer. The ouly business that can stand
The test of time and circumstances is the test of lime and circurn clear farm
theownershipof a free and A man may work at a manufacturing business half his life time and sudden Iy a better in vention may shut up his works. A map may spend his life as
a merchant, local misfortune may put a merchant, local misfortune may pu
him through the bankruptey court. hin through the bankruptey court.
A man may werk as an employe for A man may werk as an employe forthful servant to his employer and suddenly he is retired because his comdenly he is reslidated with another
pany has consol pany has consonidated farm is unassai able. He may not have all the lux uries of life, nut he is dead sure to ob tain the necessities and
discouraged or rumed.

Mortgage Taxes.
Are you a money lender? Have y nvested your savings in a nice little mortgage Ir.uving 7 per cent interest, with a clause insortod requiring
he mortgagor to pay all taxes which any be assessed against you on account of your ownersing of that mortane?
If so, you are a userer and are Itle to a forfeilure of all interest nccording to the supreme court of Michigan. The case on which this decision was rendered was carried up front Bay tvs. executors. ve. Emeline III rent
In rendering a decision on the preme court, with only one dissent preme court, with only one dissent-
ing voice, Chief Justice Hooker, de-
chure that if a clare that if at the time a mortgnge is made the mortgagee kno ws that the aggregate of interest and taxes aggregate of interest and taxes
agaiust the mortgage exceeds the legal rate of interest the co:tract is usurous, but if the mortgagee beleived that if the aggregate of interest and toxes would not exceed tho maximum rate of interest allowed the is not usurous.
The maximum
The maximum rate of interest
Michigan is 7 per cent, Michigan is 7 per cent, therefore an
agreement to pay 7 per cent moeres agreement to pay 7 per cent miteres
and also the nortgage taxes, no matser how small the latter may be, beter how small the
The penalty for exacting usury in This state is a forfeiture of all the interest on the indebtedness, and this
decision of the supreme court is likey to compel a great many money Jenders to reviso their methods of dong business,-Bay City Times.

## Our Costly Crime.

It has been some time sunce any paper has dared to claim that the Philippines will "piy". The facts are too apparent for even the most exhuberant polilical imagination to oyercome. If we could make a profit of ten per we sell to the Philippine islands, it we sell to the Philippine islands,
would take us more than a thousan would take us more than a thousan
years to get back what we have alyears ty expended. If we could increase ready expended. If we could increase
eur present trale 100 per cent. and make a profit of ten per cent. on every sale, it would about defray the cost of maintaluing there two regiments of American soldters. Some of ou sary to maintain there an army of from 30,000 ta $50,000 \mathrm{men}$. An army of
30,000 men, kept there for a single $30,00(1)$ men, kept there for a sing on
year, would consume the profits on year, would consume the pronis on
our present exports for 150 years. Be. sides all this, is to be remembered that our exports are chiefly for the needs os the army and the camp-followere. the market would dissapear The Philippines invasion is smmply

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an exp
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Seventeen Inditements. Grand Rapids, Nov. 21 -As a re sult of former City Attorney Sals sued this morning tor 17 forner city officials, charging them with accept-Garman-Cameron scheme for binging water to this city from Lake Michigan, Among those indited are exmayor George K. Perry, and state senator Burns. The amounts the respondents are
charged with having received out of charged with having received out of
the alleged boodle fund range from the alleged boodle fund range from
8200 to $\$ 3,333$. 8220 te 83,333 .
It has deve
It has developed that Salsbury
first confession was not so complete a first coniession was not so complete a
the prosecution had hoped, Prosecutor Ward went to work at once upon he leverage offered by the incomadditional evidence so that Salsbury was summoned again last night for conference. The result was a state-
ment which is completed as complete FURS! FURS! FURS!
Have your furs cleaned repaired,
or made into the latest styles. Will also make all kinds of raw skins into
sarfs, trimmings, rugs, and garcarts, trimmings, rugs,
ments of every deseription.
All work
All work guaranteed to be satisAug, C. Brown, Tawas City

## F. F. FRENCH \& CO.

THE NEW STORE.

## SEE OUR B TRGIINS

In Coats for Ladies and Misses. The Latest Styles at Prices that are rightit. We have just received a fine new lot of
Neck Furs. Look them over before buying elsewhere.
NO TROUBLE TO SHOW GOODS.

## ON THE SQUARE

THE NAME OF
"RICHARDS"
has been connected with
"HARDWARE"
for the past 30 years,
and the reason that we have had such phenomenal success, is because all our dealings are
"ON THE SQUARE."

Our Goods are the Best.
Our Prices are the Lowest
J. H. Pichards \& Co.

## BEEF,

## IRON

and WINE.
A Blood Builder and Restorative Tonic. Particularly valuable as a Restorative during onving the 1 mite proving the Appetite,
The Best, in Full Pint Bottles, 50 CENTS. See Show Window.
If you have a Cough or Cold, Call in-We Guaranteo a Cure.

## Seo. S. Darling,

DRUGGIST.

## Kingés Furniture Store.

WITH a full assortment of all Grades of Household goods, has now a complete line of Musical Merchandise, including Langdon Pianos, and Estay Organs. Call and see them and get prices.

FAST TAWAS, MICH.



## H. G. WENDLAND \& CO.

CRAPO BLOCK.
BAY CITY - - - MICH.

YOUR RAILROAD FARE PAID ONE WAY ON ALL PURCHASES OF $\$ 20.00$ OR OVER

TREMENDOUS BARGAINS in every deduring partment of our Store dody in Northern Michigan should trade at our
bof mond Store. We give you the best goods, the newest styles, the largest stocks, and at all times the lowest prices, Besides all this, we pay your fare one way on all purchases of $\$ 20.00$ or over. Just think this over a bit and come to Bay City to trade.

Do not forget our big Premium Department. Five Thousand Dollars worth cf Chinaware, Silverware, Furand December by simply saving our tickets.

New Fall Goods in the following departments and sold at Bargain Prices such as has made this store famous the country over.

NEW CLOAKS, SUITS, FURS, SHIRT WAISTS TEA GOWNS, DRESSING JACKETS, WKAPPERS, RAIN COATS, etc. Everything in READ

The finest line of DRESS GOUDS and SILKS ever opened to the trade of Bay City. NEW NUB ZEBI LINES, SCOTCH MIXTURES, HERRINGBONE CHEVIOTS, etc. Bargain Prices

Shoes for Men, Women and Children. The largest and nowest complete stock in Bay City. Sorois Shoes for Women, and the famous Packard Shoe for Men.
Price $\$ 3.50$ a pair the world over, in all styles and Price $\$ 3.50$ a pair the world over, in all styles and leather

Hosiery and Underwear of every style, every kind and at every price, for Men Women and Children ; also Infants Wear of every kind.

MILLINERY :-Visit our Millinery Parlors on second floor. Everything seen here as in the best stores of New York or Chicago. Handsome Street or Costume Hats, Trimmed Hats, and Children's Tam O'Shanters
of Angoora. of Angora

Clothing for Men, Young Men and Boys, also complete line of Furnishing Goods, Ties, Shirts, Sus penders. Hose,
Prices very low.

Carpets, Draperies, Curtains, Linoleum and Mat tings. Prices from the cheapest to the finest mide We can save you money on Carpets or Curtains that will astonish you.

Remember the many advautages you have in doing your trading with us, so make your arrangeraents and
come to our big NOVEMBER SALE.
H. G. WENDLAND \& CO

CRAPO BLOCK, BAY CITY, MICH.

# Men Wanted! 

At ALABASTER, MICH.
Wages \$1.60 to \$1.75
PER DAY.
U. S. GYPSUM CO.


