AUTOMOBILE INSURANCE A NECESSITY

Howell Company Has a Remarkable Growth

A review of last year's fatal accidents shows 81 per cent of the total number of people killed by automobiles were pedestrians. 66 per cent of the pedestrians so killed were, according to the coroner's verdict, more careless and negligent than the drivers. It is said that 80 per cent of the pedestrians killed were killed while jay-walking. Automobile owners find that with the increased traffic there is great danger of accidents and it is important to keep insured so as to get the service of able adjusters and investigators to determine who was at fault.

The Citizens' Mutual Automobile Insurance company of Howell has had a remarkable growth. During the first six months of the year 1923 the increase in new business was 68 per cent, while the increase in net assets in comparison with a year ago was 83 per cent. On July 1st the company had total assets of over $350,000.

It has been the policy of the company to pay its claims promptly and to investigate and determine the rights in serious cases. The company has found that the majority of people are fair, but in cases where the injuries are exaggerated or where the claim is without merit, the company is prepared to make the contest in behalf of its policy-holder. Many of the leading men of the state such as ex-Governor Rich, the late Governor Warner, in fact, over 40,000 of the leading business men and farmers of the state are insured in this company.

Citizens' Mutual Automobile Insurance Company
Howell, Michigan

RUBBED HIM THE WRONG WAY

Old Codger Quite Unable to See Sense or Humor in Remark Made by Dud Donner.

"I belong to an unorganized club of paralytics," said the Old Codger of Kenilucekie. "Every member has at some time had a stroke. We meet whenever and wherever we happen to, and enjoy ourselves by sizing each other up while talking about nothing in particular. Then we go our several ways, each satisfied in his own mind that every one of the others shows more signs of his afflictions than he himself does. And, confound it, just yesterday, old Dud Donner sympathized with me for looking so much worse than he does. As a matter of fact I look just about as healthy and stalwart as I ever did, while everybody says old Dud is almost ready to totter into the grave.—Kansas City Star.

Important to All Women Readers of This Paper

Thousands upon thousands of women have kidney or bladder trouble and never suspect it.

Women's complaints often prove to be nothing else but kidney trouble, or the *result* of kidney or bladder disease.

If the kidneys are not in a healthy condition, they may cause the other organs to become diseased.

You may suffer pain in the back, headache and loss of ambition.

Poor health makes you nervous, irritable and maybe despondent; it makes any one so.

But hundreds of women claim that Dr. Kilmer's Swamp-Root, by restoring health to the kidneys, proved to be just the remedy needed to overcome such conditions.

Many send for a sample bottle to see what Swamp-Root, the great kidney, liver and bladder medicine, will do for them. By enclosing ten cents to Dr. Kilmer & Co. Binghamton, N. Y., you may receive sample size bottle by parcel post. You can purchase medium and large size bottles at all drug stores.—Advertisement.

His Sensations.

Robert went up in an airplane with his uncle, and when he came down we asked him how it felt to be up in the air. His uncle had said he never moved.

"Oh, I felt just like my bref wouldn't breathe," he said.—Exchange.

When lawyers come in at the door love flies out at the window.

Jam & Jelly Making now an exact science

Fresh Fruits are Plentiful!

Use the short CERTO-Process for making jam and jelly with Berries, Cherries, Peaches and other fruits in season. You will find they are the best jams and jellies you ever tasted.

CERTO is sold by grocers everywhere or sent postpaid for 35 cents.

1 MINUTE'S BOILING of 2 POUNDS OF FRUIT with 3 POUNDS OF SUGAR plus 4 OUNCES OF CERTO make 5 POUNDS OF JAM

Wrapped with every bottle is a recipe booklet which tells the story.

Douglas-Pectin Corporation
4 Granite Bldg., Rochester, N. Y.

CERTO (Surejo)

No reason now her tongue to tell
That sad old story "It did not jell"
Her jam's now perfect—jelly, too
She uses CERTO—so should you!

Europe Now Wants Not Judicial Intervention but Partisan Intervention

By REPRESENTATIVE T. E. BURTON, of Ohio.

AM I an optimist in world politics? No—and yes. I am sure many grave difficulties must be overcome before we can have international confidence and peace. Europe is in a deplorable condition. Doubtless it yearns for a settled political and social order as ardently as any people can; doubtless its public thought and purpose are moving on as high a plane as the circumstances make possible, but it is full of trouble, and its every path toward general accommodation seems blocked. Its diversities are indescribable, its suspicions obstinate, its antipathies almost fathomless. One scarcely can descry a clear European horizon; in every direction are massed clouds and ceaseless lightning play.

Think of Europe's innumerable and fixed segregations. Physically and psychologically it has memories of nothing but segregation. Mountains, rivers and seas fight against peace in Europe. They keep peoples apart. They perpetuate hatreds. In their work of prolonging human division they are aided by differing degrees of civilization, by antagonistic racial impulses, by discordant religions and by a babel of tongues. Add to these physical and mental barriers and disparities the numberless intractabilities common to all human nature and you have a problem that well may dishearten the most hopeful and resolute of statesmen.

But the situation cannot rest here. Humanity must advance. Evolution will not be denied. Intellectual and moral forces are gathering strength, peoples are traveling, frontiers are wearing down, education is spreading, international understanding, though slow-paced, is on the march.

Europe just now does not want judicial intervention; it wants partisan intervention. Each of the giant protagonists looks to us, not for disinterested guidance, but for helpful sympathy with itself. We cannot take sides among these contestants. It would be necessary for us to oppose somebody, and whomsoever we opposed we should offend. In all likelihood we merely should add another element to the welter of jarring judgments and embittered emotions. Possibly the conditions will change and offer us an opening for useful mediation or aid. Our most responsible public men at Washington are on the bridge, so to speak, for such a sign.

Prospective Citizens Must Be Made to Love the American Moral Ideals

By DAVID KINLEY, President University of Illinois.

We deplore the fact that many who have come to our shores from other lands to live their lives among us have failed to grasp as fully as we should like, or to love as dearly as we do ourselves, the government and institutions of our country. We have been casting about for ways and means to Americanize them.

I sometimes think that in our discussions of this subject we are confusing the kernel with the husk. Love of country does not arise from mere intellectual knowledge of her institutions or laws. Patriotism is a sentiment, not a reason's conclusion. If we would have the stranger to our system of government be loyal to it, we must teach him not merely to understand it, but love it. We have been placing too much reliance on machinery of organization and too little on sentiment.

What we need to instill into the minds and hearts of our prospective fellow citizens is not simply knowledge of the mere mechanics of our governmental organization, but some notion of what it stands for and what it has cost; of what it means in history and political development, in the promotion of freedom and human welfare.

We must define and hold before them to love the spiritual in American life, the moral ideals that animate our people. We must be able to show them that under our system of government, with all its faults, they will be able to live a better life, to enjoy a greater welfare than they have been accustomed to.

Immigration's Problems Are Just Now Interesting and Very Perplexing

By MAJ. H. H. CURRAN, in New York World.

Immigration is at present interesting to everybody. And everybody seems to have a plan to solve its problems immediately. People will tell you on the telephone how to deal with immigration thoroughly.

At present we have an immediate, pressing problem: how to get rid of thousands of immigrants weekly so that the couple of thousand arriving daily can be handled. Two-thirds of the immigrants who arrive in this country land at Ellis island, and in the last four days I have been confronted with all the ramifications of that problem. During the last week and up to Saturday night we will have handled more than 16,000 immigrants. The most we can accommodate easily are 2,000 each day, so you see that we have cause for work and worry.

For those who can regard it impersonally this race for port is a pretty problem in the nature of chess and with all the elements of a game of chance, because we never know exactly how many people we shall have to accommodate. But for those who are also interested in humanity our problem is not merely a pretty and perplexing game. What we do means comfort or lack of comfort for thousands, and I am interested in preventing suffering.

It Is Far Better for Man to Marry Good Blood Than Good Environment

By PROF. H. E. WALTER, Brown University.

There are three contributing factors that go to make up any man—or woman—and no one of the three can possibly be omitted. The first is environment or the surroundings in which a person is brought up. It represents the opportunity or chance in life which one has. The second is natural capacity which is inherited from one's forebears. This is heredity or endowment. The third factor is the response which is made with a given inheritance, whatever it may be, within one's particular surroundings. Environment is the stage setting, inheritance the actor and the response what the actor performs upon the stage.

To reduce the matter to the simplest terms, the three fateful factors that determine a man—namely, environment, heredity and response—may each occur in at least three varying grades, indicated roughly as good, medium and poor. By combining these factors we arrive at twenty-seven kinds of men.

It is far better for men to marry good blood than good environment, because natural capacity usually leads, sooner or later, to an effective response which is likely in the end to insure a desirable environment.

General Pershing.—Religion contains the secret of and the impetus toward clean living. Therefore a steady effort is being made to put the hearts of men in right relation to God. In the army we are exceedingly anxious to keep pace with that great wave of sentiment which calls for a more practical application of the fundamentals of religion to all of the affairs of man. We may not see eye to eye the details of such work, but we are united on a common task.

Irene Castle.—The most improper dancing in America is done in the Middle West. They are very vulgar there. New York is bad enough. Dancing on the Pacific coast, I think, is the most moral.

WHY YOU ARE WHAT YOU ARE

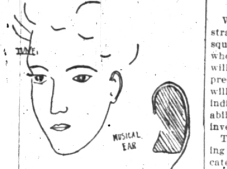
By EDNA PURDY WALSH

(©, 1923, Western Newspaper Union.)

WHAT ARE THE SIGNS OF MUSIC?

If music has charms to soothe the savage it has even more power in building the bodies, heads and faces of those who are geniuses in music.

Music in the spirit develops the faculty of tune—an area the size of a dime, located in the central part of



the lateral forehead, close to the hairline, just where the face rounds off to form the side head. It is one and one-quarter inches above the angle of the superciliary arch.

The musician has a strong development in this area, as well as large auditory canals in his ears. The ear rim is very thin when music is very active, and sometimes almost transluscent.

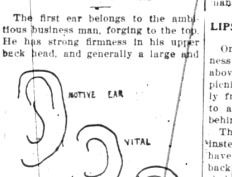
Fluffy hair is a usual accompaniment of the musical temperament, the voice itself is vibratory and musical, rising up and down on the scale as the individual speaks.

Most of the musical geniuses have foreheads very large in the side. Those of the strongly executive type have large lips, optimistic noses, and in the genius the upper eyelids are elevated in the center.

The wide forehead in the region of tune brings skill, a delicacy of feeling, and a keen appreciation of color as well as sound.

DIFFERENT THOUGHTS MEAN DIFFERENT EARS

The first ear belongs to the ambitious business man, forging to the top. He has strong firmness in his upper back head, and generally a large and



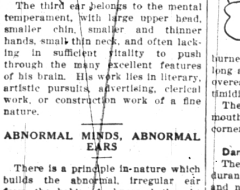
fairly long nose which accompany the motive temperament. No matter what activity he is engaged in, he is ambitious, and makes people feel the force he possesses in that field, providing, of course, his intelligence warrants it.

The second ear belongs to a more ease-loving individual, whose flesh is softer than the muscular or bony man of the motive temperament. It belongs to the vital temperament. His chin will be larger and fatter, the top of his head lower and smaller, his lips redder, his hands warmer, and he will not have the go get it spirit of the motive man, but he makes an excellent manager or superintendent, conserving in the office, hotel or shop the money and things the motive man acquires.

The third ear belongs to the mental temperament, with large upper head, smaller chin, smaller and thinner hands, small thin neck, and often lacking in sufficient vitality to push through the many excellent features of his brain. His work lies in literary, artistic pursuits, advertising, clerical work, or construction work of a fine nature.

ABNORMAL MINDS, ABNORMAL EARS

There is a principle in nature which builds the abnormal. Irregular ear from the habit of abnormal thought and heredity. The first ear is that of Preadergast, the homicide degenerate. Irregularity is marked in the criminal type, in the bony structure of the head.



There is great length from eyes to chin, and small length from eyes to forehead. The eyeball is partially hidden under the upper lid, the feet are restless, he moves quickly from side to side, and when walking he glides like the cat. He may have creativeness in his back neck, but he is never loving.

The second ear is that of the foxy individual with secretiveness well developed in the region an inch above his ear. The pointed ear points directly to this faculty.

He has a great tendency to use the letter "S," spends much time watching everywhere, looking sideways, speaks in a whispering voice, with closed lips. He has a mysterious smile when talking, never trusts people—without positively knowing them. The outer angles of the eyebrows droop down on his eyes, often giving him a shrewd appearance.

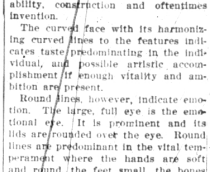
With the pointed ear, other qualities in the head—lack of conscientiousness, lack of benevolence and veneration, will corroborate the accurate diagnosis of dishonesty.

WHAT CONTOURS MEAN

When the lines of the face are straight, as in the contour of the square-jawed, square-headed man whose bones are large and prominent, will predominates. If straight lines predominate in the face and head, will will predominate in the mind, and the individual is a person of executive ability, construction and oftentimes invention.

The curved face with its harmonizing curved lines to the features indicates taste predominating in the individual, and possible artistic accomplishment if enough vitality and ambition are present.

Round lines, however, indicate emotion. The large, full eye is the emotional eye. It is prominent and its lids are rounded over the eye. Round lines are predominant in the vital temperament where the hands are soft and round, the feet small, the bones well padded and the lips red. Even the chin and nose of the vital-temperament individual are rounded. He is kind, jolly, often loses his temper, but



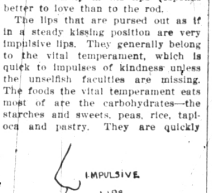
means no harm, and seldom holds a grudge. He does not possess the constructive ability of the large-boned individual with square lines, and salesmanship is more to his liking.

LIPS TELL MORE THAN WORDS

One never sees the mouth of firmness and self-esteem as outlined above, in the social gathering, at the picnic, or spending much time in purely friendly ways, if there is business to attend to. A business motive is behind his friendships.

The lips of friendship are curved, instead of straight, and as a rule have distinct creases across them. The back head is prominent and the handshake is warm and prolonged. A child with friendship in his lips responds better to love than to the rod.

The lips that are pursed out as if in a steady kissing position are very impulsive lips. They generally belong to the vital temperament, which is quick to impulses of kindness unless the unselfish faculties are missing. The foods the vital temperament eats most of are the carbohydrates—the starches and sweets, peas, rice, tapioca and pastry. They are quickly



burned and create impulsiveness, as long as the individual is in health, but overeating of them causes stupidity, timidity and autointoxication.

The upper lip of the ambitious mouth is held back firmly at the corners.

Danced Themselves Into Frenzy.

There is nothing new about the endurance dance. In 1784, when peasant and noble for leagues about gathered at the festival of St. John, at Aix-la-Chapelle, a fellow in motley danced over the cobbles. Presently he was joined by a beggar, so that the two gyrated companionably and leaped and pranked. Then a stout burgher hurled his bulk into the revel. A conflagration of dancing, without apparent reason, was kindled, and before the sun declined the streets were thronged with prancing thousands. Indeed, so runs the chronicle, they "commenced dancing in a wild and frantic manner, many losing entire control over themselves, and continuing to dance until dropping down from fatigue, and some, in a moment of frenzy, dashing out their brains against walls."

With the Wisdom of the Ages.

A cultivated mind is, so to speak, the storehouse of all the wisdom of previous generations.—Fontenelle.

Bores Take Notice.

Those who make the best use of their time have none to spare.

Decreasing Typhoid

Typhoid fever as a cause of death has almost disappeared in the cities of the country, where the water supply and the sanitation can be controlled. Last year in the larger cities the death rate from typhoid fell to 3.15 to 100,000. Less than a sixth of what it was twelve years ago. Back in 1882 it was about 60 to the 100,000. The improvement has not been so rapid in rural districts, but the situation was never so bad there as it used to be in the cities. There is a wonderful opportunity for medical officers and health boards in rural districts to wage a campaign against typhoid; for there is no disease that is more surely preventable.—Youth's Companion.

Factories Poorly Lighted.

Lighting experts state that only 26 per cent of the factories of the United States are adequately lighted—in other words 80 per cent are illuminated below normal.

The KITCHEN CABINET

(©, 1923, Western Newspaper Union.)

"The thing that goes the farthest toward making life worth while,
That costs the least and does the most, is just a pleasant smile.
The smile that bubbles from the heart that loves its fellow man
Will drive away the clouds of gloom and coax the sun again.
It's full of worth and goodness, too, with manly kindness blent—
It's worth a million dollars and it doesn't cost a cent."

SUMMER PIES AND PASTRY

A good rich pastry is more easily digested than one which lacks shortening and is tough. Pastry that is made quickly and handled very little is much more apt to be flaky. Take one cupful of shortening to three cupfuls of flour, a half-teaspoonful of salt and just enough ice water to hold the mixture together. Some good cooks add baking powder—a half-teaspoonful or less—but the best authorities agree that baking-powder crust is very apt to soak and is undesirable for berry pies, which have juice. Cut in the shortening with two knives; when well-mixed, add the water, roll out and line the tin with the crust.

There are any number of delicious one-crust pies, which are especially wholesome for warm weather.

Blueberry Meringue Pie.—Take one cupful of sugar, one tablespoonful of flour and the yolks of two eggs. Beat all together and add three cupfuls of blueberries. Bake with one crust and cover with a meringue, using the whites of the eggs, beaten stiff, and four tablespoonfuls of sugar; flavor to taste. Less sugar and no flavoring may be used and half a dozen marshmallows, cut in halves, placed about on the meringue will make a pretty and tasty frosting.

Arabian Pudding.—Cream two tablespoonfuls of butter with three tablespoonfuls of sugar, add one well-beaten egg, three tablespoonfuls of sweet milk, one cupful of flour sifted with one teaspoonful of baking powder, one-quarter of a cupful of any chopped nuts, twelve dates stoned and cut in pieces. Mix and bake in a well-buttered pan. Bake twenty minutes. Serve with the following sauce: Take one cupful of sugar, one tablespoonful of flour well mixed, the juice and rind of a lemon and a scant pint of boiling water, cook until smooth, adding a tablespoonful of butter and a grating of nutmeg just before serving. A spoonful of jelly will give the sauce both color and flavor.

"Let the furrows be plowed deeply enough while the brain cells are plastic, then human energies will result in efficiency and the line of least resistance will be the right line."

WHAT SHALL WE HAVE FOR DINNER?

When sandwiches are so often in use during the summer a different kind of bread will add variety to the menu.

Orange and Nut Bread.—While oranges were plentiful early in the year the careful housewife prepared a pound or more of candied orange peel to use for various dishes as well as a confection. This bread will need a half cupful of candied orange peel chopped, five cupfuls of pastry flour, one cupful of graham flour, one teaspoonful of salt, six teaspoonfuls of baking powder, one cupful of sugar, and one-half cupful of chopped pecan meats. Beat one egg, add one cupful of milk to the sifted dry ingredients, then combine the fruit and nuts. Turn into a buttered loaf pan and bake in a moderate oven 45 minutes.

Ragout of Liver.—Cut one pound of calf's liver into dice, and put it over the fire in cold water or stock, to cover. Cook one hour, add seasoning and salt, pepper with a little ground mace, a sprig of parsley and a little sweet marjoram. Rub together two tablespoonfuls of browned flour with one of butter, add this to the sauce pan with one teaspoonful each of lemon juice and worcestershire sauce. Stir until thick and serve dotted with cubes of currant jelly.

Tarte Alsacienne.—Beat the yolks of eight eggs very light, add four tablespoonfuls of powdered sugar, three and one-half tablespoonfuls of pastry flour and one-half teaspoonful of vanilla. Fold in the stiffly-beaten whites and spread very thin in layer cake pans and bake in a slow oven until soft like a griddle cake. Do not bake until crisp. It will make ten or eleven layers. Put together with this filling: Melt one-half pound of chocolate in one-fourth of a cupful of hot water, add one cupful of powdered sugar, one teaspoonful of vanilla and four beaten eggs. Cook until smooth. Frost the top of the cake with powdered sugar and coffee, using a bit of butter.

With orange juice as a base, there are countless cooling drinks which may be supplied in the home. Jelly, canned fruit juice and lemons may also be counted upon to add great variety.

Nellie Maxwell

Sues Maid for Vamping Hired Man.

Oelwein, Ia.—Fred Jacobs is suing for $80 from a maid formerly employed by him, alleging that she vamped the hired man and took up much of his time. The former maid is suing Jacobs for $304, alleged pay due her.

Beer Replaces Gold Bricks.

Holland, Mich.—Nearly 350 men paid $40 a barrel to get some real oldtime beer. As a result they got stung. The salesman sent them near beer instead of the real stuff promised.

COULD HARDLY DO ANY WORK

Since Taking Lydia E. Pinkham's Vegetable Compound This Woman Feels So Well

Keeseville, N. Y.—"I cannot praise Lydia E. Pinkham's Vegetable Compound too highly for the good it has done me. I was so much troubled with female weakness I could hardly do any work. I saw your advertisement in the paper and read it to my husband. He said, 'If it has helped many Lydia E. Pinkham's Vegetable Compound', so I bought six bottles, and by taking it I am not troubled as I was. I am gaining strength and getting fleshy. My female troubles have vanished and I have never felt so well. The Liver Pills are fine, too. I always take them." If you think my letter will encourage other sufferers you have my permission to use it as an advertisement."—Mrs. Sarah Blakes, Box 177, Keeseville, N. Y.

Doing the housework for the average American family is some task, and many women lose their health in so doing. If you, as a housewife, are troubled with backache, irregularities, are easily tired out and irritable, or have other disagreeable ailments caused by some weakness, give Lydia E. Pinkham's Vegetable Compound a trial. Let it help you.

GETTING BACK AT ADVISER

Young Athlete Thought He Had Something Coming, and Decided to Improve the Occasion.

Walter Camp told at a New Haven dinner a story with a moral.

"A brawny young chap," he said, "came to a doctor to have a broken collar-bone set. While the doctor worked his patient gave him advice in a steady stream.

"'Be careful there,' he would say. 'Raise the arm a little higher. Not like that! Heavens, are you losing your head?'

"The doctor was bewildered, but he got the bone set finally and started to bandage the patient up.

"'Tight enough, that bandage?' The stream of counsel began to flow again. 'Tighten it for you? There, that's better. Now a pin! Are you dead? Are—'

"But the doctor had by this time lost patience.

"'Who and what are you?' he shouted savagely. 'Are you drunk, or crazy, or what?'

"'No, doc,' said the young man with a pleasant smile. 'I'm just the new back of the football team, and that's the way you dope me up with unsolicited advice every blasted game.'"

A Lady of Distinction

Is recognized by the delicate, fascinating influence of the perfume she uses. A bath with Cuticura Soap and hot water to thoroughly cleanse the pores followed by a dusting with Cuticura Talcum powder usually means a clear, sweet, healthy skin.—Advertisement.

Uplift.

"He claims to be a great booster."

"Yes; but his only love of elevating something is to blow it up."

Sometimes there is more in the adjective than you suspect when you speak of a criminal lawyer.

Winthrop Tapered Asphalt Shingles

The heavy butts of these shingles are built up of extra coats of everlasting asphalt.

They lie close and flat—are best for laying right over an old roof.

Three non-fading colors of crushed slate surfacing, permanently imbedded in the asphalt.

They Last, and Stay Beautiful

Retail lumberman have—or can get for you—these shingles, made in Michigan for Michigan climate.

See them at your lumber yard today or write us for sample and information.

Beckman-Dawson Roofing Company
14217 Monnier Road
Detroit - - Michigan

Kill All Flies! Keep Germs from Disease. Use anywhere. DAISY FLY KILLER. Stands on any table, or hangs from ceiling. Neat, ornamental, convenient, cheap. Will last all season. Guaranteed effective. Sold by dealers everywhere or sent prepaid for 60 cents.
HARRISON & MAY, Inc., Dept. 1, 150 Nassau St., Brooklyn, N. Y.

Stearns' Electric Paste

is recommended as the standard electrical paste by Electrical Contractors and Wiremen.

Don't waste time trying to build up a solution with powders, liquids or any inferior imitations.

Ready for Use—Better than Trade
Can, 25c. Jars, 50c. Tube, $1.00
SOLD EVERYWHERE