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An institution organized and doing business right here in Duluth, is giving more indemnity in case of accident or sickness, in proportion to cost, than any other responsible company?



The Association has been successful from the start, having been organized by men well known and financially responsible. It has just paid its thirty-second benefit claim, bringing the aggregate up to nearly \$2000.



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**W. H. HUBBARD, A. H. W. ECKSTEIN,**  
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If you are in need of

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On your dwelling or household goods call upon

**C. A. & E. D. FIELD,**

Also Houses and Flats for rent, and general Real Estate and Loan agency.

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In the future call or address

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**Painters, Paperhangers' and Decorators' Union No. 106.**

Meets on the second and fourth Saturdays of each month at 10 E. Superior St.  
Secretary, J. Johnson,  
323 East Sixth St., Duluth.

**Plasterers' International Union, LOCAL No. 53.**

Meets every Thursday at 104 West Second street.  
Secretary, Edward Perrott,  
408 Lake Shore, Duluth.

**Plumbers' and Gasfitters' Local Union No. 11.**

Meets on the second and fourth Mondays of each month at Electrical Workers' Hall.  
Secretary, P. Pastoret,  
Care of Duluth Plumbing Co.

**Retail Clerks Union No. 3.**

Meets on the first and third Mondays of each month at Normanna Hall.  
Secretary, A. Saur,  
1805 W. Superior St., Duluth.

**Cigarmakers' Local Union No. 294.**

Meets on the first and third Wednesdays of each month at Electrical Workers' Hall.  
Secretary, M. Ettenger,  
312 18½ Ave., Duluth.

**Boiler Makers' and Shipbuilders' Local Union No. 165.**

Meets on the second and fourth Saturdays of each month at Electrical Workers' Hall.  
Secretary, Edward Kriz,  
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**If the Interstate Building & Loan Association,**

A national of Minneapolis, organized in 1888, is a good association to invest in

What is the Matter  
With the

**Zenith Building &  
Loan Association!**

A LOCAL OF DULUTH.

The following are official figures for a similar term:

	INTERSTATE. 4 years.	ZENITH. 4 years.
All receipts.....	\$744,509.97	\$210,063.69
All expenses.....	63,583.33	3,759.94
Interest and premium receipts.....	97,298.25	34,114.95
Balance for the shareholders.....	\$33,714.92	\$30,355.01

The above indicates that the Interstate is a good association for the officers and agents, while the Zenith claims to be a good thing for the shareholders, and that the expense of management is about the same as a great many local associations. The Zenith offers shares to investors beginning June 1st. The membership fee is only 50 cents without regard to the number of shares taken. All profits at the end of five years.

CHAN SMITH, Sec'y.

Office, 2 First Avenue West.