

# USURIOUS BANKS HIT BY U. S. COMPTROLLER

## In Speech Before Kentucky Bankers' Association Currency Head Raps Greedy Bankers.

FRANKFORT, Ky., Oct. 19.—National banks have charged interest which amounted, in some instances, to 2,400 per cent, declared Comptroller of the Currency Williams in an address before the annual convention of the Kentucky Bankers' association.

The federal official answered an attack against him by a United States senator, who declared that bankers should be allowed to determine the rate of interest to be charged.

"We read much of the infernos of the slums of the great cities, of degradation and misery and squalor, of the grinding callousness of tenement landlords and sweat-shop operators," said Mr. Williams. "Here in this country we find bankers, men of business, that should be the most respectable, as it is the most responsible, of all secular vocations, literally crushing the faces of their neighbors, deliberately fastening their fangs in the very heart of poverty. Yet we are told by a United States senator that the banker—the 1,000 per cent banker—lending to a straitened and sorely pressed farmer—is the man to determine that—the rate of interest. We are told that when the government tries to use its power to prevent these thefts and rapes on the prosperity of communities it is guilty of impertinent intrusion and unwelcome interference with business and private judgment.

"I have in my hand, not to be shown, but I have it here for reference, the report of a national bank in a certain state, from which I will give you some instances. Here is a loan of \$109 to a woman for 30 days, charges for interest, \$10—120 per cent. Others are \$330 for 90 days, interest \$30, or 34 per cent; \$133 for 40 days, interest charged \$10, or 75 per cent; \$145 for 30 days, interest \$20, or 70 per cent; \$30 for one month, interest charges, \$60 per cent."

The speaker declared that "interest rates which mean failure and the steady absorption of the results of sweat and labor, come to the worker faster than all the demagogues and reckless ranters who may go howling about the land."

# NEW FALL OVERCOATS \$10 TO \$35 AT THE BIG DULUTH.

# CHILD LAW PUTS MORE CHILDREN IN SCHOOLS

PHILADELPHIA, Oct. 19.—The board of education is preparing to enforce the new child labor law which takes effect the first of the year and which provides that employed children between the ages of 14 and 16 years must attend continuation school classes eight hours every week.

# SAVING LIVES OF LABOR PROVES GOOD BUSINESS

PHILADELPHIA, Oct. 19.—"To improve the conditions of workers is not philanthropy, it is a matter of good business," said Dr. Roger M. Griswold in an address in this city.

"The time is past when the cheapest thing in the world is human life, as the old saying went," he stated. "Yet few of us realize the enormous losses caused every year by ill health in workers and by accidents.

# UNCLE SAM'S ATTORNEY DEFENDS TAX ON RICH

WASHINGTON, Oct. 19.—The government has filed a brief with the United States supreme court in which the income tax is defended. The government says that "congress has, in its discretion, determined that the heavier burden can be carried more easily by the larger income and it is not for the courts to say that such classification is outrageous."

# COMPENSATION LAW REDUCES LITIGATION

PHILADELPHIA, Oct. 19.—In an address on the new state compensation law Prof. Bohlen, of the University of Pennsylvania law school, said predictions regarding the large number of law suits that would result were greatly overestimated.

# ICE WAGON DRIVERS WIN.

ST. PAUL, Minn., Oct. 19.—The Ice Wagon Drivers' union has won its company. Hereafter these workers will be paid the union scale when they deliver coal for the company.

# TONS OF RAILS ORDERED.

BALTIMORE, Oct. 19.—Contracts have been let by the Baltimore and Ohio railroad for 62,500 tons of rails for immediate delivery. Practically all of the rails will be used for replacement in the main lines.

# WANT EIGHT-HOUR DAY.

ROCHESTER, N. Y., Oct. 19.—Machinists employed at the Davis machine plant are on strike for an eight-hour day and a minimum wage rate of 40 cents an hour.

# COMPANY MUST PAY POLICE IN STRIKES

## New Order of Things Started by Fort Wayne City Officials During Car Strikes.

FORT WAYNE, Ind., Oct. 19.—City officials have notified the Fort Wayne and Northern Traction company that if it wants police to protect its property and its employees from anticipated violence against striking street car men, it must pay for same. The company requested the city to call special policemen around its property and on each car during the noon and evening hours.

In a letter signed jointly by the mayor, chief of police and the board of public safety, the company is notified that:

"The mayor has sought your cooperation to make a final attempt to have your difficulties settled for the benefit of the traveling public who are entitled to adequate street car service as provided in your franchise for the benefit of business men of our city so that there shall not be a continuation of business depression produced by this controversy and for the benefit of our taxpayers that may receive the adequate and normal police protection of which they are now being deprived by using the same mostly for your benefit. But you did not see fit when it involved the interest and right of our public, to cooperate. You now ask us to assist you by the expenditure of the public's money after you refused to cooperate for the benefit of the public, and we feel that we are not justified in so doing, when the statute provides that in this character of difficulties you should pay the additional police service you request.

# JOHN D. QUESTIONED BY NEW YORK WORLD

## Puts Pat Query to Magnate About Treatment Accorded His Railroad Employes.

NEW YORK, Oct. 19.—The New York World asks John D. Rockefeller why he did not include the Rockefeller railroads when he stated last year that "we propose to support the officers (of Colorado Fuel and Iron) in their course, which is in support of the workmen themselves and their right to work for whom they please and how they please?"

"Mr. Rockefeller did not talk about spending his father's 'last cent' to uphold 'the railroads' the 'great principle' that men would 'work for whom they please and how they please'?"

"Conceding at last that in a region where men were being murdered and women smothered in tent cities the industry might need the owner's eye, Mr. Rockefeller went to Colorado. He met leading miners, men much like himself, and talked things over. He saw a light. He now has a plan to propose, a 'republic of labor' which involves the very method of collective bargaining which months ago a great principle had him oppose. If the miners like, as well as their delegates seem to do the suggestion of a private labor union confined to the employees of one company, that is their affair.

"Only—in any case—it would have been better for his own record if Mr. Rockefeller had gone on this job two years ago."

# NOBBY FALL SUITS \$10 TO \$30 AT THE BIG DULUTH.

# CHARMING MARY FULLER IN "UNDER SOUTHERN SKIES"

With Milton Sills, Paul Panzer and Charles Ogle at the Zelda Monday and Tuesday, Oct. 25th and 26th.

Every fan who loves Mary Fuller (and that includes all who have ever seen her) will say that this picture is a Five Reel Joy Ride. When you see this beautiful film of Lottie Blair Parker's charming Southern play you will swear that the wonderful gardens of the Old South (where the exterior scenes were photographed), were laid out long ago, tended and fostered these many decades, just to provide a proper background for the sweet and dainty presence of "Our Mary." And you will be equally sure that the quaint costumes—hoop skirts and bonnets—were never worn more charmingly even by the reigning belles of war time. This famous Broadway success has been played nearly 6,000 times and has been seen by fully six million people. It is still the most popular "befo' de war" play ever produced.

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# WHA TELSE COULD THEY DO?

DENVER, Oct. 19.—Officials of the Colorado Fuel and Iron company announce that their employees have adopted the Rockefeller "union" scheme. The vote was 2,363 for and 483 against.

# FALL HATS ARE READY AT THE BIG DULUTH.

# PENROD

By BOOTH TARKINGTON

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oh, oh, look out! They won't get a crack on the head—oh, no!"

"When's Rupe Collins coming?" Sam inquired rather uneasily. He had heard a great deal too much of this personage, but as yet the pleasure of actual acquaintance had been denied him.

"He's liable to be here any time," answered Penrod. "You better look out. You'll be lucky if you get home alive if you stay till he comes."

"I ain't afraid of him," Sam returned conventionally. "You are too." There was some truth in the remark. "There ain't any boy in this part of town but me that wouldn't be afraid of him. You'd be afraid to talk to him. You wouldn't get a word



The Fat Faced Boy Appeared Upon the Threshold and Gazed Coldly About.

out of your mouth before old Rupe'd have you where you'd wished you never come around him, lettin' on like you was so much. You wouldn't run home yellin' 'morn-muh' or nothin'. Oh, no!"

"Who Rupe Collins?" asked Herman. "Who Rupe Collins?" Penrod poked and used his rasping laugh. But instead of showing light Herman appeared to think he was meant to laugh, too, and so he did, echoed by Verman. "You just lang around here a little while longer," Penrod added grimly, "and you'll find out who Rupe Collins is, and I pity you when you do."

"What he go do?" "You'll see; that's all. You just wait and see."

At this moment a brown hound ran into the stable through the alley door, wagged a greeting to Penrod and fraternized with Duke. The fat faced boy appeared upon the threshold and gazed coldly about the little company in the carriage house, whereupon the colored brethren, ceasing from merriment, were instantly impassive, and Sam Williams moved a little nearer the door leading into the yard.

Obviously Sam regarded the newcomer as a redoubtable if not ominous figure. He was a head taller than either Sam or Penrod, head and shoulders taller than Herman, who was short for his age, and Verman could hardly be used for purposes of comparison at all, being a mere squat brown spot, not yet quite nine years on this planet. And to Sam's mind the aspect of Mr. Collins realized Penrod's portentous foreshadowings. Upon the fat face there was an expression of truculent intolerance which had been cultivated by a careful habit to such perfection that Sam's heart sank at sight of it. A somewhat entebled twin to this expression had of late often decorated the visage of Penrod and appeared upon that ingenious surface now as he advanced to welcome the eminent visitor.

The host swaggered toward the door with a great deal of shoulder movement, carefully feinting a slap at Verman in passing and creating by various means the atmosphere of a man who has contemptuously amused himself with underlings while awaiting his equal.

"Hello, bo!" Penrod said in the deepest voice possible to him. "Who you callin' 'bo'?" was the ungracious response, accompanied by an immediate action of a similar nature. Rupe held Penrod's head in the crook of an elbow and massaged his temples with a hard pressing knuckle.

"I was only in fun, Rupe," pleaded the sufferer, and then, being set free, he

"Come here, Sam," he said. "What for?" Penrod laughed pitifully. "Pshaw, I ain't goin' to hurt you. Come on. Sam, maintaining his position, near the other door, Penrod went to him and caught him round the neck.

"Watch me, Rupe," Penrod called, and performed upon Sam the knuckle operation which he had himself just undergone. Sam submitting mechanically, his eyes fixed with increasing uneasiness upon Rupe Collins. Sam had a premonition that something even more painful than Penrod's knuckle was going to be inflicted upon him.

"That don't hurt," said Penrod, plucking him away. "Yes, it does, too!" Sam rubbed his temple.

"Puh! It didn't hurt me, did it, Rupe? Come on in, Rupe; show this baby where he's got a wart on his finger."

"You showed me that trick," Sam objected. "You already did that to me. You tried it twice this afternoon and I don't know how many times before, only 'oh, warden' strong enough after the first time. Anyway, I know what it is, and I don't."

"Come on, Rupe," said Penrod. "Make the baby lick dirt." At this bidding, Rupe approached, while Sam, still protesting, moved to the threshold of the outer door, but Penrod seized him by the shoulders and swung him indoors with a shout.

"Little baby wants to run home to its morn-muh! Here he is, Rupe." Thereupon was Penrod's treachery to an old comrade properly rewarded, for as the two struggled, Rupe caught each by the back of the neck, simultaneously, and, with creditable imprudence, forced both boys to their knees.

"Lick dirt!" he commanded, forcing them still forward, until their faces were close to the stable floor.

At this moment he received a real surprise. With a loud smack something struck the back of his head, and, turning, he beheld Verman in the act of lifting a piece of lath to strike again.

"Em moy's ome!" said Verman, the giant killer. "He tougue tie," Herman explained. "He say, let 'em boys alone. Rupe addressed his host briefly: 'Chase them nigs out o' here!'"

"Don't call me nig," said Herman. "I mine my own business. You let 'em boys alone."

Rupe strode across the still prostrate Sam, stepped upon Penrod and, equipping his countenance with the terrifying scowl and protruded jaw, lowered his head to the level of Herman's.

"Nig, you'll be lucky if you leave here alive!" And he leaned forward till his nose was within less than an inch of Herman's nose.

It could be felt that something awful was about to happen, and Penrod as he rose from the floor suffered an unexpected twinge of apprehension and remorse. He hoped that Rupe wouldn't really hurt Herman. A sudden dislike of Rupe and Rupe's ways rose within him as he looked at the big boy overwhelming the little darker, with that ferocious scowl. Penrod all at once felt sorry about something indefinable, and with equal vagueness he felt foolish. "Come on, Rupe," he suggested feebly. "Let Herman go, and let's us make our bills out of the rake handle."

The rake handle, however, was not available if Rupe had inclined to favor the suggestion. Verman had discarded his lath for the rake, which he was at this moment lifting in the air.

"You ole black nigger," the fat faced boy said venomously to Herman. "I'm a-goin' to—"

But he had allowed his nose to remain too long near Herman's. Penrod's familiar nose had been as close with only a delectable spinal effect upon the not very remote descendant of Kong as man enters. The result produced by the glare of Rupe's unfamiliar eyes and by the dreadfully suggestive proximity of Rupe's unfamiliar nose was altogether different. Herman's and Verman's Bangala great-grandfather never considered people of their own jungle neighborhood proper material for a meal, but they looked upon strangers, especially truculent strangers, as distinctly edible.

Penrod and Sam heard Rupe suddenly squawk and yelp, saw him writhe and twist and fling out his arms like falls, though without removing his face from its juxtaposition. Indeed, for a moment the two heads seemed even closer.

Then they separated, and the battle was on!

# CHAPTER XVI. Colored Troops in Action.

HOW neat and pure is the task of the chronicler who has the tale to tell of a "good rousing fight" between boys or men who fight in the "good old English way," according to a model set for fights in books long before Tom Brown went to Rugby.

There are seconds and rounds and rules of fair play, and always there is great good feeling in the end—though sometimes, to vary the model, "the butcher" defeats the hero—and the chronicler who stencils this fine old pattern on his page is certain of applause as the stirrer of "red blood." There is no surer recipe.

But when Herman and Verman set to the record must be no more than a few fragments left by the expurgator. It has been perhaps sufficiently suggested that the altercation in Mr. Schofield's stable opened with mayhem in respect to the aggressor's nose. Expressing vocally his indignation and the extremity of his pained surprise, Mr. Collins stepped backward, holding his left hand near his nose and striking at Herman with his right. Verman hit him with the rake.

Verman struck him behind, the rake as hard as he could, and he struck

with the rake down. Sam, in his aim the direct affront was wished to left his eyes, and he reached to kill him as soon as possible. That was his single, unmet purpose.

On this account, Rupe Collins was peculiarly unfortunate. He was plucky and he enjoyed combat, but neither his ambitions nor his anticipations had ever included murder. He had not learned that an indignantly aggressive person runs the danger of colliding with beings in one of those lower stages of evolution wherein theories about "bitting below the belt" have not yet made their appearance.

Rupe glanced from the back of the boy's head to his shoulder, but it fell on him. Both darkies jumped full upon him, instantly, and the three rolled and twisted upon the stable floor, unobscured upon the air, sincere maledictions closely connected with complaints of cruel and unusual treatment, while certain expressions of feeling presently emanating from Herman and Verman indicated that Rupe Collins, in this extremity, was proving himself not too slavishly addicted to fighting by rule. Dan and Duke, mistaking all for mirth, barked gayly.

From the panting, pounding, yelling heap issued words and phrases hither to quite unknown to Penrod and Sam; also a hoarse repetition in the voice of Rupe concerning his ear left it not to be doubted that additional mayhem was taking place. Appalled, the two spectators retreated to the doorway nearest the yard, where they stood dumbly watching the catynism.

The struggle increased in primitive simplicity. Time and again the howling Rupe got to his knees, only to go down again as the earnest brothers in their own way assisted him to the more reclining position. "Primal forces" operated here, and the two blanched, slightly higher products of evolution. Sam and Penrod, no more thought of interfering than they would have thought of interfering with an earthquake.

At last out of the ruck rose Verman, disfigured and mangled. With a wild eye he looked about him for his trusty rake, but Penrod in horror had long since thrown the rake out into the yard. Naturally it had not seemed necessary to remove the lawn mower.

The frantic eye of Verman fell upon the lawn mower, and instantly he leaped to its handle. Shrieking a wordless warrery, he charged, propelling the whirling, deafening knives straight upon the prone legs of Rupe Collins. The lawn mower was sincerely intended to pass longitudinally over the body of Mr. Collins from head to head, and it was the time for a death song. Black Valkyrie hovered in the shrieking air.

"Cut his gizzud out!" shrieked Herman, urging on the whirling knives. They touched and incanted the shin of Rupe, as, with the supreme agony of effort a creature in mortal peril puts forth before succumbing, he tore himself free of Herman and got upon his feet.

Herman was up as quickly. He leaped to the wall and seized the garden scythe that hung there.

"I'm go' out you gizzud out," he announced defiantly, "an' eat it!" Rupe Collins had never run from anybody (except his father) in his life. He was not a coward, but the present situation was very, very unusual. He was already in a badly dismantled condition, and yet Herman and Verman seemed disconcerted with their work. Verman was swinging the grass cutter about for a new charge, apparently still wishing to mow him, and Herman had made a quite plausible statement about what he intended to do with the scythe.

Rupe paused but for an extremely condensed survey of the horrible advance of the brothers and then, uttering a blood curdled scream of fear, ran out of the stable and up the alley at a speed he had never before attained, so that even Dan had hard work to keep within barking distance. And a cross shoulder glance at the corner revealing Verman and Herman in pursuit, the latter waving his scythe overhead, Mr. Collins slackened not his gait, but rather, out of great anguish, increased it, the while a rapidly developing purpose became firm in his mind and ever after so remained not only to refrain from visiting that neighborhood again, but never by any chance to come within a mile of it.

From the alley door Penrod and Sam watched the fight and were without words. When the pursuit rounded the corner the two looked wanly at each other, but neither spoke until the return of the brothers from the chase.

Herman and Verman came back laughing and chuckling. "Hi!" chuckled Herman to Verman as they came. "See 'at ole boy run!" "Who-ee!" Verman shouted in ecstasy.

"Ner did see boy run so fast!" Herman continued, tossing the scythe into the wheelbarrow. "I bet he home in bed by dis time!" Verman roared with delight, appearing to be wholly unconscious that the lids of his right eye were swollen shut and that his attire, not too final before the struggle, now entitled him to unquestioned rank as a sansculotte. Herman was a similar run and gave as little heed to his condition.

Penrod looked dazedly from Herman to Verman and back again. So did Sam Williams.

"Herman," said Penrod in a weak voice, "you wouldn't honest of cut his gizzud out, would you?" "Who? Me? I don't know. He might meen ole boy!" Herman shook his head gravely and then, observing that Verman was again convulsed with unctuous merriment, joined laughter with his brother. "Sho! I guess I u-dens think! means I said 'at. Reckon he thought I meant it 'em do was to tuck an'—"

"Hi!" Verman barked.

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# The Glass Block

## Now for Our Quarterly Clean-Up of Waists!

A typical Glass Block event—startling values offered simply because of our rigid rule that absolutely NOTHING shall "go over" a season! These are long sleeve, "this season" waists—we've been selling from \$6 to \$8.50, they go tomorrow—200 of them—for

# \$2.98

The group is made up of odds and ends—"ones and twos" of a kind—Gorgette crepe, crepe de chine, shadow and radiant lace effects, Pussy Willow silk, etc. Flesh, white, maize, blue, green, navy, black, all the popular styles and colors.

(Second Floor)

# WAGES FOUND SMALL, BELOW LIVING COST

## Washington, D. C., Associated Charities Reports That Relief Appeals Come From Worthy.

WASHINGTON, Oct. 19.—Officers of the associated charities report that many of the demands made upon them are not made by the so-called "down and outs," or even by the unemployed, but by families that need some assistance to supplement incomes too small for self support.

One official said: "One of the greatest problems is with those families that, through no fault of their own, cannot make both ends meet. This is because the wages paid for certain labor is too small. The daily wage earner, the street sweeper, for example, finds \$1.50 too small to maintain a family to begin with, and then there are frequent layoffs because of the weather. The result of this condition is that children in those families are either sent out to work, and fail to get an education by which they could improve their condition, or they are kept at home and are poorly fed and suffer physical consequences."

It was stated that one family consisting of a man and wife and four children under 15, is entirely self-supporting on a weekly wage of \$15, divided as follows: Food, \$7.50; rent, \$2.75; clothing, \$2; fuel and light, \$5; insurance, 25 cents, and incidentals, \$2.

It was not stated what these miniature Wall street financiers will do when sickness or unemployment overtakes them.

# BRICK YARD DRIVERS GAIN.

NEWARK, N. J., Oct. 19.—Brick yard drivers have increased wages \$1.50 a week. An additional \$1.50 will be paid next April. The union is recognized and no work on Sundays or holidays will be required.

# LOCAL PLUMBERS MEET.

Plumbers and Steam Fitters' union, Local No. 11, met in regular meeting last evening. There was a good attendance and considerable business was transacted. The union is now in better shape than it has been at any time since the 1907 lockout.

Government returns show that there was 41,054 unemployed in the City of Philadelphia. Workers in Kansas City breweries and their employers have signed a three-year agreement.

# LABOR UNION DIRECTORY

REBBERAYED TRADE ASSEMBLY—Meets second and fourth Friday of each month at O'Neil's hall, 418 West Superior street. President, W. F. Murnan; vice president, J. E. Watta; financial secretary, E. G. Nelson, 128 West Second street; recording secretary, J. H. Powers, 384 East Fourth street; wardens, Fred Paulson; trustees, Fred McGrath, J. Peterson, J. D. Meidath.

BUILDING TRADES COUNCIL—Meets the second and fourth Tuesday at Room 303 Columbia Bldg., 301-303 West Superior St. President, H. E. Thoms; vice president, E. Watta; financial secretary, E. G. Nelson, 128 West Second street; recording secretary, J. H. Powers, 384 East Fourth street; wardens, Fred Paulson; trustees, Fred McGrath, J. Peterson, J. D. Meidath.

ALLIED PRINTING TRADES COUNCIL—Meets the second Monday of each month in Room D, Lowell Block. President, Henry Dworkin, 371 1/2 11th St. East; Secretary, E. J. Dusk, 1099 East Eighth street.

COGNACIERS' UNION, No. 294—Meets at Goska's Hall, 411 East Fourth street, the first and third Wednesday. President, Fred Paulson; vice president, E. G. Nelson; financial secretary, J. H. Powers; recording secretary, J. H. Powers; trustees, Stanley Mackowak.

CARPENTERS' UNION—Meets every Tuesday evening at 1075 West 11th street. President, Peter Hay; vice president, Oscar Erickson; recording secretary, O. E. Thoms; 217 Second avenue West; treasurer, Edw. Erickson, 615 Ninth street; financial secretary, Abe Jappa, 217 Second avenue West; 414 4th St. East; agent, E. Stevan, 616 McCulloch St. East; 257 Office 111 West 5th St. Phone 25th and Grand 187-Y.

BREWERY WORKERS' UNION, No. 128—Meets on the first and third Thursday of each month at 117 W. 4th. President, Oscar Erickson; vice president, E. G. Nelson; financial secretary, J. H. Powers; recording secretary, J. H. Powers; trustees, Stanley Mackowak.

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# CLUBS OR HEARTS?

His heart is at home. Do not let him miss at home what he always demands at his club.

# Hamm's BEER

THEO. HANN BREWING CO. SAINT PAUL

J. W. Anderson, Agent. 616 Railroad St. Duluth, Minn.