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GOOD IS COMING. This is the message I send to you—Live, and love and be always true; For good is coming to us today—It's loose in the world and coming our way.

Meet it half way with a faith sublime, Take it, and keep it, and make it thine; For all things fair and noble and true Will come, for the asking, to me and to you. —Mary Chandler.

THOUGHT FOR THE DAY. The ethics of Christmas giving is the doing of something that represents our own unselfish natures, and is not represented by the price, but by the benefit to the recipient of the gift.

Iowa has gone dry, but this state of affairs wasn't brought about by legislation.

The \$8 hog has come back, which is equivalent to saying that it is in a class by itself.

To amateur Santa Claus: Better burn in this world than in the next, but what's the use in burning in either?

According to George Fitch, good taste consists in being able to choose artistic things without looking at the price mark.

The time-honored program will be carried out this year as usual: Prodigality before Christmas and retrenchment afterward.

It has been suggested that New Year resolving also be done early, but there is the discouraging prospect of having it all to do over again.

The city of Oakland, Calif., has just adopted the commission form of government by vote of 9,035 to 3,918. The procession of enterprising cities is growing rapidly.

Senator Young will take as naturally to legislative life and duties in Washington as a duck takes to water. Iowa would serve its interests by keeping him there.

It is easy to agree with the Des Moines Register and Leader that probably the Massachusetts youth who danced till he dropped dead wasn't cut out for a particularly brilliant career, anyhow.

A contributor to the Springfield Register holds to the view that women will never make good on juries until they get to be as ignorant as men. The same writer claims that a woman can sharpen a pencil as gracefully as an old bachelor can hold a baby.

Harlan, the shire town of Shelby county, has installed the electrolite system of lighting its business streets. All who have seen the innovation are loud in their praise of its beauty and give Harlan great credit for enterprise and progressiveness. Keokuk will join the ranks of the Children of Light just as soon as the local electric company can supply the necessary current.

Lee is the only county in the First district that suffered a loss in population during the past ten years. The only other counties bordering on the Mississippi which had like experience are Allamakee and Clayton, in the Fourth district. All the other river counties show substantial gains which largely offset the severe losses in population in the southern and western part of the state.

A movement is on foot to have the legislative, almost immediately after assembling, pass a law to change the code in regard to recognition of the federal census of this year in the matter of fixing salaries of county officers. Unless this is done the salaries will continue to be based upon the state census of five years ago until another state census five years hence. This would effect a great many salaries of county officers. At present there is no provision for recognition of the federal census officially in this and other matters and it has no standing in Iowa laws.

The shortage in the water supply is every day becoming more serious. In the rural districts particularly the drought is causing great inconvenience and loss. Many farmers are rushing their stock to market because of the difficulty in obtaining sufficient water for their needs.

Figures giving the per capita net debt for cities in the United States, prepared by the census bureau, show that at the close of 1908 the per capita debt of New York City was \$155.02, Cincinnati \$125.40, and Boston \$114.65. Those of the large cities with the lowest per capita debt were Detroit \$22.95 and Milwaukee \$31.68. Johnstown, Pa., with a debt of \$9.71 per capita is the lowest in the list.

A movement has been started by the old soldiers of Iowa to petition the state legislature to elect Lafayette Young United States senator for the short term. The movement has been launched by the old soldiers in Des Moines. Every post in the state has been urged by the Des Moines veterans to get busy and prepare a petition to the members of the legislature, urging them to vote for Senator Young.

While the volume of bank clearings during the month of November was again smaller than in the corresponding month last year, some improvement is shown over the preceding month, inasmuch as the percentage of loss is not so great and a larger number of cities report gains. Total bank clearing for November at all cities in the United States, which include 115 leading centers, aggregated \$13,514,963,899, a decrease of 8.1 per cent compared with the same month last year and of 1.1 per cent compared with 1906.

A distinguished list of speakers headed by President Taft have consented to make addresses at the conference of the American society for the judicial settlement of international disputes, which will assemble in Washington on Thursday for a three-day session. Another notable gathering that Washington will entertain during the present week will be the annual convention of the American Civic association, a national organization devoted to the beautifying of American communities and the preservation of their natural scenery.

The case from Davenport involving the obligation of a railroad to accept carloads of coal in interstate traffic and transport he same under the Iowa laws will come before the state supreme court for argument at the term commencing next week. The railroads were beaten in the lower court and appealed. They insist that it is illegal to require them to accept carloads which have crossed the state line and are in the cars of another company and afterwards to use the Iowa rates, claiming that the interstate rates must apply unless the freight is reloaded.

The country generally applauds President Taft's action in selecting men for their ability, without reference to their politics, in making appointments to the supreme bench. Associate Justice Edward Douglas White, elevated to the position of chief justice, is a Louisiana Democrat, originally appointed to the supreme bench by President Cleveland. Associate Justice Joseph Rucker Lamar, another Democrat, has long been a member of the supreme court of Georgia. Never before in history has a President risen superior to his party in the selection of the head of the court which is the real lawmaking body of the country. It is a departure which appeals to the country, since it will serve to remove the judiciary from politics.

Dun's Review reports that the year now drawing to a close will be notable for its harvests, the money value of its farm products being computed at close to \$9,000,000,000—a record figure. This fact, it is declared, forms the best possible basis for industrial advance next year. While for several months the volume of production and distribution has been below the normal, there can be no widespread stagnation while the farms of the country continue to yield so bountifully as they have during the past eleven months. Moreover, the government report issued this week shows that the winter white area sown this fall is the largest on record, and that weather conditions have improved since the report was gathered.

TRADE WITH THE PHILIPPINES. Official statistics just made public show that trade between the United States and the Philippine Islands has practically doubled since the enactment of the present tariff law which permits an interchange free of duty of practically all articles passing between the United States and those islands.

The total value of imports into the United States from the Philippine Islands in the first fifteen months' operation of the new tariff law amounted to \$24,333,333, against \$11,500,000 in the fifteen months immediately preceding the enactment of that law; while the exports to the islands in the fifteen months since its enactment are \$23,333,333, against \$12,500,000 in the fifteen months immediately prior to its enactment. Thus the imports from the islands in the fifteen months since the enactment of the law for which a record of the commerce is now available, are slightly more than double, and exports thereto slightly less than double those in the fifteen months prior to its enactment.

GROWTH OF LIFE INSURANCE. In his address in Chicago at the fourth annual meeting of the Association of Life Insurance Presidents Paul Morton, president of the Equitable, took occasion to refer to the wonderful growth of the life insurance business. Fifty years ago life insurance in the United States averaged \$2.25 per capita. Ten years ago it had risen to \$99 per capita and today it is estimated as amounting to about \$150 per capita. Fifty years ago the total outstanding life insurance carried by all old line life insurance companies doing business in the United States was less than that now carried by Illinois companies alone. Within fifty years the volume of life insurance business has increased from \$165,000,000 to \$13,700,000, almost one hundred fold, though in that time the population of the United States has increased less than three-fold.

Mr. Morton went on to state what western people will be pleased to learn—that as a general proposition the eastern life insurance companies are making an effort to invest their reserve funds in those sections of the country which produce the premiums. He instanced one large life insurance company which five years ago had real estate mortgages in only eleven different states, but which today has them in thirty-one different states. He said he knows of one company which has \$5,000,000 less in mortgage loans in New York City than it had five years ago and which during that time has increased its mortgage loans in other states about \$18,000,000.

Mr. Morton gave reasons why the meeting of insurance presidents was being held in Chicago, saying that the center of life insurance is rapidly moving westward in this country. Mr. Morton also said the meeting was being held out of respect to the "wonderful valley of the Mississippi," which "agriculturally, commercially, industrially, financially and prospectively is greater than all the far-famed valleys of history, and yet it is only in the vestibule of its infancy, so far as production and wealth are concerned; and in my opinion is destined to have more political power; more prosperity; more happiness and greater influence in the affairs of the world than any other similar area on the face of the globe." The speaker proclaimed the west the future center of insurance activities, declaring that the "star of insurance, like the star of empire, westward takes its way."

Continuing, he said: "We are also here because of the very happy investments that life insurance companies have made in the middle west. We want those who live here to understand that while the estimate reserve held for policyholders residing in the Mississippi valley amounts to about \$583,000,000, the life insurance companies have invested in this same territory over \$726,000,000; in other words, we are not, as many are led to believe, draining this section of the country of its money in life insurance premiums and taking it east to invest, but on the contrary we have actually invested over \$143,000,000 more in this territory than the total reserves for this same territory amount to, and when I speak of the Mississippi valley in this connection I mean only the middle states."

Robert Lynn Cox, general counsel and manager of the association, spoke on the "nature and extent of life insurance institutions in colleges and universities." Mr. Cox pleaded for a general effort on the part of the insurance people to aid colleges in putting an insurance course in their vocational curricula.

NOTES AND COMMENT. Abe Martin has noticed that lots of folks confuse bad management with destiny.

Why do women want to vote? asks a correspondent. "Because they cannot," answers the Omaha Bee.

The Davenport Democrat says the farmer earned his present prosperity through many years of scarcity and hard work.

"The senators and representatives," says the Burlington Hawk-Eye, "are not eligible to criticize the great length of the president's message; look at the Congressional Record."

The social season at the White House will begin Thursday evening with the customary dinner given by President and Mrs. Taft in honor of the cabinet members and their wives.

Hospitality as defined by the Peoria Herald-Transcript, consists in making a visitor feel as if he is going to pack up the sunshine in the house and take it away with him when he goes.

The Davenport Democrat has come to the conclusion that the country is still full of people who had rather buy a gold brick than put their money into honest business enterprises.

"Mr. Roosevelt is doing an admirable job keeping quiet," says the Webster City Freeman-Tribune. "Apparently the colonel doesn't need to have a whole brick building fall upon him to know that he has been hit."

A good story is going the rounds arising from the call of Senator Young and Representative Smith on the President last week to urge Judge Deemer for the supreme court. They had to wait a long time to see the President. After they had occupied the leather chairs for an hour or so, the new senator got up, yawned and remarked: "Judge can't afford to wait here much longer—my term will expire."

Gridiron Club Dinner

Miss Democracy Takes a Ride in the Bandwagon—First in Sixteen Years—Wall Street Settles It.

WASHINGTON, D. C., Dec. 13.—Politics, past, present and future, was the dominant note at the annual fall dinner of the Gridiron club Saturday night. President Taft was there with members of his cabinet; Vice President Sherman, senators and representatives in congress, latent presidential possibilities, newly elected governors of states and men of mark in various positions and of all shades of political belief, and ambassadors and ministers plenipotentiary of foreign countries, who were numbered among the club's guests, heard the good natured grilling administered by the newspaper men to their victims. With tableaux and comedy sketch and topical song, the clever speech and moving picture, the incidents of the last campaign were recalled and grim forecast made of the future.

And right wittily and with many a scintillating thrust of oratory did the objects of this attention retort upon their tormentors. Forgotten for the moment were party differences; victor and vanquished joined hand and glove in repelling the attack of their critics.

Cannon's Sentence Commuted. Clearing the way for the incoming democracy, "Uncle Joe" Cannon was swept aside and in a skit embodying a parody upon the "Mikado" he was sentenced to decapitation. It was left to him to select his executioner. Victor Murdock, he declared, was "too hasty," while he feared Senator La Follette would talk him to death. The man he selected was of strong arm and sure, an old friend, was "Ko Fo" Longworth. Just in the nick of time President Taft, in the person of the "Mikado," staid the hand of the executioner and commuted "Uncle Joe's" sentence to staying in congress, in a hopeless minority and to being chained to his seat during the debate on the house rules.

The catchy chorus of the "Mikado's" song ran: My smile is still serene, As plainly may be seen, No matter how they may jump the track and batter the old machine. For I am quite content To do the work 'that's meant, For a big American President, American President.

Champ Clark's Campaign Pledge. A furious cracking of whips and clanking of chains, and roars of "Giddap" and stamping of hoofs signaled the approach of a tumultuous party from outside. It portrayed the redemption of Champ Clark's famous ante-election pledge to ride down Pennsylvania avenue behind a team of mules if he were elected speaker. The actor who represented Mr. Clark was clothed in farmer's costume with big whip, overalls, wide felt hat and hickory shirt. He was riding a two-wheeled cart cracking his whip and shouting at his mules, christened "Bob" and "Fritz." Dragging behind in heavy chains were Cannon, Dalzell and Payne. At every other stop the ex-speaker yelled defiantly, "Dictator!" "Czar!"

Ollie James introduced Clark as the new speaker, and the latter promptly sentenced his prisoners to various punishments, such as the assignment of Cannon to the chairmanship of the committee on "disposition of useless paper," (where the Aldrich-Payne-Smoot tariff was consigned), while Payne and Dalzell were to be trampled by Ollie James. Clark undertook to define his policies but had only gotten to the point where he declared for free trade when the party broke up in a row.

Miss Democracy a Suffragette. Few of the guests at first could recognize the dainty little lady "Miss Democracy" in the brawny, big muscled, large waisted and base voiced female in evening dress who occupied in solitary state the place of honor on the Democratic band wagon. Hanging on were various candidates for the Presidential office, but the lady, while coy, was also firm in her attitude, and presented a face of flint to her suitors. She announced that she was not a simpering old maid, but was militant; that she was taking this joy ride for the first time in sixteen years and had chartered it for quite a spell, too. When the President sought to expell her she defied him, saying that he talked "like T. R. before election day."

Candidates Repulsed. Governor Judson Harmon climbed into the band wagon, but Miss Democracy decided that he would have to wait for two years to see what he could do with a Democratic legislature, so Harmon climbed down. Dix was the next aspirant for favor, claiming his seat by virtue of a ticket bearing an "O. K." by Charles F. Murphy, and because of his versatility, but Miss Democracy insisted the Democratic party had been "too damned versatile," and Dix was thrown off.

Judge Baldwin made an effort to climb into a seat on the ground that he was a great legal light, but Miss Democracy asked: "What has law got to do with the Democratic party? The Republicans made all the laws. We are going to make new ones," and off went Baldwin. Foss had no better luck. National Silence Needed. Woodrow Wilson had his turn on the strength of being the "national voice," but Democracy said that what was wanted was a "national silence." Her demand for some other qualifications than whippers sent Kern to the right about, and when Folk endeavored to board the vehicle with an endorsement from Bryan he was hit over the head with a stuffed club. Bryan himself was not even allowed to set foot on the wagon step.

Wall Street Settles It. As the various candidates were quarrelling among themselves, Wall street, personified by a portly gentleman in silk hat and wearing much jewelry settled the matter by dragging off Miss Democracy with the declaration that "I am the person who will decide who'll ride on that wagon."

Senator Young Attends. Among guests of the evening were President Taft, Vice President Sherman, most members of the cabinet, leading officers of the army and the navy, Speaker Cannon, many members of the house and senate, including Senator Young of Iowa; former Vice President Fairbanks, Interstate Commerce Commissioner Lane, members of the diplomatic corps and a large number of leading newspaper men of the country.

DONNELSON. Miss Anna M. Weigner and niece Wenona Barnes, wore Farmington visitors Wednesday. Miss Elizabeth Frank returned to her home in Mt. Sterling Thursday morning after a pleasant visit in our city. Miss Laura M. Seyb returned home Thursday evening after several weeks stay in New Boston at the Peter Trump home. Mrs. F. Dahm returned home Saturday morning from a four months' pleasant visit at different points in Nebraska. Miss Cora Benjamin was a Primrose visitor several days the past week. Miss Magdalena Tempel was a Keokuk caller Saturday. Mrs. Chas. Sheurs was a business visitor in Ft. Madison Saturday. Mrs. Dora E. Wiegner was a Farmington visitor Wednesday and Thursday. O. S. Barnes visited with his son, D. F. Barnes, at Mt. Sterling Wednesday. Mr. Hughes of Fairfield was in our city Friday. Walter Scheurs of Burlington was an over-Sunday visitor at home. Misses Irma Holdreder and Etta Faber were Keokuk callers Saturday. Henry Temple returned home Saturday evening from a four weeks' visit in Nebraska. Miss Iva Good of Farmington was an over-Sunday visitor at the George Baust home. Mrs. George Kirchner was a Farmington caller Friday. Elmer Baust of Montrose is visiting home folks. Quite a few from here attended the short course at Ft. Madison the past week. Mrs. John Gompf returned home Friday from several days in Keokuk. Esmond Good of Farmington visited in our city Sunday evening. Henry Biddenstadt of Keokuk was an over-Sunday visitor at the John Gerupp home. Henry Hoyer is visiting at the Enid Hoyer home near LaCrew. Miss Louise Krelkenbaum, of Franklin visited at the Chas. Holdreder home Friday. Some of our young folks enjoyed a party at the home of Miss Elizabeth Schock Friday evening. The Southeastern Iowa Poultry and Pet Stock Ass'n. show will be held at Krebbel's hall, Dec. 13, 14, 15 and 16.

Which One? Four boys were going along a country highway near Dayton, Ohio, when one found a bottle full of some mixture. It was passed around and tasted of, and the fourth boy, who got a bigger dose than the others, was made so ill that he was in bed for weeks. His father wants some one to pay the doctor's bill, but can't satisfy himself as to who was to blame. Was it the boy that found the bottle, the one that pulled the cork or the one that first tasted and passed the bottle on to the others? Here's a chance to keep you figuring.

A True Story. A little girl whose mother was in the habit of singing to her when she went to bed was astonished one night to hear her ask her to sing, "Jesus save the pie for me." It was some time before the mother could understand that it was the hymn, "Jesus safely pilot me."

THE APPROVAL of the most EMINENT PHYSICIANS and its WORLD-WIDE ACCEPTANCE by the WELL-INFORMED, BECAUSE ITS COMPONENT PARTS ARE KNOWN TO BE MOST WHOLESOME AND TRULY BENEFICIAL IN EFFECT, HAVE GIVEN TO Syrup of Figs and ELIXIR OF SENNA THE FIRST POSITION AMONG FAMILY LAXATIVES AND HAVE LED TO ITS GENERAL USAGE WITH THE MOST UNIVERSAL SATISFACTION. TO GET ITS BENEFICIAL EFFECTS, ALWAYS BUY THE GENUINE. MANUFACTURED BY THE CALIFORNIA FIG SYRUP CO. FOR SALE BY ALL LEADING DRUGGISTS (ONE SIZE ONLY, REGULAR PRICE 50¢ PER BOTTLE) THE ORIGINAL AND ONLY GENUINE IS MANUFACTURED BY THE California Fig Syrup Co.

The State Central Savings Bank of Keokuk, Iowa Cor. of 6th and Main Sts. Pays 3% Int. on Savings and Time Deposits CAPITAL \$100,000.00 SURPLUS \$200,000.00 STOCKHOLDER'S ADDITIONAL LIABILITY \$100,000.00 OFFICERS WILLIAM LOGAN, President. C. J. BODE Cashier. J. F. KIEDAISCH, Br. Vice Pres. H. T. GRAHAM, Asst. Cashier. GEO. E. RIX, Sr. Vice President. H. BOYDEN BLOOD, Asst. Cashier. The management of the KEOKUK NATIONAL BANK Endeavors to pursue a progressive policy, to be liberal in its treatment and to adhere strictly to the legitimate lines of banking. 3 PER CENT INTEREST ON TIME AND SAVINGS DEPOSITS

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5% TO 6% First Mortgages—Gold Bonds BENJAMIN KULP, Mortgage Banker First National Bank Building, Chicago. Made the Best of It. When the man discovered the mote in his neighbor's eye, did he make disparaging remarks and spoil everything? No, instead of that he went away and quietly became an oculist, and was thereupon in a position to speak to some purpose. "Ten dollars, please," quoth he, the next time he looked at his neighbor's eye; and that, pray consider, was only the beginning. —Puck. Unequal Division in Life. The man who earns the money isn't always the one who gets it.