

CITY NEWS

THE WEATHER

Chicago, July 15.—Forecast: Minnesota—Showers tonight and Sunday; warmer in northeast and cooler in northwest portions tonight; cooler in south and west portions Sunday; brisk southerly, shifting to westerly winds. Wisconsin—Partly cloudy with probably showers Sunday, in the north and west portions tonight; cooler in east portion Sunday; brisk southerly winds. Iowa—Generally fair tonight and Sunday, except possibly local showers in east portion; warmer in east central portion tonight; cooler in northwest portion tonight and Sunday; brisk southerly winds. North Dakota—Partly cloudy and cooler tonight, with showers in east and central portions; Sunday fair; brisk southerly winds. South Dakota—Generally fair tonight and Sunday; cooler tonight; fresh southerly, shifting to westerly winds. Montana—Probably showers tonight or Sunday; cooler in southeast portion tonight; variable winds. A storm is central this morning over North Dakota and it is causing showers in the extreme northwest. Local rains have occurred in Rocky Mountain region and in the eastern states. An area of high barometer has brought cool weather to the lake region, and the temperature is falling in northern and Rocky Mountain district. The weather is still very warm in the eastern and central portions of the country. The indications are that the northwestern disturbances will advance eastward over the upper Mississippi valley and western lake region, accompanied by local showers tonight or Sunday. The weather elsewhere throughout this district will be fair. The temperature will rise in the upper lake region tonight.

Weather Conditions.

The temperatures are somewhat higher than they were yesterday morning in Manitoba and thence southward into Texas, also in Missouri and along the lower Ohio valley, and they are lower in New England and the lower lake region, Wisconsin, Montana and western Canada. The morning temperatures are still 7 degrees or higher in southern and central Minnesota and southeastern North Dakota and thence southward, along the Atlantic coast and in the region along the Ohio and thence southward. There have been scattered showers since yesterday morning in northern Minnesota, Manitoba, North Dakota, Montana and along the Atlantic coast. The heaviest rains were 4.82 inches at Devils Lake, 3.02 at Larimore, N. D., and 1.10 at Crookston.

—T. S. Outram, Section Director.

Weather Now and Then.

Today, maximum 90, minimum 72 degrees; a year ago, maximum 85, minimum 68 degrees.

AROUND THE TOWN

In Linden Hills Too.—Thieves broke into the Linden Hills station last night and removed from the drawer \$6 in change, mostly pennies. Mrs. Collier, who manages the station, believes small boys did the work.

Will Build Three Stores.—J. T. Fanning has taken out a building permit for three stores at 33rd and North Avenue. The building will be veneered with brick and will cost \$6,000. The second floor will be divided into flats.

More Fraud Issued.—Postoffice authorities today received instructions from Washington to enforce the fraud order against the People's United States Bank of St. Louis and E. G. Lewis of St. Louis. Fraud orders have also been issued against the Koch Publishing company of Brooklyn, New York, and the General Commission company of New York.

Bishop Joyce's Condition.—There has been practically no change in the condition of Bishop Joyce in the last twenty-four hours. He has shown no diminution of strength, but under the influence of an opiate slept part of the night. Tomorrow will be the fifteenth day since his attack of paralysis in the pulp at the Red Rock campgrounds.

T. J. Janney III.—T. J. Janney, a well-known resident of Minneapolis, especially in real estate circles, is confined to his cottage at Zumbach and Lake Minnetonka, with a slight stroke of paralysis affecting his left side. It is expected that Mr. Janney will be about again in two weeks. He has while his business continues in competent hands in the Oneida block.

NECROLOGIC

MRS. ELLEN C. P. RUSSELL, wife of Dr. William Wood Russell, professor of medicine in the University of Minnesota, died at the Johns Hopkins hospital. The funeral took place June 30. Mrs. Russell was well known in Minneapolis and her husband was a prominent surgeon here. He was the son of Mrs. R. Russell of 2633 Humboldt avenue S.

JENNIE LEO, wife of G. A. Leo, died at the home of her sister, Mrs. J. G. Knight, 1315 Aldrich avenue N. Friday afternoon. Funeral Monday at 9 a. m. from Assension church. Interment in St. Mary's cemetery.

ELIZABETH M. CRAFTS—Funeral will take place Friday at 2:30 p. m. from St. John's Evangelical church, Sixteenth avenue N and Third street. Interment at Lakewood. Friends are requested not to send flowers.

ROY L. WILSON died Friday at the home of his mother, Mrs. W. B. Gage. Funeral Sunday at 3 p. m. from the residence, 2100 Bluff street. Interment in Lakewood cemetery.

MRS. JOSEPH HALEY, widow of the late Joseph Haley, died this morning at the residence of her daughter, Mrs. J. J. Crittendon, 2533 Twelfth avenue S. Funeral notice later.

"Westward Ho."

Hundreds, if not thousands of men who took part in the rice strike, and thus lost their positions or became disgusted with the conditions existing have started for the western harvest fields. As a result of the rains, rice crops are somewhat backward and as a result these men are without work. So not every man who comes to your door and asks for work is a confirmed tramp. You probably won't give him golden grain belt beer, but if your home is thoroughly equipped it should have a case in the cellar. This delicious beverage is the one thing absolutely essential in every home this hot weather.

STRONG STATEMENTS

Are all right when the solid truth is behind them. In advertising, truthful statements strongly made are in fact a public duty. If we can sell pianos for less money than anybody else can, certainly it is to your advantage to know it. If we can't do exactly this very thing we don't want to sell you a piano at all. We will save you \$50 to \$150 on your piano, give you better service and more liberal terms than anybody else in this state. New Hardman, Krakauer, McPhail, "Crown," Sterling pianos, cash or \$8-\$10 monthly.

FOSTER & WALDO, 36 FIFTH ST. S., COR. NICOLLET

OWNERS AWAY, THE CHAUFFEURS PLAY

MIDNIGHT REVELS WITHOUT KNOWLEDGE OF OWNERS.

Automobiles Daah About Town at Lawbreaking Speed and the Men Who Foot the Bills Marvel at the Expense of Repairs—Smashup of Friday Morning a Case of This Kind.

An expensive automobile wrecked—no one hurt—tells the story of the first accident this year in Minneapolis arising from a chauffeur "borrowing" his employer's machine in the early hours of the morning. That there will be a series of such accidents is the opinion of the leading automobilists in the city unless something is done to stop the evil.

The machine wrecked yesterday morning was the property of the Columbia Heights Land company and was registered under the name of Harry G. Robbins. Mr. Robbins has been in northern Minnesota for a week on business and that his name has been connected with such a disgraceful wreck is unfortunate. A policeman who saw the machine before it crashed into the fence at Fourteenth avenue S and Third street said that there were four in the party, two men and two women, and that they were having a very good time just before the machine struck.

Mr. Walton's Opinion.

"Early yesterday morning I was called up and asked about the accident," said Edmund Walton, of the Columbia Heights company today. "I was asked if I had been one of the men that I had sent the machine home about 10 o'clock. I was then told that the accident occurred between 3 and 4 o'clock."

"I have had confidence in my driver, but now learn that he left a downtown restaurant about midnight. At that time he had no one with him. When I was called about 11 o'clock and that members of his family were with him. As a matter of fact they were not. This accident ought to be a warning to automobile owners. A servant who would have charge of valuable things before allowed the right to guard anything of value in a home, but chauffeurs are accepted without any previous knowledge of them and they are intrusted with a \$5,000 piece of machinery, allowed to take charge of it during the night, and to run up a big repair bill during the month. No wonder, when they have absolute charge of the machine during the night, that they fall before temptation."

Owners Indignant.

Several automobile owners have expressed themselves strongly today against the use of machines in the early morning hours. After midnight scores of machines driven by garage employees and private chauffeurs may be seen carrying women through the streets around town. Their owners are naturally blamed although it is without their knowledge. In some cases certain hangers-on at the garages, as soon as the owners of the machines depart for the night and then indulge in midnight revelries.

CAN'T DISPOSE OF THEM

COMMISSIONERS DON'T KNOW WHAT TO DO WITH TWIN CITY ST. LOUIS FAIR EXHIBITS.

Dr. Frank L. McVey, who arranged the twin city exhibits for the world's fair at St. Louis, had a conference today with Mayor Jones, who was president of the twin city commission, regarding the final disposition of the exhibits. It is understood that St. Paul has arranged for the disposal of its share of the display.

It has been suggested that the large photographs forming a portion of the Minneapolis section should be hung in the mayor's reception room, which is large, and with a change of the mahogany wainscoting, would be a suitable place for them.

TALKED OF INCENDIARIES

State Fire Marshal Confers With Minneapolis Fire Fighters.

State Fire Marshal Peterson and the heads of the Minneapolis fire department conferred yesterday on the question of incendiary fires that have caused some trouble recently.

JUSTICE TOO FORWARD

Exceeded His Authority in Dealing with a Liquor Case.

Samuel Day, convicted for selling liquor without a license by Justice George Williams of Excelsior, and sentenced to sixty days in the county jail and to pay a \$50 fine, was released by District Judge Andrew Holt today, on a writ of habeas corpus. Judge Holt held that the justice exceeded his authority in sentencing the defendant as he only had the right to bind him over to the grand jury.

BOY TOO AMBITIOUS

Gerald Trask Hitched His Horse to Another's Wagon.

Desire to become a progressive business man led Gerald Trask, 15 years old, into trouble, and this morning he was given a thirty-days' suspended sentence in police court for stealing a peddling wagon from Louis Aher, a rag buyer.

RUN DOWN BY TRAIN

John Moore of Marengo Is Instantly Killed.

TENNIS CRACKS COMING TO TONKA

ALL LEADING WESTERN PLAYERS ENTERED FOR TOURNAMENT.

Collins, Waidner and Hunt Among the Stars Who Will Compete at Deshpaven for Northwestern Championship Honors—American Champions in Doubles Will Be Seen.

Entries received by Ward C. Burton for the northwestern tennis tournament to be held at Deshpaven on courts under the auspices of the Minnetonka Yacht club, July 24, promise the most successful tournament ever held. With the exception of Ward, Clothier, Lamm and Wright, who are in England, every prominent player in the country will be seen on the courts. Kreigh Collins, the present western champion; B. G. Hunt, the northwestern champion; L. H. Waidner and C. C. Cressen, Jr.; and S. Russ, champions of the golf states in singles and doubles will be among the number. Waidner and Collins will play together in the doubles. Later in the season they will play the eastern champions for the American championship. Twice they have defeated all comers in championship matches at Newport, but succumbed to the Dougherty brothers. They have held the American championship.

For about two weeks the Deshpaven courts have been a grand show. Local players have been practicing every afternoon. It is expected that R. G. Hunt, the present champion, together with the other visitors, will have hard work to defend their titles. Among the local players who are showing up well are Harry Belden, Ward Burton, George Belden, J. C. Wyman, C. S. Hale and Tom Wallace. Numerous entries have been received from St. Paul players and several interscholastic and university players are expected to show up well.

DIDN'T PRESS CLAIM TO COURTHOUSE SITE

Patrolman Mulholland of the North station and Municipal Court Officer Larson had a conference today with John Wall in his home at Tenth avenue N and Third street, last night when they went to arrest him on a charge of drunkenness. They were met at the door by John himself, who was armed with a heavy case, and he swung it in a menacing fashion. The two officers rushed on him and received several stinging blows.

By combined maneuvering, Wall was finally overpowered and locked up at Central station. He spent the night singing. In police court today he was given a suspended sentence of ten days. Wall is well known about the courthouse, where he has caused much trouble for the city. He claims to own the land on which the courthouse stands, but he did not present his claim in court today.

BARROWS CASE UP

The Defense Petition for Dismissal Is Not Granted.

A petition for dismissal was presented by Frederick J. Barrows' attorneys to Judge William Lochren of the United States district court today. The petition was ruled and a continuance of our weeks granted to allow time for the defendant to apply for a board of survey to investigate certain recent developments. Barrows, while in the military department in the Philippines during the Spanish-American war, was accused of misappropriating supplies. Survey was not brought until after the war. Barrows claims that the department has on its books records of the disposal of from \$8,000 to \$9,000, which he is accused of reporting. The defense steadily denies all charges of fraud and claims to be able to account for every dollar. It is claimed that the rapid moving of goods and the necessity of sending provisions on hurried orders to various parts of the islands were the causes of the apparent discrepancies in the accounting.

WILL DEDICATE BUILDING

A. O. U. W. Planning Gala Day at State Fair Grounds July 22.

Probably the largest fraternal organization gathering ever held in the state will be that of the A. O. U. W. at the state fair grounds July 22, when the building recently erected for the order will be dedicated.

There will be an elaborate program. Athletic events of all kinds are scheduled, as well as contest drills between the crack teams of the order in the state. The band of Levi lodge No. 70 will furnish music.

OWL-EYED BASS

Pickering and Crappies Said to Be Carrying on Scandalously.

Chief Deputy Sheriff Arthur L. Jones and Deputy John Wall went to Excelsior today to enforce the 1901 law providing for the destruction of liquor and the confiscation of fixtures of places where it is sold without a license. O. J. Hawkins, convicted in the district court, is the first man in Hennepin county to feel the force of the new law. His fine "hoose" was sold to the Minnetonka fish market and it is reported that the fishy species of the big lake are biting drunk. The Hawkins fixtures have been seized by the officers and will be sold at auction.

BOY TOO AMBITIOUS

Gerald Trask Hitched His Horse to Another's Wagon.

Desire to become a progressive business man led Gerald Trask, 15 years old, into trouble, and this morning he was given a thirty-days' suspended sentence in police court for stealing a peddling wagon from Louis Aher, a rag buyer.

RUN DOWN BY TRAIN

John Moore of Marengo Is Instantly Killed.

GAVE HER ALL TO HELP OTHERS

MRS. MORROW STARTED ORPHANAGE IN JERUSALEM ON FAITH.

Sold Beautiful Home and Its Furnishings and Devoted the Proceeds to Caring for Children.—Philanthropist and Missionary Now the Guest of Mrs. E. A. Russell in Minneapolis.

"Sell all that thou hast and give to the poor" is an injunction seldom regarded as a literal command in these days and still more seldom followed. Mrs. Morrow, who arrived in Minneapolis today, from Jerusalem, is one of the few who has done this and is living wholly a life of faith. Mrs. Morrow formerly lived in Minneapolis. She is now the guest of Mrs. E. A. Russell. In Jerusalem, nearly two years ago, she established a home for orphan children, and the faith she has provided for nine children, herself and her servants from the voluntary donations of those who were moved to help her. Mrs. Morrow will be in Minneapolis about ten days. She has no more to beg for her charity nor even to present its cause unless the way is opened and it seems the thing most to be desired. She has, however, returned to this country at what she regards the call of the Lord, in the interest of her Jerusalem projects.

Tomorrow morning Mrs. Morrow will speak at Simpson M. E. church, of which she was formerly a member. In the afternoon she will hold a meeting for children. Her distribution will be at Bethlehem Presbyterian church. The following Sunday she will speak in the First Baptist church in the morning, and at a union meeting in Excelsior in the evening. She is accompanied by Mrs. L. Cox, who has been a volunteer missionary in Jerusalem for twelve years, and who has been in sympathy with Mrs. Morrow's work and helpful to her. Mrs. Morrow has been alone in the management of her Orphan's Home, which she has had much to do with. She has been engaged in various missions during her absence, which will last until December.

WEEK DAY EXCURSIONS

MILWAUKEE OFFICIALS THINK THIS PLAN WILL DO AWAY WITH THE DISORDER.

The Chicago, Milwaukee & St. Paul road is about to inaugurate a series of week-day excursions, along the company's northwest lines, into Minneapolis. These are to take the place of the Sunday trips. The week-day excursions, it is believed, will do away with the rough element. The first experiment in the week-day excursions will take place July 25. There will be a party of twenty-five to thirty persons, and accommodations will be provided for bringing at least a thousand people on each train. One train will come from Aberdeen, another from McGregor, and the third from Sioux Falls, on the southern Minnesota division. For these excursions a round-trip rate is to be made of considerably less than one fare, good only for return home the same evening. On the success of these excursion trains, July 25, depends the future continuance, or discontinuance of a week-day excursion schedule for the rest of the season.

INCREASE IN MARTIN

City of Fairmont, However, Has Lost Somewhat.

Complete census reports from Martin county give it a population of 17,658, compared with 17,500 in 1900. The increase, 722, is 4.2 per cent.

A MINNESOTA MAN IN CONEY ISLAND COURT?

New York Sun Special Service. New York, July 15.—Banged, battered and bruised, three young men, who they claim are from Minneapolis, A. Rice, U. S. A., of Minnesota, a son of a former lieutenant governor of that state; Carl von Pustan, 21 years old, of Brooklyn, who tried to commit suicide last night by jumping from the top of a building; and William, 24 years old, wealthy men and each of them six feet four inches in height, were arraigned in the Coney Island police court today on charges of intoxication. Incidentally, Police Captain Dooley told the magistrate that the men had spent at least \$1,000 for wine during the night and resisted the efforts of police collection who tried to arrest them. Sentence was suspended.

RACE RIOT BREAKS OUT IN NEW YORK

New York Sun Special Service. New York, July 15.—A riot between whites and negroes, which started near Amsterdam avenue and Sixty-second street last night, spread for several blocks in every direction. Many heads were battered and broken on either side, and for more than an hour the streets were filled with a riotous mob, armed with clubs and stones, who defied the police.

DURHAM AND PARTNER ARE TO BE ARRESTED

New York Sun Special Service. New York, July 15.—As a result of a conference between Mayor John Weaver of Philadelphia and his legal advisers, it can be said with practical certainty that each of an array of leaders of the Philadelphia machine, and State Senator John P. McNichol will be arrested within a week.

TAILORS PLAN OUTING

St. Paul and Minneapolis to Join in Festivities at Lake Minnetonka.

Next Tuesday will be Sunday as far as the tailor shops of St. Paul and Minneapolis are concerned. The tailors, their friends and their families will go to Lake Minnetonka for a day's outing. They will be conveyed there in special cars attached to the regular Great Northern train which leaves St. Paul at 8:45 a. m. and Minneapolis at 9:15. The return will be made at 6 p. m. At Excelsior an interesting program will be carried out, including athletic sports and swimming. The steamer Excelsior has been chartered by the tailors for the entire day, and an elaborate luncheon to all the excursionists on shipboard at noon.

FIREWORKS AT WILDWOOD

Many Cooling-Off Possibilities at the White Bear Resort.

Tonight will be fireworks night at Wildwood and a mammoth display of fire pyrotechnics will be a feature of the evening program. Extra street cars will be run from St. Paul during the evening and the hot-weather crowds will have no difficulty in reaching the lake's amusement park.

CAPITOL BOOKS TO BE EXAMINED

GOVERNOR ORDERS PUBLIC EXAMINER TO GET BUSY.

He Finds that No Examination of the Books and Records Has Ever Been Made, and Inquiry Will Show Whether Other Illegal Bills Have Been Paid.

Governor Johnson today ordered Public Examiner P. M. Kerst to make an examination of the books and records of the state capitol commission, in the following letter: "I have been asked whether this step is an outgrowth of the incident over Mr. Seabury's bill," said Governor Johnson today. "In a sense it is. My attention was called to the fact that in all its history the commission's books had never been examined, and I deemed that such examination should be made to see whether any of the illegal accounts have been paid. If so, I wish to know it. "The examination is not prompted by any spirit of malice or hostility toward the commission or any member of it. I hope the examination will show that everything has been properly conducted, and if so, it will be a satisfaction to know the fact. If there is anything wrong, I shall be brought to light. My future action will depend on the character of the report received."

WEEK DAY EXCURSIONS

MILWAUKEE OFFICIALS THINK THIS PLAN WILL DO AWAY WITH THE DISORDER.

The Chicago, Milwaukee & St. Paul road is about to inaugurate a series of week-day excursions, along the company's northwest lines, into Minneapolis. These are to take the place of the Sunday trips. The week-day excursions, it is believed, will do away with the rough element. The first experiment in the week-day excursions will take place July 25. There will be a party of twenty-five to thirty persons, and accommodations will be provided for bringing at least a thousand people on each train. One train will come from Aberdeen, another from McGregor, and the third from Sioux Falls, on the southern Minnesota division. For these excursions a round-trip rate is to be made of considerably less than one fare, good only for return home the same evening. On the success of these excursion trains, July 25, depends the future continuance, or discontinuance of a week-day excursion schedule for the rest of the season.

EDITORS TO BE SHOWN STATE LAND FOR SALE

A ten-day tour of northern Minnesota has been planned by the state immigration department for a party of twenty-five or thirty newspaper men, both state and city. The arrangements are in charge of the superintendent of the bureau, C. H. Warner, and the trip is for the purpose of making newspapermen acquainted with the excellent character of the state lands which are to be offered for sale this fall. The start will be made July 22 and the places to be visited are Crookston, Hallock, Greenbush, Detroit, Wadena, Long Prairie and Duluth. Articles descriptive of the trip and of the country traversed will be published in the papers represented, which have a combined circulation of 1,600,000 in this and other states.

DESIGN SCHOOL CLOSING

Exhibit of Pupils' Work to Be Made Next Tuesday.

The Summer School of Design Applied to Crafts will close on Wednesday after a term of remarkable success. Owing to inclement weather in the building, it will be impossible to comply with the urgent demand for the immediate organization of a full-fledged industrial art school in the present building as a nucleus, but it is probable that that project will merely be deferred until a suitable building can be secured and plans be carefully considered and matured.

TAILORS PLAN OUTING

St. Paul and Minneapolis to Join in Festivities at Lake Minnetonka.

Next Tuesday will be Sunday as far as the tailor shops of St. Paul and Minneapolis are concerned. The tailors, their friends and their families will go to Lake Minnetonka for a day's outing. They will be conveyed there in special cars attached to the regular Great Northern train which leaves St. Paul at 8:45 a. m. and Minneapolis at 9:15. The return will be made at 6 p. m. At Excelsior an interesting program will be carried out, including athletic sports and swimming. The steamer Excelsior has been chartered by the tailors for the entire day, and an elaborate luncheon to all the excursionists on shipboard at noon.

FIREWORKS AT WILDWOOD

Many Cooling-Off Possibilities at the White Bear Resort.

Tonight will be fireworks night at Wildwood and a mammoth display of fire pyrotechnics will be a feature of the evening program. Extra street cars will be run from St. Paul during the evening and the hot-weather crowds will have no difficulty in reaching the lake's amusement park.

NEW ARRIVAL OF A BABY!

Whose Baby? Hazelton Bros.' Baby Grand Where?

AT BIRD'S PIANO STORE

This is the truly great instrument that causes such a sensation. Call and see it at my Piano Store

FRANCIS J. BIRD,

505 HENNEPIN AVE. (Opposite West Hotel.)

Advertisement for National Boiler, National Brass & Metal Co. Includes image of a boiler and text: Investigate the Merits of Our NATIONAL BOILER Before You Sign Your Heating Contract. We can save money for you. EXPERT ADVICE FREE. National Brass & Metal Co. Cor. 3d Avenue and 3d Street South.

Advertisement for Snap-A \$2,500 Winton Touring Car. Will sell at a bargain. For particulars apply at once, WHITE & MACNAUGHT, 407 Nicollet Av.

Advertisement for SPECIAL LOW PRICES. On Fur Garments made to order during the Summer. I have just returned from the East and am able to give estimates on the latest styles at summer prices. Repairing and remodeling a specialty. L. ZEKMAN, Furrier, 86 So. Seventh St. T. C. Phone, 9591.

Advertisement for OLD MAN'S RICHES FOR YOUNG BRIDE. Septuagenarian Bridegroom at Death's Door—Wife Was a Telephone Girl.

Advertisement for TRI-STATE TELEPHONE CO. Use the Long Distance Service of the Twin City Telephone Co. OVER THE TOLL LINES OF THE TRI-STATE TELEPHONE CO. IT IS The Cheapest and Best.

Advertisement for MINNESOTA MACARONI MAKES AN IDEAL HOT WEATHER DISH. FOR SALE AT ALL GROCERS. SEND FOR OUR BOOKLET OF MACARONI RECIPES. MINNESOTA MACARONI CO., ST. PAUL, MINN.

Advertisement for EYES. Examined Free. Artificial Eyes. BEST. OPTICIAN, 409 Nicollet.

Advertisement for HOW TO JUDGE A LIFE INSURANCE COMPANY. (This is one of a series of explanatory statements by the Minneapolis representatives of the STATE MUTUAL LIFE ASSURANCE COMPANY OF WORCESTER, MASS. For full explanation send for pamphlet mentioned below.)

Advertisement for STATE MUTUAL LIFE ASSURANCE COMPANY OF WORCESTER, MASS. The first feature which should characterize a properly organized life insurance company is the full legal reserve basis. The reason why this is essential to the permanence of a life insurance company and why no form of assessment can give permanent insurance is the fact that the average age of the membership and the death rate in any insurance organization—old line or assessment—must increase with the age of the organization. Therefore an insurance company must either increase the premium each year as the death rate increases, or it must charge an average premium from the first and set aside each year in a reserve fund an amount sufficient to equalize the increase in the death rate. This necessity is a condition—not a theory. It is due to natural law—not to the requirements of insurance managers. Permanent insurance is impossible except in accordance with this law.

Advertisement for C. W. VAN TUYL, General Agent. 15-21-Loan & Trust Bldg. "The lives of all your loving depend on your health"—and health does not last. If you need insurance, take it now.