

WANTS INSURANCE LAWS ALL ALIKE

State Commissioners, with President's Approval, Will Hold Convention to Start Move.

By W. W. Jernan. Washington, Dec. 12.—T. D. O'Brien, insurance commissioner of Minnesota, and insurance commissioners from a dozen other states have gone away from Washington with the president's endorsement of their plan to hold a convention in Chicago this winter to work out a plan for uniform state legislation for the control of insurance.

While the president has approved this plan, there is no attempt here to disguise the belief that the plan is not likely to be successful for the several states to pass identical legislation on this or any other question. The attempt has been repeatedly made in the history of this country, but never has it met with success. At times, too, the need seemed to be as great as it is at present. No one here thinks that the Chicago convention will be productive of important results.

Insurance Laws Certain. It is no doubt true that the various state legislatures a year hence will take up the question of insurance and pass laws, but that these laws as a whole will provide a satisfactory remedy for the existing evils is not believed here.

Dangers in Centralization. One of the president's friends was discussing this matter with him the other day, and said: "I should not object to this extension of the federal powers. Mr. President, as yourself would always be in the White House. This of course is out of the question, and so such increase of federal authority as the present-day trend suggests must be prevented in its power for harm from the standpoint of the weakest and most corrupt men that can reach the presidency and not from the standpoint of such presidents as yourself."

This statement reflects a very general feeling among public men in Washington.

START MOVE TO TAX FRANCHISES

Continued From First Page.

stock was \$25,000,000, and this sum still appears to be the basis of the secretary of state. The later increase of \$10,000,000 has never been entered.

If the state can establish the principle involved in this move, it will gain a number of other advantages, including the Standard Oil company, the International Harvester company, the American Tobacco company, and the other big smoking companies. There is no power now provided by law for listing the franchise value of such corporations in more than one county, but if the right to tax franchises is upheld in the case of the Standard Oil company, legislation will be asked for to provide for making such assessments by the state board of equalization, and apportioning the taxes to all the counties in which the corporations do business. For instance, in the case of Swift & Co., the listing is all done at South St. Paul, but Minneapolis and St. Paul have distributing plants as maintained, entitled to a share of the franchise value for assessment.

Returns have been secured showing the assessments made on other foreign corporations in the several counties of the state. From these returns it is apparent that the taxes now paid are a mere bagatelle compared with the volume of business they are doing.

BUNDLES FOR POOR

Elks Are Now Receiving Material for Christmas Cheer.

The Elks' annual bundle social, at which donations for the poor, to be distributed Christmas eve, will be given at the Elks' lodge on Thursday night, and bundles are now being received. It has been arranged to send express wagons for bundles upon notification by letter or telephone to the Elks club. The clothing, underwear, boots, shoes, hats or caps for men, women or children, is acceptable. Thursday night's social at the Elks' lodge will include an entertainment, and at 1 o'clock, by invitation of Manager Spears, all present are to go to the Lyceum, where a vaudeville program will be presented.

THE TEA PENALTY.

A Strong Man's Experience.

The writing from a busy railroad town the wife of an employee of one of the great roads says: "My husband is a railroad man who has been so much harassed by the Postum Food Coffee that he wishes me to express his thanks to you for the good you have done him. His waking hours are taken up with his work, and he has no time to write himself. "He has been a great tea drinker all his life and has always liked it strong. "Tea has, of late years, acted on him like morphine does upon most people. At first it soothed him, but only for an hour or so, then it began to affect his nerves to such an extent that he could not sleep at night, and he would go to his work in the morning wretched and miserable from the loss of rest. This condition grew constantly worse, until his friends persuaded him, some four months ago, to quit tea and use Postum. "At first he used Postum only for breakfast, but as he had the taste of it, and it somehow seemed to do him good, he added it to his evening meal. Then, as he grew better, he began to drink it for his noon meal, and now he will drink nothing else at table. "His condition is so wonderfully improved during these four months that he could not be hired to give up Postum and go back to tea. His nerves have become steady and reliable once more, and his sleep is easy, natural and refreshing. He owes all this to Postum, for he has taken no medicine and never had a change in his diet. His brother, who was very nervous from coffee-drinking, was persuaded by us to give up the coffee and use Postum and he also, has recovered his health and strength. Write for a free Postum book, 'The Road to Wellville,' in 1905."

MOODY SEEKS TO UNEARTH REBATES

Government Puts Its District Attorneys on Trail of Railroads.

Washington, Dec. 12.—Attorney General Moody has directed a most searching investigation by all the United States district attorneys in the United States for the purpose of securing evidence on which to base prosecutions of the railroads for violations of the anti-rebate law and for discriminating against shippers. The district attorneys have been instructed to conduct grand jury investigations for the purpose of demonstrating whether or not the law is being violated, and if so, granting of rebates are far-reaching enough to put a stop to this practice. It has been claimed by the railroads and their representatives that laws now granting of rebates, and that there is no good need for further legislation if the present laws were enforced. All the machinery of the federal government will be utilized to secure evidence, in answer to the charge that the department of justice has been negligent. Mr. Moody takes the ground that it will be impossible to secure the necessary evidence because of the refusal of persons involved to furnish information. The law makes it a misdemeanor for the shipper to disclose to the railroads or the shippers details of rebates, and the shippers decline to furnish evidence, on the plea that by doing so they may incriminate themselves.

United States District Attorney Thompson, at Philadelphia, acting under the general instructions of the attorney general, is now engaged in conducting an investigation and grand jury instructions are to ascertain if possible whether or not the Pennsylvania and other lines with terminals at Philadelphia have violated the law. The district attorneys in Chicago, St. Louis and Boston and other large cities will begin investigations at once. While the department does not believe sufficient evidence will be obtained on which to base prosecutions, it is believed that when it becomes known that the department is making an investigation it will have the effect of stopping the granting of rebates.

SENATOR FORAKER OPENLY DEFIANT

Continued From First Page.

afford the people immediate relief. A multiplicity of words in framing a law, he said, means litigation for the next ten years. He proposed to accept the power which the supreme court held in interstate commerce commission did not possess. He said something in the way of relief should be granted at once, leaving other details of legislation to be enacted later. Senator Foraker pronounced the Tillman bill the best measure introduced in congress since the rate question became acute, because it will do more good and less harm than any of the others.

If the government is going into the rate-making business, said Mr. Foraker, the Tillman bill should be accepted. It does not propose to go beyond fixing a maximum rate, where, after a hearing, the existing rate is found to be extortionate. It does not propose to fix minimum rates or decisions on preferentials.

Mr. Foraker's View. Mr. Foraker said there was little or no complaint of excessive rates. People complain of rebates and discrimination against localities. The Elkins law is ample protection against rebates. There is nothing left to be considered but discriminatory rates. The Tillman bill does not take up that feature of the subject.

In response to questions from Senators Daniels and Culberson, Mr. Foraker insisted that rebates had been abolished by the Elkins law. "Since the miserable fiasco of appointing Harmon and Judson to prosecute the Santa Fe railroad for giving rebates," he said, "the interstate commerce commission recognizes this by incorporating in its own bill the right to fix maximum and minimum rates. The people would not long tolerate a law for fixing rates in name only."

Senator Foraker declared the government has no constitutional right to make rates thru a commission. A legislative function cannot be delegated to a commission. He believes the Tillman bill or any similar measure will be pronounced unconstitutional.

In reply to Senator Clay, Mr. Foraker said that many good lawyers believe that even congress has no power to fix a specific rate, but he would not now express an opinion on that point. He is sure congress cannot regulate that matter. Congress cannot go further than it has in delegating powers to the interstate commerce commission.

TALKED IN HER SLEEP; REVEALED BIGAMY

Journal Special Service.

San Bernardino, Cal., Dec. 12.—Mrs. Jennie Vinson, while talking in her sleep, revealed to her husband, William Vinson, the fact that she was a bigamist. He awoke her and she confessed that she had another husband living in New York. Mrs. Vinson was married five years ago and has been prominent in church work and society here.

ICE GORGE THREATENS DESTRUCTION TO BRIDGE

Special to The Journal.

Marshalltown, Iowa, Dec. 12.—An ice gorge has formed in the Mississippi river at Bellevue, and the water has risen seven feet and is going higher. Fears are felt for the safety of the new bridge under construction by the Milwaukee road between Savannah, Ill., and Sabala, Iowa. An immense gorge has formed against the false work and is now cutting a new channel through the bridge. It is practically certain the Sabala bridge will go. Trains are being taken over with the greatest caution.

TRIAL OF WILMA JOHNSON BEGINS

Young Woman Charged with Attempted Poisoning at Havana. Pleads Not Guilty.

New York, Dec. 12.—Wilma Johnson, indicted on a charge of attempting to poison Mrs. Gertrude Lundstrom, an alleged rival in a love affair, was arraigned in court and pleaded not guilty. The defendant is a dressmaker and the complainant is a school teacher. Both the complainant and the defendant were reared in the same community in the town of Owatonna, Minn. Mrs. Lundstrom lives with her father. The only motive, it seems, that possibly could be ascribed to Miss Johnson, was an intense desire to get rid of Mrs. Johnson, who is a widow, and it is said, frequently sought her company. The climax came when he appeared at the theater with the widow and evidently confirmed the right of Mrs. Johnson's friends to feel indignant toward him for his seeming fickleness.

Poison Found in Well. Mrs. Lundstrom, it is alleged, a short time after this incident, while drawing water from the well on her father's farm, noticed that a sediment settled in the bottom of the pail. Her suspicion was aroused, and she called her father, her desecration. He warned the family not to use the water. A sample of the water was taken to a chemist in Owatonna, who reported that an analysis showed the presence of enough Paris green to kill the whole Johnson family. Investigation of the case led to the arrest of Miss Johnson. The grand jury last Tuesday returned an indictment against her.

It is also alleged that shortly after the theater episode, Mrs. Lundstrom found a poisoned orange in her desk in the school. The orange was found after the selection of the jury the evidence was introduced in behalf of the state's contention. The defense claims to have evidence to prove that a man was in the house at the time of the well stealing in tall grass in the direction of the home of Mrs. Lundstrom.

The whole county is divided in sentiment toward the defendant and the feeling runs high. Miss Johnson has borne an excellent reputation, and she comes of a highly respected family. Her father, Attorney Whittleton and Harlow E. Leach, who were connected with the Nelson murder case four years ago, are the opposing attorneys.

RYAN DISCLOSES HARRIMAN THREAT

Continued From First Page.

stock should be in my hands," replied Mr. Ryan. "He said his whole political influence would be against me," he said, "but he did not mention my name. He said the legislature would probably take action, but I don't think he mentioned an investigation. I think he said that legislative action would be important. Mr. Harriman did not say anything about legislative action in the event that I succeeded in my quest. He did not say how his actions in the matter would be important."

OPEN SHOP RIGHT WRECKS BUILDINGS

One Man Murderously Assaulted and Blocks Razed in Labor Combat.

Lorain, Ohio, Dec. 12.—Because the union plumbers declared for an open shop here three buildings were wrecked at midnight last night and a carpenter who adored the action of the employing plumbers was murderously assaulted. The journeymen plumbers made demands, which the employers insisted they could not meet, and they retaliated by declaring for an open shop. The action was followed by the raising of a wooden masonry block, which was nearly completed. The building is three stories high and the braces on all three floors were loosened, a rope was pulled down in the John Rosenfeld block, the plumbing was pulled out or destroyed, as was the case also with the Dobbs block.

GIRL'S CONFSSION IS SAD BLOW TO PARENTS

Special to The Journal.

George Griswold, a young man of the local trades assembly and now a member of the local union, discovered that Grace Stoddard, who exposed the dual life of George Griswold at Des Moines, and confessed her participation in his daughter's life. The young woman was a music teacher and her sister Josephine was a dressmaker and milliner. The father and mother are heartbroken at the discovery. They supposed Grace was keeping house for her sister. The mother is a devout Christian. Grace and Josephine attended the wedding of a sister here last August and gave no hint of their connection with the girl's life. "It is a sad blow to the parents," said Mr. Stoddard.

SULTAN ASKS POWERS TO RECONSIDER TERMS

Constantinople, Dec. 12.—The ports' reply to the note of the six powers on the subject of Macedonia, presented to Baron von Calice, the Austro-Hungarian ambassador, yesterday evening, asks for reconsideration of some of the modifications proposed by Turkey, which were rejected by the ambassadors in their collective note presented Dec. 8.

DEFECTIVE PAGE

PROVIDENT SAVINGS LIFE HAS SCANDALS

Hughes, the Inquisitor, Goes Right Ahead Finding More Crooked Work.

New York, Dec. 12.—Inquisitor Hughes has taken hold of the Provident Savings Life Assurance company before the Armstrong committee and with its president, Edward W. Scott, on the stand exposed a nest of scandals. It astounded even those who have been listening to a rehearsal of insurance evils during the last three months. It was shown: That President Scott has outdone the McCuys in the matter of despotism. He has four sons and one nephew enjoying lucrative positions in the company. That in 1897, Frank L. McCarty, a manufacturer of New Bedford, Mass., purchased the stock control of the Provident Life with the money of the institution and made Mr. Scott president the same day the company was turned over to him. Hadley bought 1,099 out of a total of 1,250 shares, paying for them \$362,500. He borrowed \$200,000 on the shares themselves and the remainder he purchased with \$162,500, he borrowed from the Provident Life. He did not put up a dollar of his own money. The collateral he gave the Provident Life to secure the loan was \$23,500 in cash, \$10,000 in "cats and dogs," which when subsequently sold, realized only \$30,000. The balance, \$132,500, was a dead loss to the company. Hadley shot himself after becoming financially wrecked.

McCall in the Deal

That when the shares of the Provident Life, on which the \$200,000 loan were secured, were sold for \$205,000, the buyer being President Scott, to raise this money Mr. Scott borrowed \$180,000 from the New York Security and Trust company, which at that time was owned by the New York Life insurance company. President John A. McCall, of the latter company, stood sponsor for Mr. Scott in his dealings with the Security and Trust company. Mr. Scott to borrow the \$180,000 Mr. Moran, brother-in-law of Mr. McCall, was made controller of the Provident Life. The Security and Trust company is a tenant of the New York Life building.

How McCall Gained

That the Provident Life retained President McCall's brother, E. E. McCall, until he became a justice of the supreme court and, later, an attorney, the legislative agent of the New York Life. The company paid E. E. McCall \$1,000 and Hamilton \$3,000, for their work in having a law taxing premiums on court and later an act which gave the highest courts and won. For getting this decision for the Provident Life President McCall has admitted the New York Life paid Andy Hamilton \$100,000 for the same work. No suit was ever brought in the name of the New York Life, but on the strength of the favorable decision rendered in Hamilton's suit McCall gave Hamilton \$146,000 of the money of the New York Life's policyholders.

REFUGEES IN AMERICA

Russian Massacres Described by Jews Who Reach New York.

New York, Dec. 12.—Five hundred Russian refugees, many of them eyewitnesses of the massacres in Odessa and other Russian cities, have arrived here. Some of them told graphic and pitiful stories of their experiences. Jews who had themselves lain hidden in Odessa houses while mobs searched for them, Russian workmen of the Christian faith, strikers from the railways, a newspaper reporter, and Germans who had long lived in Russia, joined at Ellis island immigration station in declaring that they had been attacked irrespectively of religion. Their assailants were led by police disguised in citizens' clothing, and that the massacres were not race persecution, but revolution.

CITY AFTER BUSINESS MEN

La Crosse Issues Warrants Charging Violation of Smoke Ordinance.

Special to The Journal. La Crosse, Wis., Dec. 12.—Warrants were issued today for the arrest of eight prominent business men, owners of large factories, charged with violating the smoke ordinance. They are: Hirschheimer, president of the La Crosse Plow company; B. E. Edwards, president of the La Crosse City Railway company; Fred B. Smith, proprietor of the Hotel Stoddard; B. C. Smith, president of the Smith Manufacturing company; P. M. Gilt and George MacMillan, officers of the La Crosse Gas & Electric company; D. S. Fairbairn and George Linker.

CHRYSLER'S WIFE

Not a Minute Should be Lost When a Child Shows Symptoms of Croup.

Chrysler's wife, Mrs. M. B. Chrysler, is asking for what? The American Snuff company, was blown up by dynamite early today and completely wrecked. There was no loss of life. Insurance on the plant was canceled a few days ago, owing to the excitement caused by the tactics of some tobacco growers. General houses in the vicinity were damaged, as were the depot and four or five passenger coaches on a siding. The dead is thought to have been committed by persons friendly to the Dark Tobacco Growers' association, but the latter had severely condemned such action.

HOME TRADE SHOE STORE

Proposals for Water Main—Office Chief Quartermaster, St. Paul, Minn., Dec. 11, 1905. Sealed proposals, in triplicate, will be received here until 11 a. m., Jan. 11, 1906, for an eight-inch water main running from 4th and Rosser sts. to Hamrick, and connecting with the present water main at Fort Lincoln, N. D. Plans, prices, meters, etc. complete. Information furnished on application here, or at Fort Lincoln, Minn., Government reserves the right to accept or reject any or all proposals, or any part thereof. J. B. Sawyer, C. Q. M.

COSSACKS TO RUSSIA AGAINST CZAR

Continued From First Page.

Death Struggle of Revolt and Reaction Is Imminent. St. Petersburg, Dec. 10.—(via Eydtkuhnen, Dec. 11.)—The situation is exceedingly ominous. Public opinion is practically unanimous that the government has entered upon the fatal path of reaction, and that Witte's ministry must fall.

Reaction and revolution confront each other in a death struggle. Both General Trepov and General Count Ignatieff, according to the popular impression, are being held in reserve to execute the program of repression. It is again said that the entire Cossack strength, and 40,000 will be mobilized in a supreme effort to crush the revolutionary forces.

"Rivers of Blood." General Parsonoff said: "I think we are coming to rivers of blood in which the revolutionary party will lose its game and Russia her liberty."

Certainly the appearance of St. Petersburg and the events here today seemed to justify this black picture of the future. The capital resembles a great military camp. The patrols everywhere are permitted to enter it, the color of their uniforms and the arms of the soldier—artillery, horse guards and footsoldiers—passed up the Nevsky Prospect between sullen crowds.

Encircled by Troops. The building in which the executive committee of the League of Leagues meets was surrounded by troops and no one was permitted to enter it, the color of their uniforms and the arms of the soldier—artillery, horse guards and footsoldiers—passed up the Nevsky Prospect between sullen crowds.

At the same time a vast meeting of "loyalists" was freely permitted, at which speeches were made extolling the emperor and the government.

To cap the climax, the funeral of Lieutenant General Sakharoff (former minister of war, who was assassinated by Parsonoff, Dec. 5), with an imposing array of military troops, including an army of the service—artillery, horse guards and footsoldiers—passed up the Nevsky Prospect between sullen crowds.

FACTORY WRECKED BY DYNAMITERS

Up by Foes of the Tobacco Trust.

Elkton, Ky., Dec. 12.—The tobacco factory here owned by Mrs. M. B. Fenwick and operated for the tobacco trust by the American Snuff company, was blown up by dynamite early today and completely wrecked. There was no loss of life. Insurance on the plant was canceled a few days ago, owing to the excitement caused by the tactics of some tobacco growers. General houses in the vicinity were damaged, as were the depot and four or five passenger coaches on a siding. The dead is thought to have been committed by persons friendly to the Dark Tobacco Growers' association, but the latter had severely condemned such action.

NO PASS, NO FRANCHISE

Pittsburg Aldermen Threaten to Retaliate on the Pennsylvania Road.

Pittsburg, Pa., Dec. 12.—Because railroad passes have been stopped, Pittsburg and other towns in the Pennsylvania road threaten to obstruct all railroad legislation. The Pennsylvania railroad has several bills for right-of-way. The Baltimore & Ohio is asking for what? frontage for a \$1,000,000 depot. The Wabash wants concessions in connection with contemplated improvements. These bills will all be juggled by the council until the corporations show some sign of favoring them. One councilman today said, "No passes, no franchises."

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CHRISTMAS GIFTS

DIAMONDS, WATCHES AND JEWELRY

JNO. S. ALLEN

110 Guaranty Loan Building, OPEN EVENINGS.

PROPOSALS FOR WATER MAIN—OFFICE Chief Quartermaster, St. Paul, Minn., Dec. 11, 1905. Sealed proposals, in triplicate, will be received here until 11 a. m., Jan. 11, 1906, for an eight-inch water main running from 4th and Rosser sts. to Hamrick, and connecting with the present water main at Fort Lincoln, N. D. Plans, prices, meters, etc. complete. Information furnished on application here, or at Fort Lincoln, Minn., Government reserves the right to accept or reject any or all proposals, or any part thereof. J. B. Sawyer, C. Q. M.

HARDWARE SALVAGE CO.

13 S. 3d St., Minneapolis. 158 E. 7th St., St. Paul.

Owners of \$125,000 Salvage Stock W. K. Morison & Co., Hardware, Cutlery, Tools, Paints, Brushes, Athletic Goods, Stoves, Kitchenware, Etc.

Entire Stock for Sale at 40c to 75c on the Dollar, of Regular Prices—depending on condition. At 13 South Third Street.

Next Provision Co., Between Nicollet and Hennepin. HEATING STOVES, MALLEABLE STEEL RANGES, COLE'S HOT BLAST RANGES, HALF PRICE UP.

TOOLS for Every Trade, \$20.00 worth for Sale Half Price Up. Tool Chests Complete, Two-Thirds Price. At W. K. MORISON & CO.'S 247-249 Nicollet

BASEMENT SALESROOM—Athletic Goods, Skates, Sweaters, Football, Baseball, Fencing, Boxing, Ping Pong, Golf, Tennis, Fishing Tackle, etc., Half Price Up.

MAIN FLOOR—Pocket and table Cutlery, Carvers, Chafing Dishes, 5 O'Clock Teas, Coffee, Porcelain Baking Dishes, Trays, Manicure, Embroidery and Scissor Sets, Razors, Stropps, Mugs, Brushes, Watches, Clocks, Mirrors, Two-Thirds to Three-Quarter Price.

SECOND FLOOR—Kitchen Furnishings, Steansky Ware, White Enamel Ware, Aluminum Ware, Nickel Ware, Copper Ware, Tin Ware, Japanned Ware, Cash and Bond Boxes, Flour, Sugar, Cake and Bread Boxes, Carpet Sweepers, Wringers, Baskets, Brushes, Brooms, Egg Beaters, Sink Strainers, and the 1,001 useful Kitchen Articles—One-Half Price Up.

THIRD FLOOR—Health & Milligan Best Prepared Paints, regular \$1.65, \$1.00 gallon; Paints, Colors in Oil and Japan Varnishes, Brushes, etc.—One-Half Price.

NAILES—Standard or Coated, damaged by water, \$1.50 rates; partially wet, \$2.00 rates. Sash weights, 1 1/2 lb. 30c Sash Cord, 20c. Tar Felt, Building Paper—One-Half to Two-Thirds Regular Price.

Builders' Hardware, \$40.000 Stock Half Price up. ALL STORES OPEN EVENINGS. Net Cash—No Exchanges—No Guarantees.

HARDWARE SALVAGE CO.

13 SOUTH THIRD STREET Between Nicollet and Hennepin Avenues, AND CERTAIN PORTIONS AT 247-249 NICOLLET AVENUE.

FIRE-PROOF STORAGE WAREHOUSE

The Largest in the West—The Finest Anywhere. Unequaled Facilities for Packing, Moving, Storing and Shipping Household Goods. THE BOYD TRANSFER & STORAGE CO., Warehouse, 400-410 E. Lake St. Main Office, 46 S. Third St.

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Great Slipper Bargain

We will put on special sale to-morrow 460 pairs of Men's best grade Imitation Alligator Slippers in black or tan—sizes only 6, 6 1/2, 7, 7 1/2 and 8; regular 69c, 75c and few 98c values at pair..... 39c

Also 468 pairs of Men's high grade Kid Slippers, black or tan, sizes only 6, 6 1/2, 7, 7 1/2 and 8, regular values \$1.25, \$1.48 and \$1.75, at pair..... 75c

If you can see above sizes come and expect to use about the best Slipper Bargains you've ever been shown.

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