

Drink Pabst Beer With Your Meals

It is rich in the food elements of Pabst exclusive eight-day malt and the tonic properties of choicest hops. It nourishes the whole body. Pabst eight-day malt gets all the good out of the barley into the beer.

Pabst Blue Ribbon

has highest food value because made from Pabst eight-day malt. This, together with many exclusive features of the Pabst brewing process, gives it that rich, mellow flavor found in no other beer.

Pabst Blue Ribbon Beer is always pure and clean, the most healthful beer and the best to drink. It is the beer for your family to drink—the beer to keep on hand in your home.

JOHN SCHNOOR
LICENSED EMBALMER AND UNDERTAKER.
License No. 854
Denison, Iowa.

Calls attended to day or night, and all work done in an up to date and satisfactory manner. Office at C. J. Salomon's furniture store, Crawford County Phone, store No. 38, Residence No. 90.

DR. B. A. STOCKDALE
The Chronic Disease Specialist of Des Moines, will be in his office in

Merchants Hotel
DENISON
(Formerly Fargo House)

Wed. Jan. 2,
from 8 a. m. to 6 p. m.—ONE DAY ONLY—Returning every four weeks



DR. STOCKDALE

Known throughout the northwest for his remarkable cures, has visited Denison every four weeks for the past six years and has had phenomenal success in the treatment of his specialties.

Dr. Stockdale is a graduate of the best colleges, and has met with great success because of his skillful treatment and cures of Chronic and nervous diseases. He cures Catarrh, Diseases of the Throat, Lung, Stomach, Liver and Kidneys, also Rheumatism, Constipation, Blood and Skin Diseases.

Piles and all Rectal Diseases Cured or no Pay

Diseases of Women Skillfully Treated

Men suffering from nervous and physical debility, lost vigor, and premature decline of power, are positively guaranteed a cure.

Nervous decline resulting from violation of nature's laws, cured under guarantee.

CONSULTATION FREE AND CONFIDENTIAL.

If you cannot call write me, ADDRESS

DR. B. A. STOCKDALE,
619 W. Walnut Street,
Des Moines, Iowa.

I can be seen in Des Moines office, Mondays, Fridays and Saturdays.

Chamberlain's
Colic, Cholera & Diarrhea Remedy

Almost every family has need of a reliable remedy for colic or diarrhea at some time during the year.

This remedy is recommended by dealers who have sold it for many years and know its value.

It has received thousands of testimonials from grateful people.

It has been prescribed by physicians with the most satisfactory results.

It has often saved life before medicine could have been sent for or a physician summoned.

It only costs a quarter. Can you afford to risk so much for so little? **BUY IT NOW.**

WOULD CHANGE LAWS

MINORITY WILL DISSENT.

Iowa Insurance Commission to Make Important Report.

Deferred Dividend Policy Proves Bone of Contention Among Iowa Legislators.

The Iowa legislative insurance commission signed its report, Commissioners Kendall and Jones reserving the right to file a minority recommendation relative to deferred dividend policies.

The minority report will be filed as soon as prepared. Commissioners Jamison, Bleakly and Clary directed Secretary Byrkit to hold their report and not to file it until a future date. The commission did not adjourn sine die.

The majority of the commission has prepared an elaborate defense of the deferred dividend policy and recommends against legislation restrictive of its issuance, despite the recommendations of most of the other states, of all the insurance superintendents' organizations and the passage of laws by the state of New York. No restriction of salaries and other expense will be recommended by the majority.

Commissioner Kendall may decide to go to the extent of recommending a law prohibiting deferred dividend policies altogether; Commissioner Jones may join with him, though he has regarded an absolute prohibition as non-feasible at this time. Both are opposed to the plan of the majority, and they will urge legislation, they declare, in the interests of the policy holders, instead of the companies, by insisting on laws requiring individual annual accounting of the companies with their policy holders and the limitation of expense loading, to protect the surplus so accounted for.

For Uniform Fire Policy.

The most important thing in the report of the commission is the provision recommending the enactment of a statutory uniform fire policy. This, in effect, will set aside the effect of the present Iowa law which has been so construed, and in terms makes an insurance agent's representations a part of the contract.

This recommendation also originally included the repeal of the Iowa law against co-insurance which has been indorsed by policy holders, and which the auditor of state vigorously defended. Next to the repeal of the Blanchard law the repeal of the statute prohibiting co-insurance is desired by the fire companies.

Regarding Beneficiary Societies.

The second most important and drastic recommendation is that relating to fraternal beneficiary societies. It urges the passage of a law to prevent the organization of these societies in Iowa except in the fraternal congress mortuary tables. It is recommended, also, that the present fraternal societies be required, within four or six years, to get upon the same basis. The term to be fixed is left to the legislature, no recommendation with respect to it being made by the commission.

The prohibition of all other companies which pay death losses on the basis of assessment of surviving members is recommended by the commission, except the companies which are on a legal reserve basis. Domestic concerns coming under this head are to be given time to get on the legal reserve basis.

The establishment of an insurance department separate from the office of the auditor of state, who now is in charge of insurance, is recommended. The commissioner of insurance will be appointed by the governor and confirmed by the senate.

The legislature is urged to investigate the desirability of fire marshal system.

A law limiting the earnings of stock in stock companies engaged in insurance in Iowa to 10 per cent, is proposed by the commission.

Uniform Provisions Recommended.

A large number of uniform provisions to be required in all life insurance policies are proposed by the commission. One of these is that the policy shall be the entire contract. Others provide that representations in absence of fraud shall not be regarded as warranties; that the policy holder shall participate in surplus; that loans shall be made equal to the reserve value, after three years; that stipulated insurance shall be issued in case of lapse after three years, equal to the reserve value, and settlement shall be compulsory after sixty days from death.

A law is proposed to fine companies \$25. to \$100 for each policy received from a noncommissioned agent; but no law affecting the commission paid agents is thought by the commission to be necessary in Iowa at this time.

Nor does the majority of the commission deem it advisable to attempt to restrict salaries in this state, for there are no instances, it is declared, in which excessive salaries are paid,

in cases where salaries appear to high it is explained that the services of the recipients were given without compensation when the company was being inaugurated.

As to Deferred Dividends.

The majority of the commission does not deem it wise for Iowa to prohibit the writing of the deferred dividend policy, but it thinks it would be wise to require the utmost detailed publicity as to the extent of the surplus of all life companies and the uses to which it or any part of it is put. Itemized accessions to the surplus and itemized report of expenditures therefrom, the majority of the commission believes, would be sufficient, if published, "to compel companies to make a fair and equitable use and distribution of surplus funds." The three commissioners discuss at much length the evils connected with the surplus, which, when exposed, created the recent insurance sensations, and finds that in Iowa no condition exists which would appear to make drastic restriction in regard to the surplus of Iowa companies either essential or desirable. It is on this point that Commissioners Kendall and Jones will file minority report.

Words for Commendation

The commission pays a high compliment to the auditor of state in the management of insurance interests in Iowa. It commends Iowa insurance companies also, and declares that there is nothing to indicate that any of them are not complying fully with all the present law.

The insurance commission has devoted itself to the work of investigating the general subject of insurance during some of the time since the adjournment of the session of the legislature which created the body last April. It took several thousand pages of testimony from insurance experts coming from many states. Its own report will cover more than 60 pages of printed matter, and it has published but meager extracts from the volume of testimony to which it listened during the year. Its report is an essay.

Its first troubles were in connection with the recommendations relative to fraternal insurance. Most of the members are in such organizations. One member belongs to five commission in all belonged to twelve fraternal societies conducting insurance business. But its recommendations on this point were signed by all of the commissioners.

The commissioners are:

Senator J. H. Jamison of Clarke county, chairman.

Senator J. L. Bleakly of Ida county. Representative N. E. Kendall of Monroe county.

Representative F. F. Jones of Montgomery county.

Representative T. C. Clary of Chickasaw county.

C. S. Byrkit of Des Moines has been the secretary of the commission. He has had the task of abstracting the testimony taken by the body during the summer's investigation.—Des Moines Register and Leader.

GROOMING COUNTS
But it cannot make a Fair Skin or a Glossy Coat.

Women with good complexions cannot be hoarse. Creams, lotions, washes and powders cannot make a fair skin. Every horseman knows that the skin coat of his thoroughbred comes from the animal's "all-right" condition. Let the horse get "off his feed" and his coat turns dull. Currying, brushing and rubbing will give him a clean coat, but cannot produce the coveted smoothness and gloss of the horse's skin, which is his complexion. The ladies will see the point.

Lane's Family Medicine

Is the best preparation for ladies who desire a gentle laxative medicine that will give the body perfect cleanliness internally and the wholesomeness that produces such skin as painters love to copy.

Bartcher Bros. UNDERTAKERS
Funeral Directors and Licensed Embalmers.

—GRADUATES—
Des Moines College of Embalming of Des Moines, Iowa, November, 1901.
Philadelphia Training School for Embalmers of Philadelphia, Pa., October, 1904.

—LICENSED—
By Nebraska Board of Health, June 20th 1903, No. 408.
By Iowa Board of Health, May 10th 1904, No. 682.

A large and complete stock of funerals supplies always on hand. Calls promptly answered day or night. Satisfaction guaranteed.
Iowa Phone No. 175
C. C. Phone 312
Night Phone C. C. 116

BARTCHER BROS.
Lower Broadway Denison, Iowa

W. R. Temple Co.

We have for sale three of the best Hog Wire Fences on the market to day. Call and examine them. Also Red and White Cedar Posts at Rock Bottom Prices. Owl Cement beats all the cement we ever handled. Poultry Netting from 3 ft. to 6 ft. high. Sewer pipe from 3 in. to 24 in. And everything to be found in a first class Lumber and Coal Yard.

W. R. Temple Co.

Bread
keeps fresh longer

Bread
tastes far better

Bread
does you more good when it's made with

YEAST FOAM
the wonderful yeast

that took the First Grand Prize at the St. Louis Exposition. Yeast Foam is sold by all grocers at 25¢ a package—enough for 40 loaves. Send a postal card for our new illustrated book, "Good Bread: How to Make It."

NORTHWESTERN YEAST CO.
CHICAGO, ILL.

HIGHWAY NOTICE.

STATE OF IOWA, ss
Crawford County, ss

Office of the County Auditor,
Denison, Iowa, Nov. 24, 1906.

To Peter M. Petersen, L. E. Quivey, Rickie Bruns, H. W. Maynard, Clark Winans, C. H. Richardson, Donald McCorkendale, C. L. Voss, Nels Taylor, The Illinois Central Railroad Co, the Chicago and Northwestern Railway Co. and To Whom it May Concern.

You, And Each of You Are Hereby Notified, that the commissioner appointed to locate a highway, commencing at the Southeast corner of Section 5 in Township 85 North, of Range 37 West in Crawford County, Iowa, running thence West on the Section line, to a point 3.13 chains West of the 1/2 Section corner between Sections 6 and 7 in said township, thence S 62 degrees, 15 minutes W 3.82 chains, thence N 82 degrees W 1.50 chains, thence N 16 degrees W 1.60 chains thence West on the Section line 31.10 1/2 chains to the Northwest corner of said Section 7 aforesaid—thence South 1.87 1/2 chains to the North line of the Nels Taylor land, thence West 16.32 chains over lands of the said Bruns, Maynard, Winans, Richardson, Voss, McCorkendale and Taylor and over the Right of Way of the Illinois Central Railroad Co. and the Right of Way of the Chicago and Northwestern Railway Co. and terminating in Highway No 551 at a point 1.87 1/2 chains south and 16.32 chains West of the Northeast corner of Section 12 in Township 85 North of Range 38 West in said County has reported in favor of the Location thereof, and all objections thereto or claims for damages must be filed in the Auditor's office in said county in Denison, Iowa, on or before noon of the 29th day of January A. D. 1907, or such highway will be located without reference thereto.

Edw. Theobald,
Auditor of Crawford County, Iowa.

HIGHWAY NOTICE.

STATE OF IOWA, ss
Crawford County, ss

Office of the County Auditor,
Denison, Iowa, Nov. 20, 1906

To Herman Haase, Carl Gronau, George Naeve and to whom it may concern:

YOU, AND EACH OF YOU, ARE HEREBY NOTIFIED, that the commissioner appointed to vacate a part of Highway 388, commencing at the East line of the N E 1/4 of section 32 in Township 84 N Range 39 W in Crawford County, Iowa, running thence S 24, W 11.49 chains, thence S 73 1/2 W 200 chains thence South 60 links and terminating at the intersection with Highway 294 has reported in favor of the vacation thereof, and all objections hereto or claims for damages must be filed in the Auditor's office in said county in Denison, Iowa, on or before noon of the 4th day of January A. D., 1907, or such highway will be vacated without reference thereto.

Edw. Theobald,
Auditor of Crawford County, Iowa.

Kodol Dyspepsia Cure
Digests what you eat.

Little's Early Risers
The famous little pills.

NEW MONUMENT CONSTRUCTION

R. L. HILL

Let us make estimates on anything in our line.

The best of workmanship.

A guarantee that we make good.

Artistic Designs in Granite and Marble

HILL & SEELEY

CAPITAL, \$100,000. DEPOSITS, \$800,000.

Crawford County State Bank,
Denison, Iowa.

The Best Security General Banking Business Farm Loans at 5 per cent interest for depositors Done.

Incorporated under the laws of Iowa, giving best security to depositors, as each share-holder is held not only for amount of stock, but his personal property is held for a like amount also. State Banks are under control of State Auditor, who can examine them at will and published statements are according to his findings. Thus depositors have more security than their confidence in the bank's officers. Capital stock can not be used for outside speculation or investment. The Crawford County State Bank is the best incorporated banking institution in the county.

PASSAGE TICKETS SOLD. INSURANCE WRITTEN. LOANS NEGOTIATED. ABSTRACTS FURNISHED.

DIRECTORATE:
L. Cornwell, Pres. George Naeve, V. Pres. L. Cornwell, George Naeve, H. F. M. E. Jones, Cash. C. J. Kemming, Asst. Cash Schwartz, O. Tabor, J. P. Conner.

The Stewart Lumber Co.
W. J. SCRIVER, Manager. Denison, Iowa.

Lumber, Lime, Coal, Cement.
Agricultural Implements - -
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Have you an Eye For Your Own Interests?

If so, you will see Eugene Gulick and learn his terms on houses to be bought on easy monthly payments. After that you will never pay out money for rent again.

If you do not care to buy a house in town perhaps you are looking for a farm of your own for next year. Better pay a small rate of interest on your own land than to pay the landlord big interest on his investment. We have all kinds of farms at all prices in all localities.

Eugene Gulick, REAL ESTATE and LOANS.
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West Virginia Splint Coal!
Best Coal on the market

TRY IT!

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W. A. McHenry, Pres. Sears McHenry, Cash.

FIRST NATIONAL BANK
Denison, Iowa.

Capital and Surplus, \$125,000 Deposits, \$518,675.16 Loans, \$ 751

If your patronage and influence have, in any degree, contributed to the success of our business, we thank you for it. If as yet you are not a customer, let this be your invitation to become one. Who deavors to make it both agreeable and profitable for you to do so at our Bank. Personal interviews are desired.

Money to Loan on Long or Short Time.