

BRYAN THE FOREMOST STATESMAN OF HIS TIME.

So Says the Great Journalist James Creelman.

James Creelman, who probably did as much to elect Mr. McKinley in 1896, as any newspaper man in the country, recently sent a special dispatch from Cincinnati to the St. Louis Republic, saying that Mr. Bryan was stronger than ever, and that his rise into national power is the last protest of old-fashioned Americanism against McKinleyism, trusts and imperialism.

Much as I personally dislike and distrust the free-silver idea, I am compelled by force of facts to recognize in Mr. Bryan a really great man, a stubborn and uncompromising champion of a mistaken financial policy, but a statesman and patriot who loves and believes in the plain people. Much has been written and said about Mr. Bryan's failure to make a national name and great fortune as a lawyer, but it must be remembered that he was only 23 years old when he was admitted to the bar in a small Illinois town, and that he gave up the practice of law seven years later and entered upon a political career. Yet twice during that period he made himself self-supporting—once in Jacksonville and again after his removal to Lincoln.

Besides that he declined to accept a salary of \$10,000 a year from the Standard Oil Company, preferring to live more economically and fight against the abuses of such overgrown corporations.

He has much more solid record as a lawyer and business man than President McKinley. For one thing, no man has ever been called upon to pay his debts, and I personally know that he has helped many an unfortunate friend out of his troubles.

Another fact about Mr. Bryan has become known since 1896. He cannot be used by other men; he is not weak or invertebrate. He is the master rather than the servant of those who surround him. It was said in the last campaign that if this unformed, inexperienced youth from the prairies of Nebraska should be seated in the White House, his every act would be dictated by cranks and fanatics. But today the whole nation can witness in every part of the country the evidences of this man's indomitable will and unconquerable courage.

I am quite sure that if the next democratic national platform should fall to meet his convictions he would decline to be the democratic candidate though he would vote the democratic ticket.

My own judgment is that he will have no rival in the national convention and will be nominated by acclamation. It is too soon to express a positive opinion regarding his chances of election, but I should say that he is much more popular than when he was last a candidate, and that if the contest is to be between Mr. McKinley and Mr. Bryan the present prospect favors Mr. Bryan's election.

It is a long look ahead, but at the same time the events preceding the last national convention I succeeded in demonstrating to my own satisfaction at least, Mr. McKinley's nomination and election, and I do not fear to make a prediction now with all the reserve arising from the fact that a prophet can never hope to be as accurate as a historian.

Belknap vs. Johnston. Judge Platt has filed his decision in the above entitled cause recently tried in the District Court of this county, and has ordered a decree in favor of Mr. Johnston for the full \$5,000 and costs. As considerable interest, owing to the sensational charges made by the plaintiff in her petition, and because of the fact that many of our readers are members of fraternal insurance associations, I thought it would be well to give a few legal questions applicable to such associations, we print the decision in full.

In the District Court of Iowa for Delaware County. BELKNAP, Executrix, vs. JOHNSTON, et al. Opinion and Findings.

On June 30th, 1880, J. L. Belknap, a citizen of Iowa, became a member of the N. W. Masonic Aid Association, a mutual benefit fraternal insurance organization under the laws of Illinois, under a certificate numbered 4515, for \$2500.00. His devisees were therein named as beneficiary. Later the available assets of the association were bequeathed to J. F. Johnston by Belknap. On June 20th, 1888, Belknap applied for an additional certificate and on November 25th, 1888, the certificate numbered 4515 was issued to the beneficiary being the heirs or devisees of the assured. Soon after, and in the same month, Belknap made a will, in which he bequeathed the proceeds of certificate 4515 for \$2500.00 and one-half the amount of certificate 8585 for \$5000.00 to Mrs. Johnston as executrix.

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Besides that he declined to accept a salary of \$10,000 a year from the Standard Oil Company, preferring to live more economically and fight against the abuses of such overgrown corporations.

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I am quite sure that if the next democratic national platform should fall to meet his convictions he would decline to be the democratic candidate though he would vote the democratic ticket.

My own judgment is that he will have no rival in the national convention and will be nominated by acclamation. It is too soon to express a positive opinion regarding his chances of election, but I should say that he is much more popular than when he was last a candidate.

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existence, under which John F. Johnston was beneficiary by the will of his father, J. L. Belknap, to the extent of \$5000.00, and when it was thought that the former certificate could be absolutely assigned in payment of the debt, and the subsequent history of the transaction shows that Belknap did not rely upon this alleged contract, as he paid all the assessments on certificate 8585, and never attempted to assert his rights under the contract, if any he had. Evidently neither party to the instrument recognized it as binding for the purpose of many of its stipulations contain recitals which both parties recognize as contrary to the facts, the court is of the opinion that Exhibit E, should have been bearing upon the questions at issue.

Upon the cancellation of certificate 8585 and pursuant to the request of Mr. Belknap the association issued the new certificate numbered 60514, referred to herein, naming Ellen C. Johnston as beneficiary. This designation was authorized by the organic law of the Association and conformed to the laws of Illinois. The defendant Association was created. At the same time certificate 4515 was cancelled and a new one issued making Belknap's wife the beneficiary, and subsequently Belknap requested the bequest to Mrs. Johnston referred to.

At the time the original applications were signed and entered there was nothing in either the laws of this state or of the state of Illinois to prevent Belknap designating a creditor as beneficiary, but before the issue of the new certificate, chapter 65 of the laws of the Twenty-first General Assembly had been enacted, and it is claimed by the learned counsel for plaintiff, that section 7 thereof applies to foreign associations doing business in this State and consequently prohibited the making of such a designation, while the defendant contends that the section only applies to domestic companies; or that even if it did not apply to the defendant, it is not retroactive; first, because the provision in Section Twenty of the same act exempts existing contracts from the effect of the new law; secondly, because the section only applies to contracts made after the date of its passage.

Plaintiff further contends that the defendant's contention is a mere evasion of the law, and that the contract in question is a contract of insurance, and that the law in question is a law of public policy, and that it is void as against public policy. The court is of the opinion that the relation of debtor and creditor existed between the parties. The notes were in cash and were not to be delivered until the proceeds of the policy were paid to Mrs. Johnston. The contract (Exhibit E) was drawn up in absolute good faith and was not intended to defraud Mrs. Johnston, and when it was thought that such a transaction would be lawful. This contract was never performed by Belknap, and his representatives are hardly in position to ask this court to enforce it against Mrs. Johnston in respect to matters which she never consented to and which she never intended to perform.

Exhibit E, was not the contract between the parties in so far as an absolute assignment of the certificate in question is concerned. The undisputed facts show that Mrs. Johnston was a creditor and that Belknap applied for the change of beneficiary in the opinion of the court, the transaction was not a wagering contract. It is claimed, however, by learned counsel for plaintiff that Mrs. Johnston having failed to pay the assessments on the certificate, the contract was forfeited. As to this contention the court is of the opinion that if the agreement in question related to certificate 60514, Belknap had the right to waive it. As the debt was not cancelled, it was his duty to keep the certificate in force. The fact is that he either waived that part of the alleged contract, or he paid the assessment himself and took no notice of the fact, and did not avail himself of his rights under the contract to again designate another beneficiary, as he might have done. Johnston forfeited her contract; or he treated that part of the contract (Exhibit E), as having been mutually abandoned. The court is of the opinion that the parties unintentionally utilized the draft of the contract drawn by the attorney, and that the contract was not intended to make any change in the conditions which the abandonment of an assignment made necessary. However, that is, Mr. Belknap's conduct precludes the idea that he had made an absolute assignment, or that Mrs. Johnston's situation was anything different from that of a creditor who has an interest to protect by way of security.

Another contention of plaintiff is that the designation of Mrs. Johnston as beneficiary was obtained by fraud, through undue influence of Mrs. Johnston by reason of criminal intimacy between the parties; that the alleged indebtedness of Belknap to Johnston and his wife had no other consideration than the criminal intimacy charged. As to this claim, the court finds that it is not sustained. No evidence before the court could warrant the contrary view. Mrs. Johnston was diligent in making the will, and introduced in evidence, but when it is remembered that Belknap was anxious to keep his father in ignorance of the amount of his indebtedness for reasons that must be apparent, there is little upon which to base even a well founded suspicion against Mrs. Johnston. If a woman's character is so easily ruined, many women of spotless purity would be subjects for successful attack. The court does not believe that the learned counsel would so intently injure a woman's character by wantonly asserting the charges referred to, but it cannot agree with them in their views. It is the opinion of the court that nothing in the evidence to warrant them, and the court believes that its action in refusing to admit in evidence hearsay testimony offered in support of its contention must now be commended by the learned counsel who excepted to such ruling.

These views are fully supported by the undisputed evidence concerning the history of the whole transaction. It is clearly apparent that Belknap was successful in business. The senior Belknap had been successful. Johnston had devoted his whole active life to the business interest, either as clerk for Belknap, sr., or for the son, excepting for a short time when he was in partnership with the latter. The son readily admitted his incapacity as a business man, and was evidently anxious to keep his father in ignorance of the fact. There is nothing to indicate that the defendant lived beyond the means, indeed everything shows that they were careful and saving and the result was nothing which could possibly appeal to the court as indicative of an improper relation between Belknap jr. and Mrs. Johnston. The savings represented by the property in controversy, together with all else that the joint or several possessors, or has ever possessed, is more than a reasonably frugal life of honest toil ought to justify. If death had come as worth anything, there is nothing that the truth is, Mrs. Johnston must have greatly dissembled when she showed such solicitude for the payment of this indebtedness for the benefit of his wife. A similar solicitude (but lacking the solemnity of impending death) was shown by Belknap in trying to protect himself against the knowledge by his father of his bad financial condition. In the opinion of the court, Mrs. Johnston's conduct was due to this cause. The court may well say in conclusion, upon this branch of the case, that for many years prior to the particular act complained of by plaintiff, Mr. Belknap had shown in every way that he recognized the indebtedness in controversy as valid, and it should not at this late date, be possible to impugn his motives, or purpose, by any evidence other than of the most direct and convincing nature.

The court will not attempt to review the opinion of the learned counsel for defendant, but will refer to a few of them as a basis for the findings hereinafter set out. All the authorities cited have been referred to and were accessible. The following will sufficiently indicate the views of the court:

Section 7 of the Twenty-first General Assembly, 91 Iowa 393. This case holds, (1) Practically that the contracts in controversy in the case at bar are Illinois contracts. There is no valid distinction between the two Iowa cases. In the case at bar the application was taken by a local agent and transmitted to the general office in Chicago, where it was acted on. The local agent had no authority to bind the company in any way, hence the taking of the application did not affect the character of the contract. The contract subsequently entered into. In other respects the Zimmerman case is substantially parallel to the case at bar. The Supreme Court seems to treat the Zimmerman application and policy as a Wisconsin contract. (2) The Zimmerman case is not controlling. Marriage is a matter of public concern and its rights and obligations are derived rather from the law than from the contract itself. The subject matter of a contract that is not prohibited by law rests upon very different legal principles. If the dowry right may be enlarged, bridged or taken away, no doubt less be created, yet the legislature could not designate wives as beneficiaries under policies where the husbands had designated other persons. Such rights are vested in the assured by the terms of the contract, and if the contract itself is not prohibited by law, they were without doubt fully protected by section 20, Chapter 65, Twenty-first General Assembly, because such rights were rights acquired by private contract. It is true that the contract in question was made in the certificate, but he had a vested right to name or change his beneficiary according to the terms of the contract of insurance. The contract of association. Brown v. Lodge, 80 Iowa, 287.

Learned counsel for plaintiff insists that a change in beneficiary is the same in legal effect as an assignment. This is substantially true where the original beneficiary in the contract is the insured, but it is not the case in respect to a mutual benefit certificate where the assured has the right to appoint or change his beneficiary. The beneficiary acquires vested rights those rights are substantially the same as those of an assignee of a level premium policy. In such a case of mutual benefit societies the beneficiary's rights are usually dependent upon the will of the assured. In such a case an assignment is a different matter, and when the change is made to a beneficiary as creditor, the assured does not part with all his interest in the certificate. Where an assignee is made for the purpose of changing the beneficiary it amounts in legal effect to a change of beneficiary and the same rules of law govern, but the character of the contract is not changed by learned counsel in an absolute assignment in payment of the debt.

The court is of the opinion that the weight of authority sustains the following propositions: (1) That where mutual benefit societies have contracts of insurance, their constitutions and by-laws become parts of the contract. (2) That contracts like the one in controversy and entered into under similar circumstances are governed by the laws of the state where executed, and will be construed according to those laws. (3) That state laws respecting the organization and operation of mutual insurance companies do not apply to foreign companies licensed to do business in this state, unless so expressly provided by statute. (4) That the laws of the state where created govern the contract between the states and upon the fact that it would be impracticable to make the laws of the several states in respect to such matters conform to any fixed plan.

(4) That if the membership certificate in a mutual benefit association is not a contract, it is not enforceable by the beneficiary at will, and such contract be not unlawful at the time, the rights to make such change cannot be enforced by the beneficiary. The court is of the opinion that it is unnecessary to decide some of the questions presented by the very able argument of the learned counsel for plaintiff, but as counsel have strenuously and with mark distinguished the national and international character of the contract, the court will make a full record of its findings upon all the salient points suggested by the findings of the court upon questions of fact are:

(1) The notes, etc., evidencing the alleged indebtedness of James L. Belknap to Mrs. Johnston, are not evidence of the actual bona fide indebtedness of James L. Belknap. No part of the same represented a settlement of any criminal offense committed by Belknap and Johnston. No such criminal relations have been proven.

(2) There is no evidence warranting a finding of any fraud or concealment by James L. Belknap by either John F. Johnston or Ellen C. Johnston. The certificate in controversy was voluntarily applied for by Belknap and Johnston, the designation of Mrs. Johnston as beneficiary was the voluntary act of James L. Belknap for the purpose of securing his creditor.

(3) The contract marked Exhibit E, was drafted long prior to its execution, and is not an assumed contract relating to an absolute assignment related to a transaction that had been mutually abandoned by the parties. The agreement in question, and agreement related thereto, were referred to a matter that had been abandoned. In other respects the paper (Exhibit E) evidenced the understanding and agreement of the parties. And as to legal conclusions, the court finds:

(4) That the instruments used in the case at bar, that certificate 8585, together with the organic laws of the association vested in the assured the right to change his beneficiary at will, and that the laws of Illinois and the organic law of the association, and not the laws of Iowa in respect to the organization of domestic mutual benefit associations, govern the contract of this state in determining the rights of the parties.

(5) That the first twelve sections of Chapter 65, Laws Twenty-first General Assembly do not apply to foreign mutual benefit associations.

(6) That under the provisions of Section Twenty of said Act the contract (certificate 8585) was expressly exempted from the operation thereof, and that section seven of any application to foreign associations.

(8) That certificate 60514 is no contrary to the policy of the laws of Iowa and the same is enforceable in the courts of this state, according to the terms of the certificate, the organic laws of the Association and the laws of the state of Illinois.

(9) That the defendant Ellen C. Johnston is entitled to a decree for the payment to her of the sum of \$5000.00, deposited in this court by the defendant Association.

(10) That plaintiff is not entitled to general damages paid by the defendant Belknap deceased. Such payments having been made by him as debtor to keep in force the security he had given to the defendant, Ellen C. Johnston and against the plaintiff. The decree will be in payment in twenty days from the filing thereof, to the defendant, Ellen C. Johnston, of the sum of \$5000.00 and the cancellation and delivery to plaintiff of all the evidences of indebtedness held by her or which were placed in escrow with H. C. Heabler. The costs will be taxed to plaintiff.

To each of which findings, order, and decree, plaintiff excepts. FRANKLIN C. PLATT, District Judge.

N. E. R., 882, holds the same view. The court held that the contract issued December 17, 1895, being prior to the act of June, 1893, that being similar in effect to Section 7, Chapter 65, Twenty-first General Assembly, was not affected by that act.

The citation of plaintiff's counsel of 6 Am. & Eng. Enc. of Law, 957, (2nd Ed.), on the subject of vested rights, relates to a question of mere expectancy in property founded on the anticipated continuance of existing laws. The contract in question was made by the two Iowa, 517 (cited in foot notes) which holds that the legislature may at any time before the husband's death enlarge, abridge or take away the dower of the wife in the husband's real estate. The authority relates solely to marriage, and is a matter of public concern and its rights and obligations are derived rather from the law than from the contract itself. The subject matter of a contract that is not prohibited by law rests upon very different legal principles. If the dowry right may be enlarged, bridged or taken away, no doubt less be created, yet the legislature could not designate wives as beneficiaries under policies where the husbands had designated other persons. Such rights are vested in the assured by the terms of the contract, and if the contract itself is not prohibited by law, they were without doubt fully protected by section 20, Chapter 65, Twenty-first General Assembly, because such rights were rights acquired by private contract. It is true that the contract in question was made in the certificate, but he had a vested right to name or change his beneficiary according to the terms of the contract of insurance. The contract of association. Brown v. Lodge, 80 Iowa, 287.

Learned counsel for plaintiff insists that a change in beneficiary is the same in legal effect as an assignment. This is substantially true where the original beneficiary in the contract is the insured, but it is not the case in respect to a mutual benefit certificate where the assured has the right to appoint or change his beneficiary. The beneficiary acquires vested rights those rights are substantially the same as those of an assignee of a level premium policy. In such a case of mutual benefit societies the beneficiary's rights are usually dependent upon the will of the assured. In such a case an assignment is a different matter, and when the change is made to a beneficiary as creditor, the assured does not part with all his interest in the certificate. Where an assignee is made for the purpose of changing the beneficiary it amounts in legal effect to a change of beneficiary and the same rules of law govern, but the character of the contract is not changed by learned counsel in an absolute assignment in payment of the debt.

The court is of the opinion that the weight of authority sustains the following propositions: (1) That where mutual benefit societies have contracts of insurance, their constitutions and by-laws become parts of the contract. (2) That contracts like the one in controversy and entered into under similar circumstances are governed by the laws of the state where executed, and will be construed according to those laws. (3) That state laws respecting the organization and operation of mutual insurance companies do not apply to foreign companies licensed to do business in this state, unless so expressly provided by statute. (4) That the laws of the state where created govern the contract between the states and upon the fact that it would be impracticable to make the laws of the several states in respect to such matters conform to any fixed plan.

(4) That if the membership certificate in a mutual benefit association is not a contract, it is not enforceable by the beneficiary at will, and such contract be not unlawful at the time, the rights to make such change cannot be enforced by the beneficiary. The court is of the opinion that it is unnecessary to decide some of the questions presented by the very able argument of the learned counsel for plaintiff, but as counsel have strenuously and with mark distinguished the national and international character of the contract, the court will make a full record of its findings upon all the salient points suggested by the findings of the court upon questions of fact are:

(1) The notes, etc., evidencing the alleged indebtedness of James L. Belknap to Mrs. Johnston, are not evidence of the actual bona fide indebtedness of James L. Belknap. No part of the same represented a settlement of any criminal offense committed by Belknap and Johnston. No such criminal relations have been proven.

(2) There is no evidence warranting a finding of any fraud or concealment by James L. Belknap by either John F. Johnston or Ellen C. Johnston. The certificate in controversy was voluntarily applied for by Belknap and Johnston, the designation of Mrs. Johnston as beneficiary was the voluntary act of James L. Belknap for the purpose of securing his creditor.

(3) The contract marked Exhibit E, was drafted long prior to its execution, and is not an assumed contract relating to an absolute assignment related to a transaction that had been mutually abandoned by the parties. The agreement in question, and agreement related thereto, were referred to a matter that had been abandoned. In other respects the paper (Exhibit E) evidenced the understanding and agreement of the parties. And as to legal conclusions, the court finds:

(4) That the instruments used in the case at bar, that certificate 8585, together with the organic laws of the association vested in the assured the right to change his beneficiary at will, and that the laws of Illinois and the organic law of the association, and not the laws of Iowa in respect to the organization of domestic mutual benefit associations, govern the contract of this state in determining the rights of the parties.

(5) That the first twelve sections of Chapter 65, Laws Twenty-first General Assembly do not apply to foreign mutual benefit associations.

(6) That under the provisions of Section Twenty of said Act the contract (certificate 8585) was expressly exempted from the operation thereof, and that section seven of any application to foreign associations.

(8) That certificate 60514 is no contrary to the policy of the laws of Iowa and the same is enforceable in the courts of this state, according to the terms of the certificate, the organic laws of the Association and the laws of the state of Illinois.

(9) That the defendant Ellen C. Johnston is entitled to a decree for the payment to her of the sum of \$5000.00, deposited in this court by the defendant Association.

(10) That plaintiff is not entitled to general damages paid by the defendant Belknap deceased. Such payments having been made by him as debtor to keep in force the security he had given to the defendant, Ellen C. Johnston and against the plaintiff. The decree will be in payment in twenty days from the filing thereof, to the defendant, Ellen C. Johnston, of the sum of \$5000.00 and the cancellation and delivery to plaintiff of all the evidences of indebtedness held by her or which were placed in escrow with H. C. Heabler. The costs will be taxed to plaintiff.

To each of which findings, order, and decree, plaintiff excepts. FRANKLIN C. PLATT, District Judge.

DREYFUS IS GUILTY.

Second Trial of the Captain Goes Against Him.

COURT 5 TO 2 FOR CONDEMNATION.

The Sentence Is Ten Years Imprisonment, Five of Which Have Already Been Served.

Dreyfus Is Allowed to Speak Before the Judges Retire to Deliberate Upon the Verdict and Declare His Assured That He Will Appeal. The Verdict Outside the Jury Room. The Army When the Verdict Is Announced.

Paris, Sept. 11.—Captain Dreyfus has been found guilty of the charge of treason. The court stood five to two for his condemnation. The sentence is ten years imprisonment, five of which he has already served. When the verdict was announced the crowds outside the Lycee cheered wildly for the army. The verdict was announced at 5:02 p. m.

INDEPENDENCE CARNIVAL.

Independence, Ia, Sept. 27 to 29th. For the above occasion the I. C. R. R. will sell tickets from Manchester to Independence and return at rate of One Fare for the round trip. Tickets on sale September 20th to 24th inclusive, limited to return until September 30th.

H. G. PIERCE.

Manchester Markets. Hog, per cwt. \$10.00 10.00. Sheep, per cwt. 4.00 4.00. Cows, butchers' stock, per cwt. 2.00 2.00. Turkey, per lb. 7.00 7.00. Ducks, white, per lb. 5.00 5.00. Chickens, per lb. 6.00 6.00. Corn, per bu. 25.00 25.00. Hay, wild, per ton. 4.00 4.00. Potatoes, per bu. 1.00 1.00. Butter, dairy, per lb. 15.00 15.00. Eggs, per doz. 30.00 30.00. Clover seed, 2.00 2.00.

Notice to Tax-Payers. The time for last payment of taxes ends September 30. Let all take notice and pay any penalty. Come in early and avoid the rush.

L. MATTHEWS, Treasurer.

Buffalo Bill's Show, Monticello, Iowa, September 27.

For the above occasion the Chicago, Milwaukee & St. Paul Ry. will sell excursion tickets to Monticello and return at Fare and One Third for the round trip. Tickets sold September 25 and 27, good until September 28.

The first week of school makes a demand for numberless items.

Let Kalamity, "the school children's outfitter" help you get them ready. First, for the boy, is a good, serviceable suit of clothes. We have them at 99c, \$1.19 and \$1.24. Others at \$1.39, \$1.49, 1.59 and up. We have a great variety of styles and kinds at special school opening prices.

shoes

next. School footwear is an important item. For both girls and boys we have made an effort to select only the kinds that will give the best satisfaction. We offer a line especially adapted to school service and are long wearing. Just as good shoes as can be made, at under regular prices.

headwear

We have now a splendid assortment of boy's and girl's school caps in all the new and popular styles, commencing with a variety of boy's caps at only 10c.

School supplies

We have an abundance (except school books). No more of a variety of tablets can be found anywhere. Every kind of every price. SLATES, PENCILS, PENS and HOLDERS, INKS. Everything on the school list can be found here.

Bring the Children to Kalamity and start the year right.

MOST for the MONEY, that's what we give. SALES MEN WANTED

E. L. Watrous, Des Moines, Ia.

BARGAIN In Delaware County Land

615 Acres in Richland Township for \$15 Per Acre.

We are sole agents for the Loomis tract of land (near the Backbone) in Richland township, and will sell same at any time during the present month for \$15 per acre.

BRONSON & CARR, Manchester, Iowa.

'OLIVES'

Have just received a new lot of them. They were bought right and will be sold cheap. Why buy bulk Olives when you can buy bottle of a better grade just as cheap. Come and get a bottle. Yours,

T.N. ARNOLD

For the above occasion the Chicago, Milwaukee & St. Paul Ry. will sell excursion tickets to Monticello and return at Fare and One Third for the round trip. Tickets sold September 25 and 27, good until September 28.

This Store of ours isn't a rich man's store

It's a store for everybody. It's a place where the poor man's dollar will buy the biggest one hundred cent's worth he ever saw and where the stylish man's money will purchase the latest styles. Needn't take our word for it. Look around and convince yourself.

New Fall Hats are here in the greatest variety.

L. R. Stout, Postoffice Bldg., Franklin St.

Getting the Heat Into the House

Prince Royal

is constructed on right principles to produce heat, and has stood the test of actual use for more than a quarter of a century. We have made the heating question a study and we claim to know how to install a furnace and get the best results. It is the "know how" that makes a short coal bill. You should give the furnace question your attention now, before the rush begins and before a further advance in furnace prices. Let us figure with you and show you that we know as much as we claim about furnaces.

G. S. LISTER

WATCH THIS SPACE.