FARMERS' INSTITUTE

Full and Complete Report of the Three Day Session.

A Large Attendance Despite Inclement Weather--Much Interest Manifested.

The Delaware County Farmers' Institute was held Wednesday, Thursday and Friday of last week in the court house in this city. The attendance was large and the program unusually interesting and instructive. The beneficial results of these meetings can hardly be overestimated. Men of years of experience in their different lines give their ideas and thoughts on agricultural topics. More practical knowledge may be derived from an institute of this kind than from any other source. On account of the bad weather the attendance was not as large on the first day as on the following ones.

Rev. H. W. Tuttle opened the exercises with a prayer and M. F. LeRoy delivered the address of welcome. He spoke of the advancement of Delaware county during the past generation and attributed the rapid growth to the farmers, and not to the people, who live in the towns. The villages and towns would be powerless were they to be deprived of the backing and support of the agricultural part of the community. He said that it was brain mixed with the soil that made this county prosperous.

In response, J. F. Graham spoke of the hearty welcome always extended to the farmers by the people of Manchester, and thanked them for their interest and good will. He read a paper as follows:

J. F. Graham's Paper.

The mission of the Farmers' Institute is to give an impetus to do better work and pursue improved and progressive methods on the farm, by supplying practical information based on study and experience. It brings together the farmers of the county and those interested, and enables them to consult in a practical way and from the standpoint of experience upon the various problems affecting the farm both as a home and a business undertaking, thus making the views of each the property of all. In these progressive times and under the close competition of today, brawn alone will not succeed in agriculture. It must be accompanied by thought and skill, a trained hand and eye, and we should understand something of the conditions under which crops feed and grow best, how to conserve soil moisture, the constituents of the various feeds for stock, the rations best adapted to the various uses for which they are fed, the best management of stock for profit, the best age at which to sell stock, the best fence (and it should be a tight fence), and above all how to make the best home and its environment and how to inculcate good morals among the children—these should have our best thought and attention.

We are interested in good schools. The township graded school with the township library and better teachers with better pay are coming, and are worthy of our best thought and action. We are also interested in good roads, and the township road district, with a better system of making roads and better management of road work is coming, as also are the rural daily mail delivery and the telephone on every farm. Let us keep in the van of the procession that is going our way, and work for all that is best, "proving all things and holding fast to that which is good."

"Mutual Insurance" was the first topic on the program for discussion. C. A. Pierce was absent, and F. L. Durey was called upon, reading the following interesting paper:

The question of Mutual Insurance was next taken up and F. L. Durey contributed the following:

F. L. Durey's paper.

Mutual insurance has been a success wherever it has gained a foothold. In this state it has passed from the experimental stage, and occupies today a place among the solid, permanent business interests of our commonwealth. No state in the union has carried this idea of mutual helpfulness to so high a degree of perfection as has the state of Iowa.

A farmers' mutual company is for protection, while the old line company is for speculation. It will be observed that the mutual companies are not organized to make money or pay salaries to officers, commissions to agents, or dividends to anybody. They are companies that are organized for the purpose of insuring the property of members at cost, with but a small margin for expenses. Those rendering service to the association doing it for a moderate compensation which is based upon farm values for time and labor.

Some people have misgivings about the safety of mutual insurance companies, and they are always more or less uneasy while their property is insured in them. This is a useless fear when a mutual company is managed by honest and capable men. The company that is organized by farmers for a purely protective purpose and managed strictly on the co-operative principle is both safe and reliable. While of the company that has been organized for the purpose of giving its officers good places at fat salaries, there is always reason to be in doubt.

Of course, the management of old line companies like a good grade of risks, but they put a lot of agents in the field whose business it is to get the commission paid on the premium received, and they are not going to be so choice in the kind of men they insure, just so they are the kind who will insure.

With farmers' mutual companies it is different. The solicitor will look at the character of the individual, and the character of his property. He is interested in getting a safe risk, owned by a good, honest man.

The moral hazard will be very light if proper precaution is exercised to keep the membership up to a high moral standard. The mutuals are not as liable to meet with heavy losses in a single fire as the old line companies, because they confine their business to rural risks where one fire can cause no extensive loss. Whereas, one fire in a city may destroy a vast amount of property for which a single insurance company is liable.

It is as impossible for co-operative mutual insurance to fail, as it is for all the property of the entire earth to burn up at one time.

It is a practical impossibility for a strictly co-operative company to break so that any member will lose anything. The question is sometimes asked, "Are mutual insurance companies successful?" They certainly are, and the best proof of it is the fact that they are so often counterfeited. In this age of the world people do not go to the trouble of counterfeiting useless or unsuccessful things. And this brings us to the subject of the two kinds of mutuals. The co-operative mutual, which is all right, and the counterfeit mutual, which is all wrong. It is very necessary to the welfare of the farmers, that they be able to distinguish the right from the wrong. For nearly all insurance agents have wonderful powers of persuasion and can almost make a man believe that the moon is made of green cheese, if he don't keep his eyes open.

The co-operative mutual insures its members, charging no rate at all and collecting no premiums or notes. Only a membership fee is charged and usually a survey fee in the beginning. And each member pays his share of losses when they occur, and not until they do occur. Any company organized and operated on this plan is, almost without exception, considered safe.

Counterfeit mutuals charge so much per hundred for insurance and take a premium note on which assessments are to be made, and sometimes the makers of the note are promised exemption from assessment, and then a time comes, when the company being cramped for cash, fails. No other result can be expected.

The company that is organized for speculation and managed as a one-sided mutual, will invariably fail in its purpose and will generally work no good to any members save the officers.

These failures of counterfeit mutuals give the agents of old line companies just the chance they are looking for, and they are not slow in telling of this or that mutual which has failed, not deeming it necessary to state which kind of mutual it was.

The managers of the Farmers' Mutual Insurance Co. conduct the business with no thought of gain to themselves. It comes under the head of fraternal insurance which eliminates, almost entirely, the practical idea of gain.

In the last two or three years the rates of mutual insurance companies have been increased owing to heavy losses, but they are still away below those of old line insurance. I fail to find an instance where the amount of assessment in any year has exceeded the premium that would be paid for a policy of like amount in an old line insurance company. The supreme court has decided that all moneys on hand in insurance companies shall be taxed. The mutual will escape this extra expense because it does not have any money on hand.

Co operative insurance has saved the owners of farms millions of dollars. Before its adoption farmers were paying $25 on a thousand. Old line companies still charge $15 on a thousand, while the actual losses on farm property amount to about $5 on a thousand. And this year old line companies have made a raise on rural risks, while town property remains the same. In the towns and cities the old line companies still hold sway, but in the rural districts they are rapidly loseing ground. The mutuals will soon drive out the stock companies in the agricultural districts.

The co-operative mutual system is the safest, the cheapest and the most promptly paid insurance in existence. It treats its members with a spirit of fairness in the adjustment of losses too, that is not found in any old line company, which is working for officers salaries, agents commissions and dividends as its primary objects, rather than the welfare of its policy holders.

The agents for mutual insurance companies should be careful and painstaking, and capable of valueing property, and only those should be insured whose interests are identical with those of the persons already insured.

The adjuster should not be the man who does the insuring, because he might appraise too high in order to give prestige to the company. He should be a man who understands the value of property and of labor, and is a judge of human nature.

If properly managed co-operative mutuals never fail. Every farmer, having had experience with the home companies, should be a missionary for their upbuilding.

There is still much to be learned in mutual insurance, as in almost everything else. This is an age of progress and mutual insurance, will be still more simplified as the years go by.

Willis H. Hogan, secretary and treasurer of the Dubuque County Farmers Mutual Insurance Association, read a paper on the same subject as follows:

William Hogan's paper.

I feel highly honored today to meet with you in a farmers institute, and to present some thoughts on Mutual Insurance, and its work and possibilities.

It is possible only to one who has spent a lifetime in prosecuting a single purpose to a successful termination to realize the condition under which and the trials through which he has passed to crown his efforts with success.

It is possible, therefore, only to one who has assisted in effecting great results by limited means, and short years of effort to presume to speak in detail, or go beyond a mere cursory view of success.

But we are happy to know that there are those who read the history of these organizations, to readily comprehend the fact, that many of our greatest thinkers have manifested much concern, and have given time for thought to the principle involved. This gives us stimulus to greater effort, and renewed energy to accomplish more than has been done.

In the nature of things the business of insurance is entitled to and should occupy as high a plane as any other. Its magnitude is second to that of few other lines of business. Its underlying principles are as sound and wholesome in ethics, economics, and morals as any sort of business. The immense volume and reach of its transactions would naturally free those engaged in it from all temptation to employ those disreputable practices, means, methods, and tricks, that are associated in the popular mind with petty mean precarious traffic. There is, in fact, every reason to believe that in and about the centers of population where the great bulk of all insurance risks are placed, the business is conducted on as lofty plans as any other large business.

The fundamental basis of the business of insurance is the doctrine of averages. It is this doctrine and the mathematical accuracy with which it operates, that distinguishes insurance as a legitimate business from mere gambling. Nothing for example is less certain than when a given individual will die; nothing is more certain than the number of men who will die per thousand within a given time, all of them being of a given age, in a given condition as to health to start with, and living under a given set of conditions. The same is true of nearly all the events of life, and the constant averages of sin, crime, misery, misfortune and suicide, and is also true of all losses by the various caesualties of life, such as fire, lightning, hail, tornado and even of embezzlement, to which the principles of insurance have applied.

There is scarcely an industry of importance in the prosecution of which co-operation has not been an element of power, and tower of strength. Its uniformity of method when applied to fire insurance has without doubt widened the scope of its operations, increased its prosperity, and helped to make it vigorous and strong. The mutual begets faith that when a loss comes, you will get satisfaction in settlement, because your friends and neighbors will attend to the adjusting. It is not surprising that co-operative insurance companies have been organized by farmers, for mutual protection, and neither is it surprising that they have, in a majority of cases, proven successful. With the expense of rent, fuel, lights, officers salaries and agents commissions eliminated, and the risk from loss reduced to the lowest point by detached farm buildings, with no cause of incendiarism, to prevent or conceal impending bankruptcy, and the vigilent eye of the owner on duty continuously, the safest and best insurance for a farmer is in a mutual company whose members are farmers and owners of the property insured. When farmer's mutuals were first organized, it was said of them, that farmers did not know enough to carry on an insurance business, and they would soon go down. Later on they were found to be very successful, and some of the most successful companies in existance today, have been organized and managed by farmers. The mutuals have come to stay, and they can be made the cheapest companies if they are properly conducted. The best will be the cheapest, and only the best is good when we are considering insurance. Farmers want insurance that insures. The farmer should buy his insurance the same as he buys everything else, where he can get the best article for the least money. Some of the best farmers will peek into the room where the meeting is being held, feeling that they would like to enter the room it had only left their pocket book at home. They know the men who are organizing it, and know them to be all good men, but feel that they are the dupes of some sharper who has turned up in the county and taught some strange doctrine. These took hold of it later on, and afterwards became the most enthusiastic workers in its behalf.

The reason that co-operative mutuals are less expensive, is that on an average they return sixty-seven per cent of all monies collected, while stock companies return only about thirty-seven per cent. It only takes thirty. Three per cent to pay expenses in a co-operative mutual, whileit takes sixty-three per cent in a stock company to pay expenses and dividends. It has been an enigma to me why a man does not apply the same business sagacity to insurance as he does to everything else, and buy where he can get the best article for the least money. No one who has given mutual insurance an impartial trial, is willing to give it up for something not so good. Every sensible man is willing to give it up for something better, but, so far we have found nothing in insurance lines any better. I do not know of an assessment ever being collected by law suit. In order to promote the organization, we must get men that will work at a sacrifice sometimes in canvassing, to secure the work and pay another time, and be repaid for their lost time.

To show what we as mutuals have to contend with. I will give you a sample. The agent of an old line company, went to a neighbor of ours to take his application, as his expiration occurred in the near future. The neighbors told him he was going in the D. C. F. M. Association. The agent elaborated the danger of extraordinary assessments, that would be enough to break him up. The man said it made no difference, he promised the trustees, and he would not break his word. The agent offered to insure him for $40 what he charged him $50 for five years before, then offered for $30, and finally for $20. The man ordered him out of the house with the assertion, "you have robbed me of thirty dollars the last five years and would do it again if you could, for if you can insure me now for five years you could have done it then. Our trustees went to a widow lady. The old line agent had charged her 2½ per cent for five years on a greater valuation than her property was worth. A neighbor gentleman paid only 1½ per cent for five years on a ⅔ valuation.

Our D. C. F. M. I. Association was organized and commenced business June 12th, 1891. In 1894 with a small amount in force we had losses that made it cost us $6.00 per thousand for one years insurance. We that were promoting it, supposed the association would wind up. One of the largest farmers paid $34.00 assessments on $6800.00 insurance. Quite a number paid $15 to $25 assessment. They said we have to pay this years losses, if another year comes like this, we will pay and cancel. Next years loss was $10.00 only. No assessment. This is the first year we are free of 1894 cost, in the five years estimate. This year our expense reckoning for five years past is $8.29 on $1000. We collect $4.00 fee on applications. Two trustees take the applications, they receive $3.00. Policy fee $.50. Contingent fee $.50. The policy fee pays the secretary for his services.

G. W. Long, of Delaware, read the following interesting paper on the Advanced Farming from Knowledge Gained at Our Institutes:

G. W. Long's Paper.

As an educator, what can compaen with our Farmers' Institutes? Humra knowledge is very limited and must be obtained, as a rule, by observation and experience, obtained by slow progress and by each individual, but in our Institutes we have been able to combine and apply the knowledge of large numbers of live, wide-awake, progressive farmers who have cheerfully given in plain, comprehensive, but easy lessons, the results of their experience from time to time. Methods and means employed have been recited and successes and failures have been honestly given and thus the needed lessons of "how to do" and "how not to do" have been very impressively taught at every session of our Institutes, and the most ordinary observer cannot fail to see that the teachings have produced good and lasting results.

Many young farmers and their wives have attended the meetings of our Institutes with note book and pencil constantly in hand, and the valuable and what appeared to them practical features of the discussion were noted down for future reference. How to prepare the land, how to plow, how to plant, how to cultivate, how to gather crops, and how best to feed out or market the crop, and many, very many other subjects were duly noted down during the sessions of the Institutes, to be remembered, to be studied over and to be experimentally and practically applied in their work in future years. And all this came to young men seeking knowledge, in language easily understood and readily applied. There can be nothing humiliating to listen to a pioneer farmer as he recounts his experiments the past years. Even though his methods have not been attended with the profitable results he hoped for, the lesson has not been lost. He might be able to tell, with greater pride, of his successful achievements, but "how not to do it," if heeded, has saved others the time and expense of similar failures.

While we do not pretend to attribute every advance movement among farmers during the past 30 or 40 years, to knowledge gained at Farmers' Institutes, it will be admitted without argument that the Institute has indeed been a most potent factor in guiding and instructing farmers as they eagerly pressed forward with gigantic strides to higher and grander achievements. The legislator, the merchant, the inventor, and the votaries of every legitimate business have been constrained to listen and heed his arguments, and have caught an inspiration from him that has led, and is still leading on, to higher and better achievements.

Who can give figures that will in any measure represent the value of our Farmers' Institutes, even in the limited territory of our own county? Take any single branch of agricultural industry and compare present conditions with conditions existing thirty or forty years ago. Our horses have improved 20 to 30 per cent. and are favorites in all the large cities. Our cattle have shown equal improvement. Hogs, sheep and poultry have advanced 40 to 50 per cent. in quality. All these are established facts and will not be antagonized. The value and good influence of the Farmers' Institute can hardly be realized, even by many of those who enjoy its benefits. Our creameries, which are turning out, to so many families, such a royal income, furnishing food and clothing, and placing such a large per cent. of our people out of the reach of want and suffering, have come to their present state of efficiency largely through the interest and knowledge promulgated at our Institutes.

We have encouraged experiments, we have landed successes, we have denounced cruelty to dumb animals, and have never failed to reward industry and morality. If our teachings have resulted in such grand achievements in the directions we have been working, if the land has yielded greater and better crops, if by kindness and more intelligent treatment our animals have grown better and have produced better results, if humane and thoughtful management of those things over which we have exercised our stewardship has added to our wealth and has brought comfort, joy, happiness and prosperity to our household, and to our neighbors, tell me, fellow workers in the grand and noble work of advancement, is our work done? You who have stood shoulder to shoulder with me for so many years, tell me, is our work yet done, or shall we marshal our forces and build a citadel that will protect the rising generation from pernicious habits? We have devised ways and means to secure better results in the material things around us. We have presented our grievances to the legislature and our prayer was heard; laws were enacted, but it still remains an open question, "How can those wholesome laws be enforced?" All the world will bless the name of the man who will invent ways and means to enforce wholesome laws.

The subject of Good Roads was taken up and discussed by S. P. Carter, of Hopkinton. He thought that more and better improvements on our roads should result when such great amounts are yearly expended on them, and that this might be more easily accomplished if road building were systemized. In building dirt roads they should be well rounded, and of good width, the dirt being carried from the outside to the center, leaving good size ditches for drainage on either side. Culverts should be placed at frequent intervals to allow the water to cross the road. Of the several kinds of culverts the speaker preferred sewer pipes as they seldom get out of repair and are not easily broken by heavy loads passing over them. In a hilly country a wider road bed is needed than in a level one. He contended that advancement will demand better roads, ones that are good the year around and during all seasons. Gravel and crushed rock are used to the best advantage for top dressing the roads. Road construction should be regulated by the county supervisors and for the whole county as a district and not devided among the several township road supervisors. The main traveled roads should be the best improved, because improving them benefits the most people and it is for that reason that the taxes are levied. The town people co operate with the farmers in improving roads. Good roads make transportation cheap. He explained that if the $25,000 that is annually expended on roads in this county were spent in macadamizing the roads, it would take only five years to macadamize the 122 miles of main roads in the county at a cost of $1000 per mile.

T. G. Harper, of Burlington, President of the Good Roads Society of Iowa delivered an address on that subject.

THURSDAYS PROCEEDINGS.

The morning exercises opened with an invocation by Rev. H. O. Pratt.

Hon. J. R. Sage, of Des Moines, Director of Weather Bureau, gave a short talk on Mutual insurance and strongly advocated grounding a wire every few rods on all barb wire fences, because 69 per cent of all the cattle killed by lightning were killed by being in direct contact with wire fences during electrical storms.

John Georgeon, of Rockville, and Hon. B. P. Norton, State Dairy Commissioner, discussed Dual Purpose Cattle and contributed several interesting ideas in their short talks. It was agreed that it was more profitable to feed a dairy cow than a beef animal, because the feed that it takes to make one pound of fat will make several of milk and butter and the latter bring much higher prices.

Miss Anna Clark, of Lamont, next recited a very pleasing recitation.

J. R. Sage spoke on Iowa Soil and Climate. He said that the English language was lacking to describe Iowa's soil and its resources. The only means of arriving at any conclusion is by comparison with other states. The soil is marvelous. Iowa is situated in a great trough between the Rocky Mountains on the west and the Alleghanys on the east Both ends were open, Hudson bay on the north and the Gulf of Mexico on the south. Iowa is situated in the very heart of this great territory and the soil first started in the geological ages, when great glaciers moved over this trough and ground rocks into a fine powder. This is where the soil got its start and has been improved for ages by receiving decayed vegetation. The speaker said that statistics proved the fact that Iowa soil produced more in cash value than all of the gold and silver mines in the world combined. The soil is preserved by dry weather and the reason Iowa has such good land is on account of the fact that it has a balanced amount of rainfall. He contended that a severe drouth was good for land and that it was always more productive after long dry periods.

James Bishop next read a paper on Does it Pay to Shred or Cut Corn Fodder for Stock with the present Price of Hay and Grain.

Continued on extra page.

Fire at Iowa City, Ia.

Iowa City, Ia., Jan. 15.—Fire destroyed one of the principal business blocks, entailing a loss estimated at $150,000. The firms burned out are Price, Kieth & Co., jewelry; Mrs. J. W. S. Horne, dry goods; George W. Leners, grocer. The second and third floors were occupied with office rooms.

Well-Known Iowa Physician Dead.

Muscatine, Ia., Jan. 13.—Dr. A. A. Cooling, for thirty years a practicing physician at Wilton Junction, Ia., died Thursday of pneumonia, after an illness of ten days.

County Correspondence.

COGGON.

Miss Inez Wheeless has gone to Hopkinton to attend school at Lenox College.

Miss Eva Campbell has returned from several weeks visit with relatives at Hopkinton.

S. I. Lyttle spent Sunday at Independence with his wife, and reports her condition a little improved.

M. J. McEnany has sold his livery business to Frank Henderson and Charley Long. The new firm name will be Henderson & Long. We did not learn what Mike intends to engage in.

Miss Abbie Vinton, teacher at the Stone school house, wishes us to state that the report about some children trying to set fire to the school building was not so bad as reported. Two children, whose parents were going to move from the neighborhood, went after their books, and while there got to playing with some kerosene and spilled some of it on the door steps and then carelessly set a match to it, but without any evil intention. They did not destroy any books as was also reported.—Monitor.

EARLVILLE.

Henry Staehle, who is attending Bayless Business College at Dubuque, visited his parents over Sunday.

Mistletoe Camp of the Modern Woodmen met to reorganize Friday night at the I. O. O. F. hall.

J. C. Nieman was a business visitor at Manchester several days last week.

H. Millen and wife, of Greeley, visited their sons here last week. They expect to move here in the spring having sold their property in Greeley.

The gentlemen's literary society and debating club, which has recently been organized here, will hold their first meeting at the I. O. O. F. hall on Tuesday evening. The question: "Resolved, That England Had Sufficient Cause to go to War With the Boers," will be affirmed by W. I. Millen, J. B. Swinburne, J. H. Klaus and W. H. Parker, and denied by Geo. Staehle, Sr., B. J. Still S. W. Klaus and H. J. Vanfleet.

Nat McGiffin, who has been visiting his son, Donald, at J. B. Swinburne's the past two weeks, left for his home in Montana Friday.

Miss Kate Commerford spent Saturday at her home in Manchester.

County Treasurer L. Matthews and wife were visiting at W. W. Matthews' Monday.

Harry Wilson, of Greeley, was in town Tuesday. He is on the road selling laces and dress trimmings,

J. S. Knowles was a business visitor here Tuesday.

Mrs. Niedorf went to Waverly Wednesday morning to visit her son, who is a printer at that place.

Ernest Dittmer, who is now living at Burt, was in town Saturday. He will visit his son, George, near Colesburg several days before returning.

H. G. Millen attended a meeting of the republican county central committee at Manchester Tuesday.

Albert Staehle visited friends at Manchester Monday and on Wednesday he returned to Burt, Ia.

Charles Staehle arrived home from Burt, Friday.

A bob party went up to Mr. and Mrs. Will Dudley's near Manchester Thursday night. The party consisted of Misses Grace and Ruth Hersey, Emma and Bertha Staehle, Will Cattron, Emor Millen, and Mr. and Mrs. Willis Bender.

Mrs. Baldwin and daughter, May, of Palmira, Neb, are visiting at J. A. G. Cattrons.

Frank Plank, of Winthrop spent Sunday here the guest of Rev. H. Foote.

DELHI.

Merritt Blanchard, of Illinois, visited at the poor farm over Sunday.

Frank Smith, of Sand Springs, is visiting his parents in town.

Henry McLaughlin, of Clinton, was renewing old acquaintances here last week.

Ed McGuire, of Marion, spent Sunday with his sister, Mary Sherman.

Ed. McMullen transacted business in Farley Friday.

Maggie Fraser is visiting her sister, Mrs. Mason, in Hopkinton this week.

Mr. and Mrs. Chase returned to their home at Postville Wednesday morning after a weeks visit with their son, A. L. Chase.

Erwin Stone is attending a lumbermen's meeting at St. Paul this week.

Mrs. Etta Griffin is visiting her sister, Mrs. Stoner, at Edgewood.

Gene Morgan had quite an accident while cutting wood last week. He cut his foot in such a way that it was necessary to take eight stitches in it.

The telephone has been moved into R. J. VanAntwerp's building.

The Ladies Aid Society will meet next Wednesday, January 24, with Mrs. C. D. Stone.

The M. B. A. lodge realized about thirteen dollars at their supper Friday evening.

Captain Allen, of the 49th Iowa, and Frank Gaffney, of Independence, and Dan Hennessy, of Manchester, were in town on business last Wednesday.

Bert Pulver and Miss Olie Smith were married last Thursday evening, January 18, at the parsonage by Rev. Salisbury. Their many friends extend hearty congratulations.

Mr. McCormick, who has been ailing a long time is worse.

Mrs. Fred Morgan is visiting relatives at Edgewood.

Grace Myers is working at Willard's, south of town.

John Smart has moved onto the Phillips farm east of town.

Mrs. Wilcox, aged ninety-three years, died at the house of Bryce Saunders last Wednesday night. The funeral was held at the Bay church on Friday afternoon, Rev. Salisbury officiating.

Little George Boomer is on the sick list.

The meetings at the M. E. church are still continuing.

Mrs. Carhart was here Thursday in the interest of the Orphans' Home at Des Moines.

The opening of the Eureka restaurant will be held Monday evening, January 22, when an oyster supper will be served.

Mr. and Mrs. F. A. Doolittle and Mrs. Heath attended the poultry show at Cedar Rapids last week. Fred bought a trio of Patridge Cochins.

A. E. Shelden, of Coggon, was in town Saturday.

EDGEWOOD.

Mrs. Tear went to LaCrosse, Wisconsin, Saturday for a visit with relatives there.

New high school scholars enrolled are Henry May, Earl Rulon, Myrtle Longhurst and Forest Alcorn.

Mrs. F. E. Morgan, of Delhi, is visiting here with Mr. and Mrs. Charles Morgan, this week.

Mr. and Mrs. H. E. Willard were at Hopkinton the first of the week to attend the funeral of Mr. Willard's brother.

Mr. and Mrs. A. J. Peters left Friday evening for a visit with relatives in Iowa Falls. From there they go to Quimby and other points in the western part of the state.

The stabbing affair begun before Judge Wooldridge, in which Alonzo Curler was charged with stabbing Wm. Hook, has been withdrawn, for the reason that Hook was not able to attend court to testify.

I. P. Gates has now nearly completed setting up his engine and boiler in his feed mill and it will not be long before the burrs will be put in place and set in motion. Mr. Gates expressed himself as highly pleased over the prospects of putting in an electric light plant in the spring, and says that as far as he has talked the matter over with the business men and residents there is every evidence for good support in the enterprise.

The case of the State of Iowa vs. Chas, Leighty, who was arrested for assaulting Mark Appleton, was tried at Elkader last week and was stoutly contested for nearly three days. The jury were out about two hours and returned a verdict of assault and battery, the fine for which is not to exceed $100, or imprisonment for thirty days. He will receive his sentence the last day of this term of court.

Monday night at about one o'clock Mr. John Hageman was awakened by smoke and fire in his home in the C. F. Hesner building on Main street. He found that Mrs. Hageman's clothing and some other articles near by were on fire and that the wood work was also about ready to burst into flames. Procuring a pail of water, he succeeded in extinguishing the flames before much further damage was done.—Journal.

LAMONT.

James McAllister, of Chicago, is visiting in the home of R. McAllister.

Mrs. Emma Flaucher and daughter, Vera, visited in Oelwein last week.

Miss Libbie Sheffield who were visiting at Apple River and Dixon, Ill., the last month, returned home Jan. 13.

A. J. Pease, of Strawberry Point, was a business caller Tuesday Jan. 16.

T. W. Rogers built a nice wood house adjoining his residence last week.

O. G. Kenyon went to Decorah on business last week.

Fred Allenstein was a passenger to Oelwein Tuesday, Jan. 16.

Mesdames Lydia and Frances Franks departed on Wednesday last for Oelwein. They will visit with Mrs. John Klint's and other friends for five or six days.

Calvin Ross was numbered with the sick last week.

Miss Emily Rolf returned to her home in Waterloo Wednesday. Mrs. Palmer accompanied her home.

Rev. Charles Dean, who formerly held revival meetings here, preached Sunday morning and evening and Monday and Tuesday evenings in the Baptist church in the interest of temperance.

Saturday, Jan. 13th, the G. A. R. Post installed their officers for the ensuing year at the home of C. N. Bennet. The families of the members were present and enjoyed a good dinner and also a good time.

The G. A. R. entertainment Saturday evening was a decided success financially and otherwise. The house was packed. The sum of $24.00 net, was realized.

Mr. Kruger, of Chicago, visited at the home of John Pemberthy Tuesday and Wednesday, of last week.

Mr. James Sauerbry and wife, of Strawberry Point, visited at J. J. Hesner's last week.

The old Bush house, just opposite the depot has been removed to the Bush farm last week.

The German Lutheran people are preparing to erect a new church in the spring.

Miss Agnew, of Oelwein, came Saturday morning to visit her friends in Lamont and attend Superintendent Lille meeting, Saturday afternoon, January 20.

Ira Hutton was a visitor Friday from Greeley. He returned home Saturday.

Harry Burton, formerly of Burton's Comedians, is in Lamont and is helping to organize two home talent plays, to be given in the interest of the Royal Neighbors. Mr. Burton is leading comedian, and under his management the plays will be a success. His wife is in Lamont with him.

"Ned, the Waif,' Friday evening, Jan. 26th and "Mable Heath" on Saturday, Jan. 27, at the Lamont opera house.

A very pleasant and enjoyable social F. W. Baptist was held at the home of Mrs. Elliott Wing Tuesday, Jan. 16.

John Flaucher, Jr., sold the Central hotel to Royal Sharp on Tuesday last. Mr. Sharp will build on in the spring and make the hotel much larger. Mr. Spicer will continue as manager.

George Bracher and Fred Kleinsorge were passengers to Minneapolis Tuesday.

Dan Sheldon has bought the G. A. Starr residence in the north part of town. Consideration, $1,500.

The Literary Hub met at the home of L. D. Lammon, Monday evening, Jan. 22. Subject: "People That Have Helped Make the Century Great."

Lamont Woman's Club, will meet with Mrs. Lottie Elliott Friday afternoon, Jan. 26. Subject, "Kimberly Mines." Maud Penberthy, Transvaal; Alice Durham, President Krueger; Mattie Flaucher, Manners and Customs, Josie Blackburn; From a Boer Standpoint, Eva Hoffman; From a British Standpoint, all members.

L. T. Travis, Agent Southern R. R, Selma, Ga., writes, "I can not say too much in praise of One Minute Cough Cure. In my case it worked like a charm." The only harmless remedy that gives immediate results. Cures coughs, colds, croup, bronchitis, and all throat and lung troubles.—H. C. Smith.

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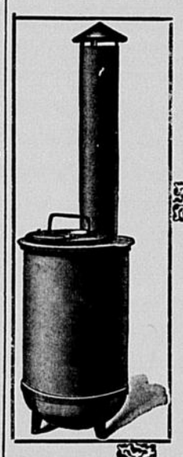

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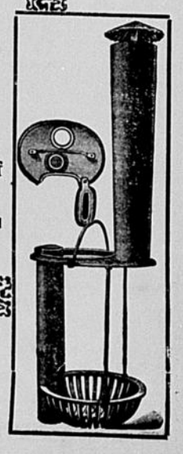

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