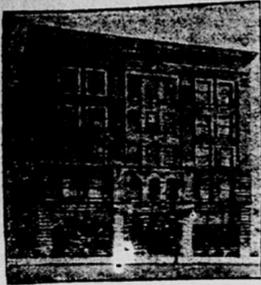


HANDY DIRECTORY OF THE MASONIC TEMPLE



Masonic Meetings. STATED COMMUNICATION Marshall Lodge, No. 108 A. F. & A. M. Friday, Oct. 16, 7:30 p. m. Regular business. John W. Wells, secretary; I. T. Forbes, W. M.

STATED CONVOCATION, Sismet Chapter No. 38, A. A. M. Monday, Oct. 19, 7:30 p. m. Regular business. John W. Wells, secretary; A. D. Meeker, E. H. P.

STATED ASSEMBLY, King Solomon Council No. 59, R. & S. M. Monday after the third Sunday. Regular business. I. T. Forbes, recorder; A. D. Meeker, T. L. M.

STATED CONCLAVE Tuesday, Oct. 20. Regular business. F. M. Wilbur, E. C. M. S. McFarland, Rec.

REGULAR MEETING Central Chapter No. 67, O. E. S. Wednesday, October 14, 7:30 p. m. Anna Downing, secretary; Mary Black Collins, W. M.

FIRST FLOOR MARSHALLTOWN CLUB A. G. JOHNSON, Pres. DR. GALLOWAY, Secy.

SECOND FLOOR DR. R. C. MOLISON Surgeon and Physician Rooms 207 and 208. Phone 556. Office hours, 10 to 12 a. m.; 2 to 5 p. m. Residence, 304 Park street

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L. F. Kellogg R. J. Andrews DENTISTS Rooms 315 to 317. Phone 14

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MARSHALLTOWN TYPOGRAPHICAL UNION

Ask for the UNION LABEL on your printed matter and read newspapers that are entitled to its use.

Times-Republican

Published Daily By The TIMES-REPUBLICAN PRINTING CO. TERMS: By the month by mail, \$4.00. By the month by carrier, \$3.50. Later edition for morning circulation, \$4.00. Twice-a-Week edition per year, \$1.00. Entered at the postoffice at Marshalltown as second class mail matter.

The Banjo. October's got his banjo As he swings along the way; The tinkle of his silver strings Is all he's got to say. Oh, music of the banjo In falltime's just the thing— The beat is on the cider, In the turkey-trout well swing; The banjo, plunk, plunk, plunky; October's got it, dear, With his tinkle of the frosty rime When blue skies shine so clear.

The Hives are full of honey And the honey full of dreams; The whistle of the partridge Haunts the meadows of lost gleams; And the banjo, oh the banjo, October's in the land. With the magic of the banjo As he swings it in his hand: The banjo, banjo, banjo, All the long, sweet silver night It is swing your partner, darling, In the dances of delight.

If dreams are gold and crimson, Then here's October drest In dreams of love forever. And the banjo to his breast; That plunk, plunk, plunky, plunky, Down all the world it goes. To echo with the daddies That played anthems for the rose; The banjo, here's the banjo, Where the cornfields climb the hill; October's got his banjo, And the whole world feels its thrill. —Baltimore Sun.

BOTTOM DROPS OUT OF HIS ISSUE.

In a campaign sheet published at Des Moines to boost Hamilton democrat for governor it is admitted that: "Only in the case of 'capitol extension' is it at all contended that the appropriations made by the last legislature were extravagant or unwise." If this is all there is to be done by the "business and economy" candidate he will have a serious time with the leaders of his own party, for capitol extension was as much a demonstration as it was a republican. John L. Wilson, Nicholas Schrup, Charles Miller, John T. Clark, August Balluff and Sherman DeWolf, prominent democrats, are not going to accept indifferently their support of this far-sighted state improvement without a struggle.

In fact when the bill came to conference before the joint committee of the two houses it was the republican contingent who voted to scale down the authorized acreage to be purchased while the democrats on the committee voted to include the full amount and even now a republican council headed by Governor Clarke has decided not to buy as much as the democrats on the committee authorized them to buy. If capitol extension is all the extravagance there is to be discussed Candidate Hamilton will have his argument entirely with his own party leaders. The facts are this issue is campaign buncombe.

THE LENDER AND THE BORROWER.

There are two views as to the price of money as there always is when two men stand on opposite sides of the counter in the banking places. Secretary McAduo has publicly reprimanded bankers who needlessly pile up abnormal cash reserves at a time when the business of the country needs money. The bankers themselves take issue with him and consider that the banks which are hoarding constitute an honor roll. Harry Blackburn, of the Iowa National, is complimenting the country banks which are piling up their reserves and it is said that the big bankers recently appointed to positions on the reserve board are very much humiliated at the attitude of Secretary McAduo.

The secretary of the treasury was a big business man before he assumed the cabinet position. He financed a subway project in New York City. He naturally looks at things from the business standpoint of the men who must keep the wheels moving that give employment to other men. Blackburn and the big bankers on the reserve board have been conducting banks in the reserve cities where the country banks keep their idle cash reserves. When a country bank loans well up to its capacity it draws upon one of these big banks for its cash balance and perhaps, a temporary loan besides. Whatever are the needs of the country bank to accommodate the business of its community it comes out of the big bank in the central city and per contra when a country bank piles up a 40 or 50 per cent reserve much of it lies in the big bank to the big bank's financial comfort and pleasure. It is but human for the banker in the central city to go one angle in this situation which is different from that of the man who must needs curtail his business and turn men out of employment because money is tight and prohibitive in price.

McAduo holds to the idea that bankers are performing a quasi-public service of acting as trustees for the liquid capital of the country, that in the performance of their trust they should do what they can to preserve general business prosperity rather than to squeeze the market for all it can stand. There is no good reason for a country bank to hoard 40 per cent of its deposits in a reserve if legitimate business enterprise needs money and the present abnormally high rates of interest would indicate that there is a pressing demand for money. Nobody is scared except the banker and there is no dan-

ger of a panic nor a run on a bank. There would be absolutely no possibility of danger to any banker if he would keep up his nerve and take care of his customers. The most successful bankers are doing this very thing and their reserves may not look so good to the bankers of the central cities but the patrons of the bank which does this thing appreciate its service and will remain loyal to it in the future.

McAduo may have gone off half cocked in not being able to cite enough banks who are violating their trust to make out a good case, but the business men of the country will agree with him that abnormal reserves in a time of pressing business need are an evidence of hoarding rather than of good banking. If it were done by the timid individual who buried gold in his stocking the whole country would be seeking to get his money out and into circulation. What is the difference between a hundred small stockings under that many corn cobs and one stocking a hundred times as big in the vaults of a bank unless the latter is made the basis of loans needed to keep business and employment going?

APPLES ARE CHEAP.

This is to be the year of the small boy's delight. Apples are to be cheap; cheaper than they have been since the day when the men who buy apples now hunt themselves head down inside the barrels in dad's cellar years ago. New York apples, baldwins and greenings are going to sell for \$2.00 per barrel to the consumer this fall. Johnnans selected, which have in former years sold for \$3.00 to \$3.50 per barrel retail, are now down to \$4.00 and are going lower.

"Buy a barrel of apples" is the cry for help going out from the orchard regions just as the cotton states of the south are pleading with the country to buy a bale of cotton and help them save themselves from the hardest times the cotton south has seen since the civil war, and the cause is the same. No ships moving and no market abroad for an export crop.

Apples are largely an export crop. Apples in the western orchards which have always been selling at \$2.00 per box and upwards are quoted less than \$1.00 per box on the track now. Rail transportation will keep Washington apples out of the middle western market even at the low prices quoted when water freights would have put them in foreign markets at a good price were there any ships to carry them.

Sugar went up and is now coming down, all because of the war. Likewise with flour. At \$3.00 per barrel for New York greenings and baldwins it is easy to see what a winter this is to be for the small boy whose pa is fortunate to be doing business in the wheat growing region.

A DIVIDED TICKET.

An interesting leaflet going the rounds of the state gives a big boost for O. P. Myers, of Newton, democratic candidate for a state office, and on the other side a brief reference to the capitol extension, but without any comment thereon, and then this: "The huge traffic cost the state over two million dollars the past two years for the maintenance, alone, of the finished product of the saloons in the state institutions for the insane, inebriates, feeble minded, penitentiaries and reformatories, according to the latest official figures reported from these institutions."

Now here is a chance for a joint debate between Candidate Hamilton, who rents property for saloon purposes and would repeal all prohibitory laws, and Candidate Myers, who favors local option.

Topics of the Times

Senator Cummins' courteous reference to his opponent Connolly and to President Wilson as men should teach the voters that he is above any cheap attacks upon democrats merely because they are opposing him for an office.

When the man who lives five miles from town realizes that he can be independent of roads like those of today for the equivalent of six days labor of man and team per annum paving or gravel tax opposition to bringing our road laws up to the standard of other states will cease.

If federal reserve banks are to be of any help to the country they can not arrive any too soon.

It will not be long now until the price of turkeys will overshadow the war tax.

There is a strange connection between democratic appropriations of \$101,000,000 in excess of republican appropriations and the necessity for a "war tax" of \$105,000,000.

It is now said for Candidate Hamilton that he would make money for the state by selling part of the grounds purchased for capitol extension and building only one of the many state buildings which the legislature believed would be necessary in the next ten years. The sum involved is \$1.36 for each average quarter section of land in Iowa.

A Des Moines life insurance man says that the farmers are not paying off their mortgage loans as rapidly this fall as usual from which he reasons that they are holding their grain for better prices. It is more than likely they are making personal loans at 8 per cent rather than to pay off a debt which can run at 5 1/2 per cent.

The New York World has interviewed twelve prominent army officers in the United States army and it is their consensus of opinion that the European war will last more than a

year and that the battles which will decide the issue will be fought on German soil by the reserves who are not yet under arms.

Those who are afraid of Billy Sunday are giving him his customary free advertising in their infatuation against the building of his tabernacle in Des Moines.

Out-door speaking has compelled Senator Cummins to rest a week until his throat repairs. He has been at it for four weeks during which time the automobile style of campaigning has caused him to talk more than he would otherwise have done in three months.

If as many people could know what a man had to see as are reading the war news every day what a market there would be. Why not publish advertising news in the same newspaper that carries the war news?

The state of North Dakota has put thru this summer three times as many rural school consolidations as were effected in the state of Iowa. Considering the sparseness of settlement, the newness of the country, and the price of land that achievement represents ten times the enterprise displayed by the people of our own state.

IOWA OPINION AND NOTES.

"If congress really wants a vacation why doesn't it take it?" asks the Webster City Freeman-Tribune. "The president takes a rest whenever he feels like it and doesn't ask the consent of congress or of any other nation. Then why should congress remain in session when its members want to go home? Simply because the president wants it and it hasn't the backbone to do its own bidding. Of all the mollycoddle congresses that ever sat in Washington the present set of sisters is entitled to the blue ribbon."

"Those who know the political sagacity of Senator Cummins will bite hard on their cigars and move up a little closer to the table when the senator calls for only one card," says the Waterloo Times-Tribune.

"It kept Ed Meredith busy explaining how he happened to join a club, and now it is bumping John T. Hamilton to explain why he didn't join one," says the Sioux City Journal. "All of which simply furnishes additional proof of the proposition that politics is a great game."

"This is the season of the year when the patient Methodist preacher prepares to take up his bed and walk," notes the Des Moines Capital.

"When Roosevelt got down into Pennsylvania he had a very substantial text from which to preach," says the Council Bluffs Nonpareil. "In Iowa his ammunition was of the blank cartridge order."

"A country like the United States that expects to remain neutral and provide the necessary food and clothing for its people, while the rest of the so-called civilized world is doing a war dance, would better encourage production rather than importation," says the Dubuque Times-Journal. "Sugar is a striking example."

To elect John T. Hamilton governor and fail to give him a legislation in

sympathy with his purposes would be worse than useless and would result only in discord and failure," warns the Davenport Democrat.

The Iowa City Citizen in making answer to certain charges of the Iowa City Republican in connection with the capitol extension legislation remarks that certain people assert that the Republican's grief over the alleged delinquencies of the republican administration is not so much in the interest of reform as it is in the interest of a movement hatched up to throw the state to the democrats, a movement which seems to be finding a hard road to travel.

GENERAL EDITORIAL COMMENT.

The progressive party seems to be the Austrian army of New York politics.—New York World.

The only successful peace movement thus far sighted is that presented by Andy Carnegie, hustling homeward.—Washington Post.

Isn't it about time Pancho Villa settled down and learned a trade?—Detroit News.

They've a new saying in the south: He sleeps well who has his conscience clear—and a bale of cotton.—Milwaukee Journal.

Seems to us that Richmond Pearson Hobson is mighty quiet, considering the times.—St. Louis Republic.

Germany perhaps has enough money to prolong the war a year, but has she enough men?—Philadelphia Ledger.

Iowa Newspapers

SCOLDING. [Hardin County Citizen.] Scolding is a murderer of respect. Every scolder forfeits the esteem of those whom he scolds. With every scold goes a frown that freezes the face and drops the thermometer of happiness down, thirty degrees below zero.

But what of the scolder? The world is full of scolders. Can he stop scolding? Perhaps he was born a scolder. Perhaps he acquired the habit with such force that it can not be resisted. Can he escape the affliction or is he to go on and on thru life maiming his own soul and the souls of others? It is not easy for human nature to thus reverse itself but every scolder should face about, smile, cultivate patience, temperance, reason, and keep everlastingly trying to stop scolding. Wretched word, thou art the name of much of the unhappiness of life.

A CAMPAIGN INCIDENT.

A little flurry was caused in political circles in which Judge Thomas Arthur was the central figure. A report gained circulation thru publication in the local Freie Presse that Judge Arthur had made some invidious references to the German people in connection with the war in Europe. Politicians at once seized upon this statement and proposed to use it to turn the German vote against Arthur in the November election.

It so happened that there was no basis in truth for the statement. Arthur made no assertions of the character alleged. The judge is very properly a

complete neutral in the best sense of that term. No man with common sense condemns the German or any other class of people. The judge, when his attention was called to the matter, not only refuted the statement, but proved that he was not in fact in the place where he was supposed to have uttered his so-called libelous statement concerning the German people.

When the facts were presented to the editor of the Freie Presse that gentleman very generously and kindly explained them to his readers and the incident was closed.

This occurrence reveals the fact that the war in Europe has naturally and logically created sympathies in this country. Germans, French, English and Russians in America favor the folks in the old home land. There is some sensitiveness and some tenderness as a result. But very generally sympathies are kept within the bounds of reason. Judge Arthur is a man of mature mind. He is one among the best of the judges who have occupied places in this judicial district. This is a pretty strong statement for the bench in this district has been occupied for years by notably good men. On its face, therefore, the statement that he was making rank or unreasonable statements concerning any people engaged in this war was absurd.

If there is one characteristic about the Germans more pronounced than others it is that of reasonableness and stability. The average German is not of mercurial temperament. He moves slowly. Not many were thrown off their equilibrium by the statement that Arthur had made any such statement as had been attributed to him. As one German put it, "Arthur is too high-minded and too sound thinking to be saying anything of the kind." The man who seeks to promote himself or gain advantage in any manner thru the stirring up of prejudice along racial or religious lines may be perfectly innocent of design to do so, but the fact remains that this course is very harmful to his country and his fellowmen. Let us grant to every man the right to love his church and his race and let us as Americans judge him fairly on his merits as a man of character and integrity and a citizen of our common country. This attitude of fairness is true democracy and undiluted patriotism.

ARE WE HONEST?

[Wallace's Farmer.] Of course we are honest. That is, we honestly think we are honest, most of us anyway, but we never really know whether we are really honest or not until we are tried. Preachers, at any rate, ought to be honest, and we honestly think that most of them are; but we changed our opinion about one of them once when he failed to play an honest game of croquet. One of the best ways of ascertaining whether a man or boy, preacher or plowman, is honest, is to watch him in his play or sports. If he plays fair in baseball, football, golf or checkers, or in "three-cornered cat" or any other old play or game, you may trust him to be honest in weighing cattle twelve hours off feed and water, without sitting up with him all night. If a woman can play a square game of croquet or anything else without trying to cheat, you may take her account of the eggs she sells you, and feel sure that she will be no posed to use it to turn the German vote against Arthur in the November election.

The strife for victory is so keen that it furnishes a fine test of the quality of the soul. The great complexity of modern life and the closer association into which human beings are brought during these

later years furnish new tests of our integrity. We might be quite honest in work done or in selling eggs or in filling berry baskets, or in packing apples so that they may be safely examined both at the top and bottom ends of the barrel, and yet fall down in selling cream to the creamery or to a private customer.

If you have it, you want to get rid of the notion that dishonesty pays in business and is one of the stepping-stones in life. Dishonesty is a health-ensuring practice, and has no place in a christian land, even among people but nominally christian. Go to any place in the city or the country; find the really big men of the community, and you will find honest men. Not all honest men are in big business, nor do all honest men succeed as we count success; for they may be lacking in some other quality, or they may have lacked opportunity. However, the young man who expects to succeed in business or in farming by dishonesty or trickery or sharp practice, is not only essentially dishonest, but is a fool in the bargain. David was absolutely right when he said:

"Trust not in oppression, And become not vain in robbery; If riches increase, set not your heart thereon."

CUMMINS' VOTE.

[Des Moines Tribune.] Senator Cummins had three meetings in Boone county yesterday that would have been successful meetings in the hottest campaign ever waged in Iowa.

The people are alive to the situation and are listening with attention. That all old-time republicans are rallying to the party standard this year may be seen at any of these meetings. Senator Cummins will have the biggest vote he has ever had in his long public career.

LESS MEAT IF BACK AND KIDNEYS HURT

TAKE A GLASS OF SALTS TO FLUSH KIDNEYS IF BLADDER BOTHERS YOU.

Eating meat regularly eventually produces kidney trouble in some form or other, says a well-known authority, because the uric acid in meat excites the kidneys, they become overworked; get sluggish; clog up and cause all sorts of distress, particularly back-ache and misery in the kidney region; rheumatic twinges, severe headaches, acid stomach, constipation, torpid liver, sleeplessness, bladder and urinary irritation.

The moment your back hurts or kidneys aren't acting right, or if bladder bothers you, get about four ounces of Jad Salts from any good pharmacy; take a tablespoonful in a glass of water before breakfast for a few days and your kidneys will then act fine. This famous salt is made from the acid of grapes and lemon juice, combined with lithia, and has been used for generations to flush clogged kidneys and stimulate them to normal activity; also to neutralize the acids in the urine so it no longer irritates, thus ending bladder disorders. Jad Salts cannot injure anyone; make a delightful effervescent lithia-water drink which millions of men and women take now and then to keep the kidneys and urinary organs clean, thus averting serious kidney disease.—Advertisement.

Brighter Evenings For You When You Install Electricity in Your Home. There is no reason why anyone should use anything but electric light in this progressive age, for electric light is the modern illuminant, safe, convenient, sanitary and economical. Considering its healthfulness and safety electric light stands alone. Considering its advantages, electric light is the cheapest and best artificial light in the world for new MAZDA LAMP has brought it within the reach of all. OUR OFFER IS TO WIRE COMPLETE READY FOR YOUR USE, FOUR ROOMS INCLUDING MAZDA LAMPS, AT \$17.00. Electricity Will Also Do Your Washing and Ironing. PHONE 146 OR CALL AND WE WILL BE PLEASED TO GIVE YOU DETAILS. Iowa Railway and Light Co.