

HANDY DIRECTORY OF THE MASONIC TEMPLE



Masonic Meetings.

Visitors always welcome. STATED COMMUNICATION—Marshall Lodge No. 108, A. F. & A. M., Friday, Nov. 17, 7:30 p. m. Regular business. John W. Wells, Secretary, B. O. Frazee, W. M.

SIGNET CHAPTER, No. 25, R. A. M. Stated convocation Monday evening, Nov. 20, 7:30 o'clock. Regular business. Carl Shaffner, H. P.; John W. Wells, Secretary.

STATED ASSEMBLY, King Solomon Council No. 20, R. & S. M., Monday, Nov. 20, 7:30 p. m. Regular business. I. T. Forbes, Recorder, George Gregory, I. M.

SPECIAL CONCLAVE, St. Aldemar Commandery, No. 30, K. T., Tuesday, Nov. 8, 7 p. m., for work and drill. Pull uniform. I. T. Forbes, Recorder; H. C. Mueller, Commander.

CENTRAL CHAPTER No. 67, O. E. S.—Regular meeting for business, Wednesday, 7:30 p. m., Nov. 15, Eliza S. Battin, Secretary; Cora M. McDowell, W. M.

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MARSHALLTOWN CLUB

J. SIDNEY JOHNSON, Secretary

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Surgeon and Physician, Rooms 297 and 298. Phone 994. Office hours, 10 to 12 a. m.; 2 to 5 p. m. Residence, 284 Park street.

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MARSHALLTOWN TYPOGRAPH.

100% UNION

Read the T-R. Want Ad.

Times-Republican.

Published Daily By The TIMES-REPUBLICAN PRINTING CO. TERMS: Evening Edition by mail \$4.00. By the month by mail \$35. Delivered by carrier by the month \$5.00. 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 CHARITY SOLICITOR.

The state of Iowa is a fertile field for outside solicitors who seek to collect money in smaller or lesser sums from the kind hearted and the charitable. Institutions of which few people have heard, institutions that may or may not exist at all, flood Iowa with women solicitors because women receive a consideration that male solicitors do not. The average business man or professional man in Iowa is courteous to women and the woman solicitor thus gains a hearing. Most of them are seeking to sell some small publication, allegedly the organ of a charitable movement or body or to collect some minor sum. It is impossible to estimate the aggregated dollars thus obtained but that the sum runs high is sufficiently evident by the number of solicitors who are thus getting living expenses and salaries.

Iowans should investigate the worthy charities of their own state before contributing sums large or small to unknown solicitors representing alleged institutions and movements of which they have no knowledge except the assertions of the solicitor. There are plenty of excellent charities in Iowa that need money in small and larger amounts. There are orphan homes in the state that deserve the benefactions and contributions of Iowans, charities that are long established and have proved their true desert. They ought to have the woman's money that goes into other states with solicitors for this and that "institution" of which few if any of those who make the contributions know anything at all.

Whether it is a dime or a dollar or \$100, think of the home charities first, the charities of your own city and of your own state, charities with open records and real standing. Why scatter a shower of silver among an army of unknown solicitors for doubtful institutions when the money can be offered where it will certainly and surely do the good it is intended by the donor to accomplish.

LOOK IT CAREFULLY OVER.

The voter who goes to the polls next Tuesday should take time to look over his bills and to take a glance ahead. The cost of living which was to be reduced according to the promises of the democrats by wise administration has increased until wage workers and salaried men are facing famine. The cost of living within a few months has increased practically 50 per cent. Still here in the west there are unemployed men in large numbers and wages have not been lifted. In certain sections of the east the demand for munitions has advanced wages.

Look around and ahead. The war can not continue. It must stop soon or later and when it stops the bottom drops out from under the fictitious democratic prosperity. Look backward to the conditions immediately preceding the outbreak of the war. Business was depressed and merchants were asking serious questions of the future. Iowa was the oasis of business but Iowa was looking forward fearfully. Elsewhere factories were closed. Three million men were out of employment. Every great city had its bread lines. Then came the war and the world since then and thereby because of the war. Munitions makers and stock speculators in "war brides" made millions. It is nothing less than a war prosperity. And when the war closes— Then a bitter industrial and trade war will begin. The nations that have been dumping gold into the United States will seek it again. The speculators and the munition plants will no longer bolster a false prosperity. We shall have to fight for our own in the coming trade war as the nations are holding the trenches against each other.

We have the Underwood tariff which was to lower the cost of living and with it an appalling condition of prices. Ahead of it is the coming onslaught on American industry by foreign nations at the end of the war. We have an eight-hour law which is not an eight-hour law but a raise in the wage of a special class, which is also to be paid. Look about. Look backward, look forward. Which is most worthy of your trust, the republican party or the democrats? Ask history.

WHAT SAC CITY FOUND.

Let us consider the case of Sac City where the pupils of the public school were medically examined not long ago. Out of 622 pupils 216 needed attention. The examiners found 72 with affections of the eyes, more or less serious; for any trouble with the eyes is always serious and likely to become aggravated by school work. There were ninety-six whose teeth required attention and treatment. Other physical ailments and deficiencies were found to bring the total of children needing care and treatment of one kind and another up to one-third of the entire number of pupils in the school.

Let us consider the case of Sac City from the welfare of the children. The eyes of one child out of every eight were found to be affected. Practically all of those cases are remediable, few cases are irremediable in children, the neglect may easily render them obstructive as irremediable. One child out

of six was found with bad teeth. Every one of those cases is readily corrected.

"Their folks ought to know and look after them?" Certainly their folks should have known. However, it is evident that many of them didn't know or were neglectful. At any rate the public ought to know. It has a right to know and insist on treatment and correction of eye and ear and teeth troubles. The public maintains highly expensive institutions wherein defective children are cared for at public cost. It maintains hospitals for the free treatment of diseases. It certainly has the right of intervenor between the school children and the diseases that make defective and failures. It should have the right to enforce treatment of eye and teeth defects, to order the treatment and if necessary see that it is carried on and to collect from those able to pay as it does in other cases of public emergency.

Look over the Sac City incident. Sac is a type of clean, healthy, prosperous Iowa town. Still one-eighth of the children suffer from neglected eyes and one-sixth from neglected teeth.

Topics of the Times

Getting along to the ninth inning.

Well, 304,261 women registered in Chicago and if the registration holds good in proportion over the state Illinois will have 500,000 women voters this fall.

The silent voter hasn't had any of the excitement of the argument but he will have his inning next Tuesday.

Colonel Harvey has proved himself a shrewd prognosticator of election results and Harvey has it figured for Hughes by a most comfortable lead of electors.

When the Wilson administration came into power even republican newspapers attempted to make the best of it and held up the president's hands. It is not the fault of the country or the newspapers that they have turned in disgust from the administration. It has been most disappointing and failed to bear out the hopes of the people. Another four years of it would be a calamity.

Your old friend Theodore Roosevelt passed the fifty-eight milestone the other day and went past it on high. Theodore negotiates the hills like a 1917 model and doesn't depreciate a cent's worth. Teddy's compression is all right yet.

If every man votes his best sense of government Tuesday that's about all that can be required of him as a citizen.

IOWA OPINION AND NOTES.

"In this campaign Harding is the acknowledged saloon candidate and Meredith is the avowed anti-saloon candidate," declares the Alden Times. "A vote for Harding is a vote in the interests of John Barleycorn and a vote for Meredith is a vote in the interest of home and friends. Which interest is deserving of your vote?"

"The republican nominees this year are Judges Deemer and Evans, present occupants of the places for which they seek re-election. Both are capable, deserving men and have made good records and are entitled to re-election," agrees the Oskaloosa Herald.

"Whatever else we may do a week from today let us make do with the debate impossible in Iowa by refusing to open our eyes or ears to the testimony of the plain facts," pleads the Des Moines Register. If Harding is to be governor let us make him governor knowing what he has in mind to do and what he reasonably will do. Harding is for a fire insurance pool, and any man who votes for him on any other theory has not given enough attention to the issues of the campaign to be an intelligent voter."

The Altoona Herald says: "One thing we don't need to worry about is how the counties along the Mississippi are going to vote for governor."

"When a supreme court justice like S. M. Weaver refuses to vote for W. L. Harding it is time for the women of the state to arouse and buckle on the armor of righteousness and plead with men for their votes on election day," says the Sioux City Tribune.

"The German-American Alliance believe Meredith when he says he is 'dry,' but judging by their actions in directing their members to vote for Harding, they do not believe the latter when he says that he is 'as dry as Meredith.' Does the German-American Alliance expect others to trust Harding when they themselves proclaim him a liar, or have they also gone 'dry'?" inquires the Davenport Democrat.

Iowa Newspapers

IN IOWA AND VERDUN. [Cedar Rapids Gazette.] When you pay thirty-six cents a dozen for eggs you have to take the market's word for it that the war has boosted the price.

When you pay \$2 or more for a bushel of potatoes the same excuse, aided and abetted by a poor season, confronts you.

When you pay \$2.50 for a sack of flour that cost \$1.50 a year ago you are made to understand that the war has done it.

And so on down the line of absolute life necessities. Prices are staggering, outrageous. They cannot go much higher without causing an economic uproar that will be heard from one end of the land to the other. In part they are due to the demands from Europe. In part they are due to the graft which the American business world is honeycombed. In part they are due to the American business idea—which is to get rich as quickly as you can, in any way that you can and at anybody's expense but your own.

"HE KEPT US OUT OF WAR"

THE GOVERNMENT OF THE UNITED STATES HAS GRAVE APPREHENSION ANY ATTEMPT THAT IS MADE TO REPEAL THIS LAW WILL BE MET BY THE ARMY AND NAVY NOW HELD AT THE DISPOSAL OF YOU



Cartoon from the Cleveland Leader

zone, than they can be bought right here in Cedar Rapids. Butter, packed in small tins by French manufacturers and sent into the war zone for sale, can be bought at a more reasonable figure than we pay here in Cedar Rapids.

Flour can be purchased as cheaply in France as in Iowa.

Sugar, when it can be bought at all in the French war zone, is bought at a figure which does not exceed the figure in Cedar Rapids.

Two months ago, when the editor of the Gazette left Verdun, eggs could be bought by Americans there, two for five cents—five cents. Half pound tins of butter could be bought at the "epicerie" for one franc—seventeen cents.

Because the Americans were supposed to be loaded down with money, the housewives who sold the eggs generally boosted their prices when a brown-clad ambulance driver sought to purchase. And, remember, the inflated price was the French equivalent of thirty cents a dozen.

THE HARDING INSURANCE BILL

[Des Moines Register.] House file No. 122.—By Harding.

A Bill—For an act to repeal sections 1754, 1755 and 1757 of the code and to enact a substitute therefor, empowering, directing and authorizing insurance companies to collect statistics, reduce fire waste fix and apportion uniform rates for fire lightning and tornado insurance and to prevent and prohibit discrimination in the apportionment of the cost of fire, lightning and tornado insurance, and to provide a penalty for the violation thereof.

Be it enacted by the General Assembly of the state of Iowa: Section 1. It shall be lawful for fire insurance companies authorized to do business in the state of Iowa to collect statistics, eliminate, as far as possible, the fire hazard, reduce the fire waste, fix and apportion uniform rates for fire, lightning and tornado insurance fairly among the people of this state, and prevent discrimination or favoritism in the apportionment of the cost of fire lightning and tornado insurance to the public.

Section 2. All meetings of the representatives of fire insurance companies for the purpose of enforcing the provisions of the above section shall be held in the city of Des Moines and the state official in charge of the insurance department of the state of Iowa and the local agents of fire insurance companies shall be given three days notice each of the time and place of said meeting and shall have the right to attend, and all records, ratings, schedules and statistics shall at all times be subject to the inspection of said state officials.

Section 3. It shall be lawful for the local agents of fire insurance companies authorized to do business in this state to form and organize local boards for the maintenance and enforcement of the rates and rules established by said fire insurance companies, as provided for in sections one (1) and two (2) of this bill and to prevent discrimination in the business of fire insurance thru concessions, rebates or otherwise, either directly or indirectly.

No fire insurance company shall make or permit any distinction or discrimination.

Above is a reproduction of a bill introduced by Harding authorizing fire insurance companies to combine for the purpose of fixing rates, and repealing section 1754 of the code, which makes such combinations criminal.

Iowa people are already paying high fire insurance rates because of the passage of a law which simply forbids discrimination. But the insurance companies are not satisfied. They want the Harding bill, legalizing their right to form a trust.

060 a year more without an added cent in protection.

What Harding sought to repeal. Following is section 1754 of the code, sought by Harding to be repealed, the vital section of the Blanchard law:

"Section 1754. Combinations. It shall be unlawful for two or more fire insurance companies doing business in this state, or for the officers, agents, or employees of such companies to make or enter into any combination or agreement relating to the rates to be charged for insurance, the amount of commissions to be allowed to agents for procuring the same or the manner of transacting the fire insurance business within this state, and any such company officer, agent or employee violating this provision shall be guilty of a misdemeanor, and on conviction thereof shall pay a penalty of not less than \$100 nor more than \$500 for each offense, to be recovered in the name of the state for the use of the permanent school fund."

This section of the Blanchard law is still alive, and is not repealed by the present insurance law. It is this section of the Blanchard law that the fire insurance companies are now particularly hostile to.

The remaining sections of the Blanchard law sought to be repealed by the Harding bill are incidental and are as follows:

"Section 1755. Revocation of Authority. The auditor of state is authorized to summon before him for examination under oath, any officer, agent or employee of said company, suspected of violating any of the provisions of the preceding section, etc."

"Section 1756. Appeal. Either party may appeal from the decision of the auditor made pursuant to the preceding section to the district court of the county, etc."

"Section 1757. Evidence. The statements and declarations made or given by any such officer, agent or employee in the investigation before the auditor shall not be used against him, etc., in a criminal prosecution."

NO IOWA CANVASS POSSIBLE.

[Cedar Rapids Gazette.] All pretense that citizens of the Iowa counties or any Iowa county have been canvassed to leave the preference of voters is not based on facts.

Guesses have been made and they may or may not reflect approximate results just as fortune may be or may not be with the prognosticators. Linn county has been included in these guesses. It might be possible to make an accurate canvass of one nearby so, of a rural precinct, where the population is small, where the same men are voters from year to year and where a man's political position is more or less a matter of neighborhood knowledge.

In Cedar Rapids the canvass of a precinct is impossible. There are four principal and several minor bolts in full play. There are the bolts of elements against Hughes, Wilson, Harding and Meredith. Any man who is not aware of this condition is not a political observer. No candidate for major office is "holding his party strength" in Iowa. There is no prospect of an exchange of party position exemplified in the history of Iowa. The sum of all the movements may leave results much as they have been or may change them much or little in either direction. Predictions are merely personal prognostications made on the basis of such facts as the environment of one man affords. The responsible managers of neither party claim to have reliable information and both sides are keeping both the worst and the best of their knowledge to themselves for reasons that commend themselves for wisdom.

It Wasn't Catching.

The head of a well-known school for girls, where many fair students have been graduated in languages and other branches of knowledge, had a pupil who absolutely refused to study, and whose parents were finally requested to withdraw her, as it was evident that they did, but a few weeks thereafter the preceptress was considerably astonished to receive a letter from the girl's mother which ran: "I should be so glad if you would give my daughter a reference for French. She took it from you for three months."

The preceptress replied: "I am sorry that I can not give the recommendation. Your daughter certainly was exposed to French here, but unfortunately, didn't take it."

Among interesting facts gleaned from a study of American ports, made under the auspices of the bureau of foreign and domestic commerce, are the following: American ports are better suited by nature to handle the large liners than any of the old world ports; Boston has the most expensive, as well as the largest, pier in the



RANN-DOM REELS

THE AFFINITY. The affinity is a new edition of soulmate in calf binding. The latter-day affinity is the product of the new school of higher freedom which wants everybody to be fully emancipated except the newspapers.

There is nothing so discouraging to this school of ardent soul aviators as a half-tone cut and a four-deck head on the front page, followed by two columns of harrowing details. The average affinity is in favor of a high-grade of freedom, but prefers to control the output.

The affinity is a recent product. When the country was young and people were obliged to work for a living, they were too tired when night came to dress up and pursue the svelte and nimble divorcee. There were a lot of peculiar, old-fashioned notions affixed also; and most people preferred their own wives to anybody else's. This was a narrow, restricted view of life, but it led away from the divorce court to an old age without a host of bitter memories crowding in upon it.

The affinity business thrives upon vanity and idleness. We hear a lot about the eight-hour day, but the twelve-hour man doesn't have any time to attempt soul flights. Too many men who reach 50 in this country and then retire are trying to kill time with highballs and peroxide blondes. Many a good husband has been spoiled by cashing in too early and trying to dress like a high school sophomore.

There would be sopher affinites running the United States, if not in the world, and will soon have the largest dry dock in the western hemisphere; the most noteworthy port development in recent years has been on the Pacific coast, at San Francisco, Seattle, Los Angeles, Portland, Tacoma and San Diego. Stress is laid on the increasing influence of the federal government on port development.

A Husband's Ruse. "Mulliger," whispered Mrs. Tawny, "I hear some one moving in the next room. It must be a burglar!" "Heh?" said Mulliger Tawny sleepily. "Nonsense! There's nothing in this house to attract a burglar."

"I know that as well as you do, you shiftless wretch, but the burglar don't know it!" hissed Mrs. Tawny. "Oh, there's a man with a dark lantern!" "Let me at him!" cried Mulliger Tawny. And in one bound he had the masked intruder by the throat.

"I surrender!" gurgled the house-breaker. "Take him out to a policeman," cried Mrs. Tawny from under the bedclothes. And after holding the burglar by the power of his eye as he hastily dressed, Mulliger led him from the room.

Once outside, the burglar tore off his mask and laughed great, round laughs: "Oh! Oh! Oh!" Then he and Mulliger repaired arm in arm to the club and draw poker. It was the first night's vacation that poor Mulliger Tawny had had in two months. — Detroit Free Press.

Rippling Rhymes

By WALT MASON. WINTER'S COMING. It is a pleasant thing to know that Winter comes a-flying, and we shall have the luscious snow for which we have been sighing. Some people shudder when they speak of this delightful season; they hate to hear the blizzards shriek, and mark the brooklets freezing. But I am glad to see the sleet, I keep my harpstrings thrumming, and clap my hands and wave my feet, for winter-time is coming. "This then, we sit around the fire, the whole blundered bunch together, and tell old tales and punch the lyre, and laugh at stormy weather. We're closed drawn in kinship then, than warm days ever find us, the children and the whiskered men, and grumpy perched behind us. Home life is truer when the storm howls round the roof and basement, when our old sitting room is warm, the frost is on the casement. So light the lamp and bar the door, and keep the fireplace humming; all other seasons are a bore, and wintertime is coming.

An American chamber of commerce has been recently established in Rio de Janeiro for the purpose of furthering the industrial relations between the United States and Brazil.

NO ALUM in ROYAL BAKING POWDER Made from Cream of Tartar Absolutely Pure