

HANDY DIRECTORY OF THE MASONIC TEMPLE

Masonic Meetings Visitors Always Welcome. MARSHALL LODGE NO. 108, A. F. M. Friday, Dec. 31, 7 p. m. sharp. Third degree. C. C. Jennings, W. M.; John W. Wells, Secretary.

SIGNET CHAPTER NO. 33, R. A. M., Monday, Jan. 10, 7:30. Installation of officers. Frank T. Nokes, J. P.; John W. Wells, secretary.

KING COLGOMON COUNCIL NO. 20, stated assembly; Monday, Jan. 10, Installation. Carl Shaffner, W. M.; John W. Wells, recorder.

CONCLAVE ST. ALDEMAR COMMANDERY NO. 30, Tuesday, Jan. 4, 7:30 o'clock. Order of the temple. Clyde H. Stewart, commander; John W. Wells, recorder.

CENTRAL CHAPTER NO. 67, O. E. S. Special meeting for installation of officers Wednesday evening, Jan. 5, at 7:30 o'clock. Mrs. O. B. Waters, A. M.; Mrs. Archer Walton, secretary.

FIRST FLOOR. MARSHALLTOWN CLUB DR. R. F. FRENCH, President.

SECOND FLOOR. FULL INSURANCE AGENCY G. R. NORRIS GENERAL INSURANCE 26 Masonic Phone 51

DR. R. C. MOLISON Physician and Surgeon Room 206 Masonic Temple Bldg. Office Phone 998 Ring 1 Residence Phone 996 Ring 2

THIRD FLOOR. DR. S. FRENCH AND COBB Eye, Ear, Nose and Throat Specialists

DR. R. R. HANSEN Rooms 214-215 Office Hours 11 to 12; 2 to 4 and 7 to 9 p. m. Office Phone 191. House Phone 872

Physicians and Surgeons Rooms 202 to 205. Phone 15 for the following physicians and surgeons: DR. M. U. CHESTER DR. NELSON MERRILL DR. GEORGE M. JOHNSON DR. L. H. LAUNDER

L. F. Kellogg, & J. Andrews DENTISTS 115 to 117 Phone 14

FOURTH FLOOR. DR. LIERLE, DR. WOLFE DR. WAHREE Specialists Eye, Ear, Nose and Throat CLASSES FITTED

TREMONT BLOCK H. C. MUELLER D. R. WELKER Res. Phone 419 Res. Phone 432 DENTISTS Tremont Block Office Phone 92

BYRON WEBSTER & SON Surety Bonds, Liability, Fire Insurance Suite 5, Tremont Building Phone 1

R. E. TABER MAX M. MILLS Dentists Over 10 East Main Street Phone 1774

DR. LOUIS F. TALLEY Specialist in X-Ray and Electro Therapeutics Suite 3 to 5 Deconness Hospital Hours 9-12 a. m. 2-5 p. m. Phone 14

MARSHALLTOWN TYPOGRAPHICAL UNION UNION LABEL

The Spirit of 1921 Demands Service We Offer Income Tax of Course C. H. KEMLER 115 East Main Phone 950

ESTEL Undertaking Parlors 216 East Main St. New Motor Hearse Service. BOTH PHONES

Times-Republican

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Some New Year. The days fly past like winged things; The fires of the year burn low; There's gray across the once blue sky.

The New Year shall be different, quite; We'll have more time, we say, "We'll do some of those things we dreamed Ere it has passed away."

HURLEY, A WORD OF INFAMY. Judge Keesaw Mountain Landis sent the men to clean up Hurley, Wisconsin in the matter of illegal booze. They cleaned up. Perhaps Judge Landis will be able to keep it cleaned up.

THE DEBT AGAINST TOMORROW. New Year's day isn't essentially different from the other 365 days. January 1 is a decimal point. It is the day when we take a full breath and start again on our annual pilgrimage of 12 calendar months.

Topics of the Times. That city of Des Moines will begin to feel that it belongs to Judge Wade. Maybe his hard times but most of us seem to have the money to spend on our pleasures.

What is a Germ? The doctor's children and their neighbors were having a glorious game of "animal." The big library table was surrounded by lions, bears, elephants, and gay gazelles.

IOWA OPINION AND NOTES. The Lake Park News desires to know "of what good it is to pay a nurse to go over the county telling mothers that each child ought to drink at least a quart of milk per day."

It can't be done in the processes of evolution the past collects its debt. It distrains for them. It levies and invariably finds the goods for execution. We either pay willingly or we pay unwillingly and unwillingness and evasion have the costs to pay.

bones and out of the active minds of those who have gone on leaving, not a legacy as we are selfishly prone to consider, but a debt. Every advance of last year and of all the years is a mortgage on 1921.

The Cedar Rapids Republican noting that there are some names that are dropping out of the lists of cabinet possibilities—among them is the name of Frank O. Lowden. "We had taken it for granted that he would be the first man named."

Iowa Newspapers. BILL HAYWOOD. [Council Bluffs Nonpareil.] Bill Haywood announces that he will speak in a number of places in Iowa. The American Legion post in Des Moines will have a speaker in that city if they can prevent it.

MR. FORDAN'S CLEAR RESUME. The plainest, clearest and most understandable explanation of the present period of business depression, falling prices and low collections, that has yet appeared, is given by James B. Forgan, chairman of the board of directors of the First National Bank of Chicago, and is published on this page of the T.-R. today.

The Ku-Klux Klan. Several meetings have been recently held and addresses delivered favoring revival or re-organization of the famous Ku-Klux Klan, organized in 1867 to resist the reconstruction policy of the republican party and to check racial and sectional legislation aimed at the negro and the white people of the south.

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county do mightily well if they get a quart of milk per day for the average family? Not only can they not get that much milk but they could not afford to buy it if they could get it."

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SURVEY OF THE YEAR 1920

[A statement to the press issued by James B. Forgan, Chairman of the Board of Directors of the First National Bank of Chicago and the First Trust and Savings Bank.]

The year 1919 was still under the influence of the boom created by the great war, while the present year marked a reaction. This reaction set in during the spring and it has not run its course even now and is not likely to do so for a few more months to come. On the whole, it was to be expected, but in prosperous times business men rarely regard the warnings of those who point out the weakness of the existing situation, but act as if there never could be a chance for the worse. It is a well-known fact that with a rising market buying increases and decreases with a falling market. The result of all this has been that business failures, which, as I stated last year, had been few and unimportant for some years, have increased and are likely to continue to increase.

The immediate cause of the decline in prices which has brought on the present business depression was undoubtedly due to the action of the federal reserve banks in increasing their discount rates, but it must always be noted that without such action we should have had continued inflation, which unquestionably would have finally brought on not a business depression such as we are now facing and which in many respects resembles the one following 1893, but in all probability we should have had a catastrophe such as followed the years 1873 and 1893. The danger at present is due chiefly to the international situation.

A New Arithmetic Problem. Arithmetic according to the average small boy, was simply invented in order to give teachers a good excuse for punishing their unhappy pupils. And, certainly, little Tommy Smith found it the unpleasant feature of his young life.

A Natural Answer. Jones met his friend Stimson in the street the other night. "Hallo, old fellow!" he exclaimed. "How are you getting on?" "Pretty well, thank you," answered Stimson, "but," he continued, "I've something to say to you—you'll have to keep your eyes open next week."

His Redeeming Feature. "Do you mean to say," said Wemya, "that you have never discovered a redeeming feature in an habitual criminal?" "Yes, I did once," admitted Briggs. "Ah, I knew it!" cried Wemya, triumphantly. "No one is all bad. What was it? Love of home? Kindness to animals? Love of children?" "No," came the uncompromising reply "it was a pawnticket."

It Happens In the Best Regulated Families. BY BRIGGS. READING—THE ADVOCATES OF THE BLUE LAWS ARE HEARTILY AGAINST THE TOBACCO HABIT. YEH? I THOUGHT I'D GIVE UP SMOKING BUT I THINK I'LL TAKE IT UP AGAIN.

READING—THE BLUE LAW ADVOCATES DECLARE THEY WILL PUT A STOP TO CARD PLAYING ON SUNDAY. "OH MYRTLE! I'M GOING TO HAVE THE POKER CROWD UP HERE A WEEK FROM SUNDAY. WILL YOU SEE THAT WE HAVE PLenty OF REFRESHMENT?"

READING—THE BLUE LAW ADVOCATES PROPOSE TO ABOLISH ALL FORMS OF AMUSEMENT ON SUNDAY. "OH MYRTLE! HOW'D YOU LIKE TO SEE A GOOD SHOW SUNDAY NIGHT? I'LL GET TICKETS!"

READING—THE BLUE LAW ADVOCATES PROPOSE TO ALL CITIZENS TO ATTEND CHURCH. "OH MYRTLE! LET'S GET THE BUS IN GOOD SHAPE NEXT SUNDAY AND TAKE A LONG RIDE—THE CHURCH FOLKS WON'T MIND IF WE SKIP A SUNDAY—WOT SAY?"

BILLY WHISKERS BY FRANCES TREGO MONTGOMERY

"Who can explain why all the people are hurrying and scurrying so? They act as crazy as loons, and that is no exaggeration," said Billy as he sauntered along after leaving

Just then a raindrop hit Billy spitefully on the tip of the nose, and others pelted him on the back. "Ah, ha! So this is the trouble, is it? I've been so deep in thought that I've not cast a glance at the sky, but the outlook is that we will have a little rain storm. Clouds like that great black bank ther in the west mean something to me. Ho, ho! And some Fourth of July effects thrown in!" chuckled the goat as a vivid flash of lightning was quickly followed by a reverberating roll of thunder.

The greatest fun I know is watching a crowd caught in a storm. I'll stroll along and enjoy it to the full extent." Billy did not realize how impolite it is to make light of another's distress. His mother, I fear, had been negligent in his training on this point of etiquette.

There is no reason whatsoever to despair at the present time. The world has received a severe shock, but not one from which there can be no recovery. Fundamentally, the world appears to be in a contrary notwithstanding, conditions all over the world have shown progress and are likely to continue to do so. The year 1921 promises to be a year of steady, possibly very slow, improvement.

Answers to Yesterday's Questions. 1. Will a severe winter destroy birds? A severe winter destroys a great many of our half-migratory birds. The mortality appears to be the greatest in the border states. Game-birds and nearly all other birds will stand the severest weather if food is plenty; but to hunger and cold both, the hardest species may succumb.

John Burroughs' Nature Notes. 1. How does the pine tree shed its leaves? 2. Do crows eat corn in winter? 3. Is the gray squirrel distinctly American?

Rippling Rhymes By WALT MASON. We greet the New Year with a smile, and say, "Take off your things, and come right in and stay awhile, and feel at home, by jings; for brand new years are quite in style, and every joy bell rings."

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