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FIRE LOSSES - WHO PAYS?

If one begins consideration of fire prevention with the fundamental proposition that fire insurance companies do not pay fire losses...

Fire insurance companies are merely clearing houses for the distribution of fire losses among all property owners...

Fire insurance is a community effort, using the word community in its broadest sense.

The man who has membership in what is known as a mutual company is made to realize that the losses are a matter of grave concern for him...

But the man who merely buys insurance in a stock company often forgets that, although he pays a definite rate for each thousand of insurance...

In a city like Ottumwa where the attention is likely to be too expectantly placed on the kind of fire department work maintained...

During the year 1915, fires in Iowa - practically all of them preventable too - cost the people of Iowa \$70,000 a day.

The insurance companies do not dig down into their pockets and pay out their own or the money collected in other states...

In Iowa the money Iowa people had paid in to them, less the cost of maintaining insurance companies...

From the winter season will be here. The cooler weather requires that fires for heating shall be built.

It is decided that the anniversary of the great Chicago fire of 1889 shall be observed as fire prevention day.

And it will be commendable, in addition to a general inspection of all property by its owners on that day...

Only by reducing fire losses can insurance rates be reduced.

LOOKING UP

Apparently there has been some comment or possibly complaint at Muscatine because of the streets being partly blocked by construction companies engaged in improving the city.

At any rate an editorial printed a few days back in The Muscatine Journal under the heading, "Looking up," is a mighty fine answer to people who feel inconvenienced and discommoded by the obstructions which are necessary to the rebuilding of a city.

The Hotel Muscatine and the new Laurel building are setting a new standard for Muscatine. The new Front street hostelry stands as a welcome to the stranger, seven stories high.

The new Laurel building will even eclipse in height the new hotel. Folks as well as things are looking up in Muscatine and are going to continue to do so.

Muscatine is to be worthy of these improvements must develop a seventh story frame of mind. The outlook of progress must not be incongruous with their surroundings.

Store fronts are rapidly taking on an appearance well in keeping with the new monuments to municipal progress.

That the improvements made as well as those in course of development, may be the means of encouraging other enterprise it becomes necessary that a full measure of cooperation be extended to those who give evidence

Our Soldiers on the Border

By Frederic J. Haskin

Washington, D. C., Sept. 20. - "Texas is some state." Fortunately for Texas this is now the unanimous verdict that comes from the militia stationed at her border.

In the beginning it looked as if Texas were not going to please them. The men were tired from their long journey and many had left a cool country to take up active residence in a climate where the summer temperature varies only among the nineties.

To the stranger it seems as if all the dust in the world is being gathered up and deposited on the south Texas roads, and this feature proved vastly irritating to the men while marching.

Altogether, Texas was made to feel that she was considerable of a disappointment. But Texas pretended not to notice it.

She went about her languid way, and met the men in the trains with sandwiches and roast chicken and postcards already stamped ready to be mailed to their families and friends.

She conducted the men amid admiring professions to the camp sites and drew out a few apologies for local conditions. This was the beginning of her hospitality campaign which has lasted ever since, and which has made every man feel at home in Texas.

Then there was a long period of quiet and the men again became restless. Many had left their homes and families and great majesty had left important positions to take a long journey south to a hot arid country ostensibly to fight the Mexicans.

The situation had become fat. Then a course of war lectures began which seized upon the men's imaginations. The first of them dealt with the question which had been asked again and again. Why are we here?

The officer spoke of them frankly and at length, applauding them for their part in joining a national guard in the first place in coming to the border. In the second place, and in accepting conditions as they were with a high patriotism which sacrificed personal interests to the greater interest of the nation.

Then he pointed out that the Mexican situation was not any safer than it ever had been. Conditions on the other side were worse, with Villa still at large, possibly already instigating another raid.

The prestige of the country was suffering, he said, and the American public growing restive, so that a move might be forced at any time. "At any rate, whether needed in Mexico or not, the training of this large force of men is going to be a fine thing for the country - in fact the greatest step which has yet been taken in the preparedness program," he concluded.

Meanwhile, the camp has become somewhat in the nature of a college campus. Glee clubs have been organized among the different troops and nightly concerts are held before the bugle note is sounded.

Polo matches are arranged and played before an admiring Texas audience, and baseball clubs have been formed among all the regiments. Every military town along the border now has a baseball diamond.

At Brownsville the Y. M. C. A. has established a headquarters for the militia, with a moving picture projection machine, a victrola, piano and games for the men, as well as magazines, free stationery and ice water.

Two nights a week the building is turned over to the troops for amateur performances, one night being devoted to musical numbers and the other to just "stunts." Fifty Y. M. C. A. buildings on this order are now in process of construction throughout the militia towns on the border.

By way of amusement the Illinois troops at Brownsville started publishing their own weekly newspaper, containing the news of all the regiments on the border. The sheet has recently attracted the attention of the New York Times which has given it an established reputation.

The first issue made its appearance about six weeks ago and really startled the regiment by its newspaper technique and clever composition. It is a four page paper

of their confidence in a greater Muscatine by these notable achievements.

Inconveniences must be borne cheerily. New York would be without a subway today if the inhabitants of Gotham objected to the tearing up of the streets. Construction work in the downtown part of any city presents undesirable features which are tolerated through their necessity.

A city with streets unobstructed is a city standing still. The cities which are setting a pace are those where the shrill whistle of the "donkey" engine assails the ear and the high boarded wall which encloses a building in construction extends far into the street.

Muscatine people who visit Chicago take to the streets as they skirt the scene of building operations without a murmur. They are carried along in the human tide too engrossed to even observe its deflection from the usual course.

The obstruction of the downtown intersections in the largest city is a general condition. It inconveniences hundreds of thousands of people in a single week. It causes congestions of traffic which are costly to thousands yet these things are suffered because they are accepted not only as necessary conditions but as signs of a gratifying and continued progress.

In Muscatine some folks continue to dwell in a two story frame of mind. They haven't the faith to look up nor the vision which discerns a rising skyline.

FALL PURCHASES

One of the busiest purchasing times of the year is at hand. People in all walks and circumstances have to buy supplies of various kinds and descriptions during the warm months of summer give way to the cooler ones of autumn and so, "fall openings" at the stores have come to mean a great deal to a great many people.

The merchants of Ottumwa are about to have a general fall opening. In a year when living costs have advanced to an unheard of height and when there is scarce anything that can be called "cheap" or "plentiful," it will be found by comparison that Ottumwa merchants can do considerably better

with a live sporting page, a list of cryptic editorials and an accomplished reporter by the name of "Harold Harlow, Intrepid Staff Correspondent."

It carries a weekly cartoon in the prescribed daily newspaper fashion which is the product of a young corporal in the militia.

In the issue of August 5, there was a particularly clever one entitled "Anywhere in Europe." It showed a European soldier with a broken arm, a shattered leg and a bandaged head reading the big headlines of an American newspaper, which said: "Terrible condition on the Border; Troopers Get Their Feet Wet!"

The newspaper, called by the New York Times a "Soldier's Paper" is known as the "First Illinois Cavalryman."

Thus the national guard does not lack entertainment on the border, but neither does it lack hard training and work. When the government spends a lot of money on what, after all, appears to be nothing more serious than a preparedness measure, it is at least going to see that the men are prepared. Every man on the border is going to be a soldier before Uncle Sam gets through with him.

Hence, the long hikes detailed by the American dailies in which many of the boys return to camp prostrated and ready for bed; hence the excessive drills which make the men appreciate the futility of going to an exercise, and hence the long hours of target practice and field maneuvers.

At first, the men were inclined to rebel against such hard work in such a hot climate. It was at this time that many fond parents at home began to start agitations concerning conditions on the border, spurred on by the detailed accounts of the remarkable feats performed in their sons' letters.

Now, the men have ceased to brag about their own cleverness and take a thirty-mile hike as a matter of course.

According to our new authority, "The Illinois Cavalryman," when the men get sick it is due to some carelessness of their own. They either eat ice cream or drink pop in a climate where such a thing is disastrous, or they attempt to lie shirtless and bathe in the sun in order to acquire a deep coat of tan, and incidentally a week or so in the base hospital.

The only time the hospitals were full was when the first detachment of Red Cross nurses arrived from Washington.

Not only are the guardsmen learning the business of war, but the officers themselves are gaining facility in managing large bodies of men and are trying out certain new articles of military equipment which first made their appearance on the battlefields of Europe.

The portable kitchen, for example, is now a conspicuous feature of the commissary department. Several portable kitchens have been received from Canadian factories where they are being manufactured for Canadian regiments, and they have proved remarkably efficient on the border.

They are complete kitchen outfits on trucks which permit the men to have a hot breakfast anywhere on the line of march. When in the trenches the truck is simply wheeled along the trench and each man is fed a hot breakfast, which of course could not be done if the food had to be carried from the kitchen to the trenches.

It was also soon discovered that the aeroplane was impracticable for border duty owing to the peculiar lightness of the air, and the carrier pigeon had to be used for message-carrying.

Thus several very special problems are being worked out among the regiments stationed in Texas which might have proved exceedingly awkward in time of actual war.

Whether or not the occupation of the border by the national guard was a necessary step or not, the training which they are receiving could never be duplicated anywhere else. If war should come, the United States will have at its disposal a large force of expertly trained men, already acclimated.

than the average that rules around the state. Good merchandizing, business methods and the desire to maintain reputation is accountable for the reasonable prices that prevail in Ottumwa.

Few people come here for visits but what do considerable of their fall shopping before returning home.

Ottumwa has reason to be satisfied with the service that will be at their disposal in getting their fall purchasing done.

CLEAR AS MUD.

Sanitarium and sanatorium mean the same to most people but there is a distinction according to the best dictionaries. Here is an easy way to define the difference: If you go to a sanitarium to be cured of some disease, then it is a sanitarium but if you go to a sanatorium to build up health and prevent disease, then you are at a sanatorium.

Did you know that hundreds of millions of dollars worth of cheap articles of trade are being held in Europe waiting for the end of the war so that they can be dumped into the American market which the present tariff law has left unprotected?

At the close of the republican campaign in Maine, the New York Evening Post asked if there had ever been a worse bungled campaign than that of Mr. Hughes. The New York World, next morning assured the nation that "there never was." And the next day the republicans carried Maine by a smashing majority. Mr. Hughes' bungled campaign evidently gets results.

The nation and the state are presenting two queer antitheses. The nation has a democratic president constantly likening his acts to those of Lincoln and the republican party. The state has a democratic candidate for governor who is trying to steal the thunder of the republican party which made the state dry. Neither is fooling many voters.

Carranza is going to let nearly every

body vote at his election in October, but the balloting is not to be secret. He wants to know who to mark for the slaughter after the ballots are counted. A fine chance for freedom of expression down there!

Out in California a young millionaire has just completed a ten day sentence for auto speeding. People and courts, too - are losing patience with reckless drivers.

Our foreign trade may grow and prosper during the war all right, but unless the strange hold of the British is broken, it is not going to get very fat after the war.

President Wilson is not going to violate precedent by going on the "stump." He is merely going to make a speaking tour in which politics will be discussed.

Harvesting tools and machines that are left out in the weather, are very efficient in cutting the profit out of the harvest.

Poker is not really a game of chance because there's no chance to be a winner if you stick to it.

The man who hasn't made a success in life, thinks those who have, should divide with him.

Don't take yourself so seriously that you can't see the foolish things you do.

Your employer's interests are your interests. When they fail, you lose your job.

Help Your Liver - It Pays. When your liver gets torpid and stomach acts queer take Dr. King's New Life Pills. You will feel better. Only 25c.

Dinner Stories

As the automobile that had hit him vanished in the distance, the victim

sat up and slowly rubbed his head. "The city should build crossings below grade for pedestrians," he said. These streets really aren't safe for automobile drivers any more. Every time they drive fast they hit some one, and lots of foolish people cross the street diagonally, as I did, instead of at the crossings."

Then he sank back and let the ambulance take him away. He was an automobile owner himself.

The cornerstone laying had been a brilliant success. The weather was fine, the speeches eloquent, the music impressive. The master of ceremonies was very well satisfied with himself, yet with the dispersal of the crowd he became strangely excited. Hurriedly he sought the master mason.

"Is it possible to lift the cornerstone again?" he asked.

"I am afraid not, sir," said the mason. "Have you a particular reason for asking?"

"I have," said the master of ceremonies. "I've left my hat in the receptacle along with the records."

"When that bad boy threw stones at you why didn't you come and tell me instead of throwing back at him?" said the good little boy's plump mother.

"Tell you?" said the good little boy. "Why, you couldn't hit a barn door."

Julia rushed to her mother one day in a most excited frame of mind: "Oh, mother, we've had the best time! We've been playing postman, and we gave every lady on the block a letter."

"But, dear, where did you get the letters?"

"Why, we found them in your trunk in the garret all tied up with blue ribbon!"

Live Up Your Torpid Liver. To keep your liver active use Dr. King's New Life Pills. They insure good digestion and relieve constipation. At druggists, 25c.

Evening Story

EXPECTED SUNSHINE. By Ellis Pyne.

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"See! There, Elsie Morton and old man Simpson again!" said Jack Boyd to Phillip Ware as they sat down at luncheon in a downtown hotel. "Have you noticed the coyness between Elsie and Fred Hartman?"

"Yes, everybody's noticed it," said Phillip. "but neither Elsie nor Fred will tell the cause of it. I understand, Amy Moore, who will rush in where others would fear to tread, sounded them both, but got only an indifferent shrug from Elsie and a grouchy one from Fred."

"I am inclined to think that Elsie's allowing that old rube to dance attendance on her is an affect rather than a cause of the quarrel," said Jack.

"Same thing is true of Fred's recent tendency to hit it up a bit more than the ever did before. I fancy," said Phillip, with a regretful shake of his head. "It's a shame for two fine people to get in bad with each other that way, but an outsider can't but in; so here's hoping they" come to their senses without our aid."

"By George!" exclaimed Jack, a moment later. "The plot thickens, for here come Fred and Amy Moore, this minute."

"And if I'm not mistaken, that sparkle in Amy's eye means she's got something up her sleeve. It can't

be that she has designs on Fred, for she's happily engaged to his brother in Cleveland. She must be trying to annoy Elsie."

"Amy, slim and trim in white corduroy, and with laughing brown eyes taking in the admiring glances that came toward her from the people at the tables, looked up into Fred's serious gray eyes and brought her white-gloved hands together ecstatically.

"What a darling little table right at the open window!" she exclaimed. "Do let's sit there."

The table she indicated was near the one at which sat Elsie and her elderly escort. Without any apparent design except to allow herself to look out of the window at the street scene below. Amy seated herself so that Fred was facing Elsie, only two tables away.

The man who could have sat tete-a-tete with Amy without smiling frequently would have had to be blind and dead, and as Fred Hartman was not so afflicted, his smiles were so many and so spontaneous that they made Elsie Morton decidedly uncomfortable. She had already become sickeningly tired of the simpering and the whistling her escort emphasized his glances at her, and in return for them she could now muster only a faintly indulgent smile that had in it a suggestion of the boredom she felt.

Except for a friendly nod upon first seating themselves, Amy and Fred seemed oblivious of Elsie's presence. Amy ordered only the lightest lunch, insisting that she must be away in half an hour at the latest. When she had almost finished her light luncheon she glanced about and saw Jack Boyd and Phillip Ware sauntering toward the doorway which brought them near her table. She flashed them a smile of greeting and bade Fred call them over as she wanted to ask them something about the coming dinner dance at the country club next evening. Nobby refused to obey Amy's command, so Fred obediently beckoned to the two young men and they, as he had expected, came over beside her table where they stood listening to her chatter and putting in a word when she gave them a chance.

Although her luncheon was finished, Amy made no move to leave her seat until she saw Elsie and Simpson leave their table. Then she contrived to have the party of six acquaintances reach the elevator at the same time and make the descent together. Her only object was to bring Elsie and Fred into the general conversation, but an unexpected occurrence did far more than all her maneuvering to clear up the clouded atmosphere surrounding the estranged pair. When they reached the main floor they found that a summer shower was coming down in driving sheets. A man and woman rushed from a taxicab at the curb into the lobby where the group of six stood, reluctant to venture until the shower passed. The women, who were young and pretty and well dressed, gave a pleasant exclamation when she saw Fred Hartman.

"Why, Mr. Hartman, what an unexpected pleasure!" Fred advanced with a cordial response to her enthusiastic greeting, and the lady added: "I'm so glad to have an opportunity to present my husband to you, for we owe you a lot for your kindness to me that day, Mr. Smith, Mr. Hartman," she concluded, where they were standing hand in hand. Smith was a big man, with a frank look about him which helped to make up for his rather showy taste in dress.

"Mr. Hartman," he said warmly, "Mrs. Smith has told me all about that harrowing hour and a half in a stuck elevator and of your lightning trip to the station afterward. Believe me, we appreciate your courtesy to a client in distress. She could never have got the deeds straightened out and made that train without your help, but she's still worrying because you missed a luncheon engagement with a lady who had deserted the train before you could get to a telephone."

"Well, that misfortune was the fault of the stupid elevator man, and could not have been even remotely blamed upon Mrs. Smith, who was as unwilling a prisoner as I. It is too bad that unpleasant experiences are your lot on another visit to the city. Fred motioned toward the door, against which the rain was still pouring, and shortly said: "Oh, we don't mind the rain," said Mrs. Smith, as they entered the elevator.

"Come, Fred Hartman, an d'fess up to this romantic affair your friends have mentioned," commanded Amy, as the elevator disappeared. It's a good thing I wasn't the girl who had the luncheon engagement with you. I'd have scorned you ever after."

"Oh, come now," pleaded Fred. "To have lost the pleasure of your company and to have felt that I had caused you annoyance would have been punishment enough for me without your scorn. Isn't that a fair statement of the case, Elsie?"

"As far as it goes, yes," admitted Elsie, but you must consider that Amy would not have known the real facts of the case until you told her, and imagine what her feelings would have been if - well - say if she had seen you rushing that handsome woman into a taxi just as she herself came out from a lonely luncheon."

"There, now," said Amy saucily. "It's enough to make me weep, even though it's only a make-believe case, but I'm dying to know who the poor girl really was and how she took it."

"Perhaps she was too piqued at first to listen to an explanation," said Elsie promptly, to ward off Amy's further conjecture, "but I'm sure that when she did know all about it she was sorry she had acted so childishly."

"You are quite sure, Elsie?" asked Fred, as if they were alone. And, indeed, they were practically alone, for Amy and Jack had exchanged knowing glances and had drawn the other two men over to the doorway to see whether the rain was slackening.

"Quite sure, Fred," said Elsie, very softly, "and bless those dear Smiths for making me both sorry and sure."

"Amen!" whispered Fred, as they went in answer to Amy's delighted call to come and see the wondrous sunshine that had broken through the clouds.

LITTLE BENNY'S NOTE BOOK

BY LEE PAPE

We was eating supper last nite and ma sed, Benny your not eating dont you feel well?

Not very, I sed. Wich I didnt, and ma sed, Have you a pane?

It's not a pane, Its jest a feeling eround the stummick, I sed. Wich it was and ma sed, Wat kind of a feeling have you bin eating sumthing that didnt agree with you?

I dont know weather it agreed with me or not, I sed.

Wat was it? sed pop.

Different things I sed, I wase eround at Puds Simkinsees house this afternoon and me and Puds tried to see if we could eet different things without making us sick.

Grate greaf, such as wat? sed pop. We started with strawberrry shoortcake with mustard on it, I sed.

Mercyfill hevins, sed ma. That was a good start, sed pop and wat was the 2nd course?

Strawberrry shoortcake with ketchup on it, and then strawberrry shoortcake

with wistersheer sauce on it, and then teapoonfuls of butter and vinegar, I sed.

Its a wonder your alive to tell the tale, sed ma, and pop sed, Was there anything else, you surely didnt stop there.

No sir, we tried 2 more things, I sed. Ah, I thawt I cood trust you to be thorough, sed pop.

I aint sick, I jest feel kind of funny, I sed.

Well Im going to call up Simkinsees sed pop, maybe the boy is dying and they think its meerly cause typhoid or sumthing. And I called up on the telephone, saying Hello, is that you sed kins, this is Potts, is your boy very sick, O izent he, O is he, O no reason, no reason, I jest had an Ideer all mite not be well with him, good by. And he hung up, saying, O, to be a boy aging suppr, all I cood eet being three peeces of fried tummayto and 2 charjest for a meal. And we finished eet-lit rooses.

MURDERER IS TAKEN OUT OF JAIL AND STRUNG UP

Kansas Mob Overpowers Sheriff, Batters Down Doors And Exacts Reparation For Crime.

Olathe, Kan., Sept. 21. - Bert Dudley, charged with the murder of Henry Muller, an aged German, and his wife was taken from the Johnson county jail here today by a masked mob and hanged to a telephone pole.

The mob came to Olathe in motor cars, supposedly from near Stilwell, where Muller had lived. Sheriff Lon Carroll refused to give up Dudley and the mob overpowered him. They then battered down three jail doors. Several shots were fired but none was injured.

Dudley was convicted last Tuesday of the murder, which was committed near Stilwell, seventeen miles southeast of here, the morning of August 20, where Muller and his wife were killed. He was employed as a farm hand and killed Muller because of an altercation over a team of mules which he wished to borrow to do some road work. Mrs. Muller was killed when she asked Dudley what had become of her husband.

The crime was not discovered for several days. Meantime, Dudley, after having hid the bodies in an abandoned cellar, lived at the Muller home with a boy whom he had hired to aid in the farm work. When he endeavored to sell a load of wheat from the farm an investigation was started that led to revelations of the murder.

The jury which convicted him was out only fifteen minutes.

COUNTY CANNOT PAY DETECTIVES

St. Joseph, Mo., Sept. 21. - It has been announced that the county court has received an opinion from an attorney to the effect that it cannot legally pay the expenses of detectives and a special prosecutor to investigate the murder of Mrs. Oscar D. McDaniel wife of the prosecuting attorney of this county, who was slain July 14 in her bedroom. Soon thereafter Bart M. Lockwood, who was appointed special attorney to handle the McDaniel case by Judge Thomas F. Ryan of the criminal court, issued an appeal to the public for funds with which to continue the investigation. Lockwood said he believed the murderer soon would be located, if the investigation continued, and that he would not accept any of the funds for his own service. He asks the people of St. Joseph and Buchanan county to send contributions to the newspaper, chief of police, or county treasurer. He ignores the offer made by McDaniel last week to pay the expenses of the investigation.

HOLD FALL CONVOCATION.

Trenton, Mo., Sept. 21. - Announcement was made that the annual fall convocation of Trenton chapter No. 66 Royal Arch Masons will be held on Thanksgiving day and the afternoon and evening before. This event is becoming the most popular Masonic event of the year and is looked forward to with considerable satisfaction by the membership.

How to Cure Colds.

Avoid exposure and drafts. Eat right. Take Dr. King's New Discovery. It kills and destroys the cold germs. All druggists.

POLITICS ARE DISCUSSED

Conference at Waterloo Declines To Steer Clear of Secular Matters As Advised by Faction.

Waterloo, Sept. 21. - The first controversy to develop at the meeting here of the Upper Iowa Methodist Episcopal conference came today when efforts of one faction of the conference to bring about the appointment of a committee to investigate political affairs was opposed by another faction which announced its intention to "keep the church out of politics." After a heated discussion, the committee was appointed and resolutions were adopted to do with the gubernatorial campaign will be presented to the conference, it is believed.

W. W. Carleton, who retires at this time as head of the Davenport district, was presented with a loving cup by Bishop F. J. McConnell, of Denver, Colo.