

# Hancock Department

## SESSIONS OF THE B. & L. LEAGUE VERY ENJOYABLE

Delegates to Annual State Convention Are Combining Business and Pleasure

### ON SIGHT SEEING TOUR TODAY

Sight-seeing, including a visit to Calumet & Hecla smelters and mills, a ride over the Keweenaw Central to Crestview, where a basket luncheon preceded a brief business session, and an automobile tour to Eagle Harbor and other historic locations in Keweenaw, combined today to make the second session of the state league of Building & Loan associations one of interest and pleasure.

The journey along the lake shore was made in autos, with stops at various towns, and the huge machinery and equipment at the C. & H. plant were a revelation to the visitors. Continuing to Calumet, the guests boarded the train for Crestview and this stop was one of the most enjoyable of the day.

Tired by the refreshing breezes of Lake Superior the guests were in a happy mood to appreciate the paper of Professor Hedrick on "Farm Loan Opportunities for Building & Loan Associations." This session was somewhat unproductive and upon its adjournment, the tour northward continued.

This evening the visitors will return to Hancock, and the final session will be held tomorrow forenoon. The Elk's temple will be the scene of the election of officers and delegates and the secretary of the 1915 convention city. For the afternoon, a white fish dinner at White City will be the order and a moonlight excursion will bring the meeting to an end.

The Opening Session.

The convention formally opened last night at the Elk's temple where the delegates assembled in the first business session. On behalf of the three copper country associations, the hosts to the state league, Henry L. Baer, vice president of the Detroit & Northern Michigan Building & Loan association delivered the address of welcome. In his introduction, he referred to the industrial struggle which was waged in the copper country but he added that the struggle was overcome and the district again is prosperous. He urged the delegates to feel "at home" and declared that the entire copper country joins in the welcome to the visitors.

President McKibbin, president of the league, responded with an enthusiastic and well delivered address. He told the local associations that the hearts of the state were with this district during its struggle and that the delegates are now here to show their interest in the copper country. Referring to the hospitable attitude of the hosts, he ventured the assertion that the hospitality might lead to the organization holding all its future conventions in the copper country.

Constant Growth Noted.

"It seems that there is little to say upon conditions which may have affected building and loan associations as a whole in our state during the past year," he added. "I am sure there has been constant and continued growth and a greater general pressing of the claims of these co-operative institutions into the public mind. It has at-

ways been my contention that publicity is a very important force, tending to bring about the more general acceptance of the service rendered by the associations. It has appeared to me that the associations have had considerable public attention during the past year, and all of it of a very favorable nature.

"For instance, I refer to the agitation in the metropolis of the state toward the establishment of a local building and loan association. The need of such facilities seemed to have general recognition. The officers of this league were lending their co-operation to the Detroit real estate board, which had fathered the project. Urges Use of Publicity.

"The foundation of a new association has not yet followed the efforts put forth, but it is a pleasing fact that the Northern Michigan association has entered the Detroit field, and it has also been observed by some that the Detroit associations, whose operations have been largely in the southwestern part of the country, have been giving more attention to the business that may be had in their midst. A greater public familiarity with what loan associations can do in their own locality in Detroit, will be a boosting force.

"Does your association regularly make an advertising appropriation? What are you doing to bring to public attention the unique kind of a service that can be rendered the individual?"

Improved Housing Conditions.

The president referred to the improvement of housing conditions, a subject which he urged be given attention by Building and Loan associations, and declared that all organizations of this nature are in a position to take a stand against buildings being erected that are unsanitary and unfit to live in. He also spoke of delinquent borrowers and recommended various methods of taking steps toward bringing them up to the mark. "I would rather have up to date accounts any day than to collect a round sum each year in fines," he added.

"Have a follow up system for delinquents and be sure you are justified before you let them get beyond the foreclosure period. It is a great mistake for men whose business is to see that people pay their honest debts to neglect the matters that call for human justice in the nicest form.

"Your officers have put forth their best efforts to bring into the league the associations which have some of the benefits of our activity, yet do not contribute to its support. We regret that these efforts have not been more successful. These associations are mostly the smaller ones, and we can only hope that in time, the personnel of their management will so change as to put us in touch with men who will be less indifferent to the claims of this organization."

The Secretary's Report.

Secretary Rich, in presenting his annual report, said:

"As the legislature was not in session during the past year, the year has been quiet. The president and secretary, however, have been doing some missionary work and while the result is not now apparent, there are two associations which undoubtedly will join the league in the near future. There has been some inquiry in regard to new associations and there are indications that a healthy association will be formed at Eaton Rapids, Munroe and Battle Creek also are in line.

"The forthcoming report of the secretary of the United States league will show about \$100,000,000 increase in the United States. Farm loans of the association should have careful consideration. The subject is a live one and I trust it will be discussed by the members. The franchise fee, joint ownership and other matters are entitled to careful consideration at this time."

Talks on Cyclone Insurance.

Secretary Rich presented a paper on "Cyclone, Hurricane and Wind-Storm Insurance" in which were given the practical methods employed by the New Michigan Building & Loan association to protect the association as a whole and the borrowing members from losses occasioned by storms.

"We all consider fire insurance an essential factor and absolutely necessary to protect the association and the individual member from loss and possible ruin," added the speaker. "A tornado in the territory of any of the local associations would cause a much greater loss than is possible by fire—as a fire in the residence district is almost invariably confined to one building."

"Fire insurance as a matter of protection is universal. The people have been educated for generations along that line, and consider it a legitimate part of the expense of maintaining property. Tornado insurance is a comparatively new proposition, and the people as a whole do not realize the importance or protection against cyclones and wind-storms.

"The New Michigan, of Jackson, took up the subject in earnest about one year ago. After the details were worked out, a referendum vote of the borrowing members only, as they were the most vitally interested, the ones that would ultimately have to bear the expense. Over 90 per cent of the vote was in favor of adopting the plan."

Among the visitors.

Among the delegates and visitors attending the convention are Oscar Reed, state examiner of Building & Loan associations; of Lansing; J. W. Sutton of the Son; Fred M. Phelps, Adrian; L. J. Wolcott, wife and daughter; Abdon; C. E. Wagner, field agent; John Mowat and F. O. Cutler, Grand Rapids; W. B. Osborn, John McDevitt, H. E. Trumbull, A. T. Merrill, Irving B. Rice, wife, daughter and sister-in-law; Jackson; W. H. Peck and wife, Wells; Pratt; Kalamazoo; and wife, McKibbin and wife, Christ Hermann, Professor W. O. Hedrick and wife, Lansing; F. H. Jerome, wife and daughter, Saginaw; Gus Hill and

daughter, Charles Wellman and wife, E. P. Tibbals and daughter and Charles Keen of Port Huron.

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# CITY WILL BUY ROCK CRUSHER

## Council to Push Street Improvements--Water Bond Issue

The Hancock city council at a special session last evening, decided to purchase a rock crusher and a committee consisting of Mayor Ojala, City Clerk Hoffenbacher and Alderman Key, in conjunction with the street committee, was appointed to select the machine.

P. O. Williams of Chicago, representing the Telsmith Manufacturing company, was present at the meeting and explained the merits of the Telsmith gyrator, a product of his company. This device varies somewhat from the jaw-crusher and as it has been used on county road work for the past three years, the committee was vested with the power of purchasing such a machine, should they decide it is the best available. Approximately \$2,100 will be expended for a crusher.

The gyrator crusher operates on a revolving system, while the old style crusher consists of a head and concave piece of machinery made of chilled iron. The head and concave of the gyratory crusher is made of manganese. This factor is important and it has been proven better adapted to crushing rock with more uniformity than the old type.

The Water Bond Issue.

For the past month, the council has considered the project of bonding the city for the purpose of securing funds with which to install a direct water line from pump station No. 1 to the reservoir on Quincy hill. At last night's meeting it was decided to defer this matter until the primary election in August. Plans and specifications will be drafted immediately and if the issue passes, it will be possible to begin work before the cold weather sets in.

Coal Will Be Purchased.

Upon recommendation of the board of public works, the council authorized the purchase of 1,200 tons of coal. The city clerk was authorized to advertise for bids.

The Auxiliary Motor.

At a recent meeting the question of purchasing an auxiliary motor for use at pump station No. 2 was referred to the board of public works. A recommendation was received from that board to the effect the device be purchased immediately, at a cost of approximately \$500 and the council sanctioned the action.

YANTIC WILL BE "DRY."

Official Notice is Received of Secretary Daniel's Recent Order.

The Yantic, as expected, will be "dry." Executive Officer Ruppe and Lieut. Boer of the Second Battalion, are in receipt of a notice from Grant Stephenson, commander of the second battalion, calling attention to general order No. 99 issued by Secretary Daniels of the navy, which reads:

"The use or introduction for drinking purposes of alcoholic liquors on board any naval vessels or within any navy yard or station, is strictly prohibited and commanding officers will be held directly responsible for the enforcement of this order."

This is the first official notice the local reserve officers have received of the sweeping order issued by Secretary Daniels, which became effective the first of this month.

Division Rated as "Excellent."

Lieutenant Hecker, commanding officer, received from Commander Stephenson yesterday a report on the recent inspection of the local division by Lieutenant Johnson of the Chicago naval station. The letter follows:

"The report of the inspection of your division was excellent. The only criticism made by the officer inspecting it was that you were not fully uniformed and equipped, but you had placed requisitions for the equipment necessary."

Lieutenant Hecker expressed pleasure at the report of the inspecting officer as the rating "excellent" is the best that can be secured.

ANNUAL OUTING FRIDAY.

Children and Adults of Congregational Church Will Picnic.

The annual outing of Hancock Congregational church will be held Friday at the Canal. The trip to the resort will be made on the steamer Plowboy and the launch "Tommy C."

The boats will leave Roach & Seebert's dock in Houghton at 9 o'clock and Close & Hodgson's dock in Hancock at 9:20. The return trip will begin at 5 o'clock.

German Lutheran Picnic.

The annual outing of the Sunday school children of the German Lutheran church took place today at the Canal.

NEW STAIRS IS COMPLETE.

Street Commissioner Hosking has completed the construction of a new set of stairs from the foot of Tezeux street to Water street. The city council recently authorized the commissioner to undertake this work as the old stairs became so dilapidated that it was unsafe to use them.

CHARGED WITH NON-SUPPORT.

William J. Cox was arraigned before Justice Eickhorn this morning charged with non-support. The man was found guilty of the charge preferred against him and will be forced to visit the county jail unless he can furnish surety for his good behavior. To date he has not secured such surety.

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# IS GIVEN 90 DAYS.

Edward Kella Attempts to Break Furniture in His Own Home.

Edward Kella, of Quincy, was arraigned before Justice Eickhorn yesterday afternoon on a drunk and disorderly charge. It was alleged that Kella imbibed somewhat more of the amber fluid than was good for him and as a result he became boisterous. On arriving home, it is stated, he attempted to break up the furniture and demolish everything and everybody in sight.

Undersheriff Heikkila spent yesterday morning on a still hunt for his man and finally discovered him sleeping off the effects of his spree. He was sentenced to 90 days in the county jail.

# TWO HANCOCK YOUNG MEN MAKE LONG BICYCLE TRIP

P. ROSTELLO AND C. RICHARDS GET TO NEGAUNEE IN 48 HOURS.

The Negaunee department of the Marquette Mining Journal says: Peter Rostello and Chester Richards, two Hancock young men, made the trip from Hancock to Negaunee on bicycles, covering the entire distance, which by the county roads is more than one hundred miles, in forty-eight hours, including time for stops to eat and rest.

They left Hancock at 5 o'clock in the evening and rode as far as they could before dark. They slept in the open air over night and again took up their journey early in the morning. During the day they encountered a bad stretch of road in Baraga county, which necessitated a long walk. Otherwise the trip was a delightful outing.

Rostello and Richards are now visiting at the home of Mrs. R. Murphy of Peck street. Later they will ride to Marquette, returning from there to the copper country by rail.

Several Negaunee young men who own motorcycles are planning on making the trip to Calumet on their machines this summer. The roads, with the exception of the strip in Baraga county are excellent for motorizing and the trip should prove an enjoyable one. The round trip can easily be made by auto in two days.

# REV. BARRETT RESIGNS.

Former Hancock Pastor To Leave Pastorate at Rochester, Minn.

Word has been received in Hancock to the effect that Rev. Mandus Barrett, former pastor of the First Congregational church of this city, has resigned the pastorate of the Congregational church at Rochester, Minn. No word has been received as to his future plans.

Rev. Barrett is well known in this district as he is a former pastor of Red Jacket and Hancock Congregational churches.

# CHAUTAQUA WILL BE OPENED TOMORROW EVENING

ORATORIO, "THE CREATION," TO BE RENDERED BY CHORUS OF 100 VOICES.

The annual chautauqua will open tomorrow evening at Electric park, under the auspices of the Copper Country Chautauqua association, and continue until Saturday night. The assembly this year will be opened with a premier musical entertainment, the noted oratorio, "The Creation." One hundred copper country singers will take part in its rendition, among this number being some of the most prominent soloists of the district.

"The Creation" will be given under the direction of Miss Alice B. Camper of Houghton. Miss Camper's well known ability as a choir leader and chorus director is a guarantee that the voices and instruments employed in the rendering of the great masterpiece will be at their best. Her success with other musicals of this sort predict that the opening number of the chautauqua will pave the way for the success of the assembly.

Among the soloists who will participate and sing some of the difficult selections is Miss Mildred Romsdahl of Calumet. Miss Romsdahl is recognized as the premier soprano of the upper peninsula and has reached that position through the most thorough culture and painstaking effort.

Among the local soloists are Miss Olive Shields and Will Hall, of this city. The ability of both these singers has been tested before many copper country audiences and they have met with much success.

"The Creation" was written and composed by the great composer, Haydn. It is one of the oldest and most beautiful choruses of this kind.

The chorus will be accompanied by Mildred Haire at the piano and an orchestra of fourteen pieces. This orchestra is comprised of local talent and has been especially selected and trained.

Bishop Burt Cannot Come.

The executive committee in charge of the Chautauqua was advised yesterday that Bishop Burt, head of the Methodist Episcopal church in Michigan, was unable to speak at the Chautauqua Thursday morning, Saturday afternoon and to preach in copper country churches on Sunday next.

The bishop's health has been poor during the past few weeks but he continued his work with the expectation that the illness would wear away. His condition grew worse, however, and finally the attending physician's advice of cancelling all engagements for the next few weeks had to be accepted.

Dr. Clarence E. Allen of Buffalo has been assigned the places on the program given Bishop Burt.

Marion Simms will deliver the address "The Builders" Thursday afternoon in place of Frank Stockdale. Dr.

# WANTS DATA ON SYSTEM.

Escanaba Engineer Asks for Statistics on Hancock's Water Supply.

L. M. Chapin, consulting engineer for the North Michigan Water company of Escanaba, has written City Clerk Hoffenbacher for data relative to Hancock's water system. The Escanaba engineer requests information that will enable him to make a comparison with the system in his as well as other cities and the result doubtless will be beneficial to any municipality to which the report is sent.

Among the subjects which he mentions are the extent of plant, character and source of supply, number of hydrants, operating conditions, value thereof, interest or dividends accruing from the system, taxes, operating expense, number of services, both on the flat and meter basis, amount of revenue received and rates charged.

# SUCCESS AT IRONWOOD.

Sister of Postmaster Holland Passes Away Last Evening.

The death of Miss Nellie Holland, the sister of Postmaster Daniel R. Holland of Hancock, died last night at Ironwood where she had been visiting. The late Miss Holland was 27 years of age. Besides Postmaster Holland, three brothers and three sisters, all residing in Hancock, survive. The body will arrive in Hancock tomorrow morning.

# R. R. MILEAGE DECREASED.

Statistics Show Two Michigan Carriers Tied Up.

Washington, July 21.—Michigan had 5,372 miles of railroad on June 30, 1914, according to a report of the interstate commerce commission on statistics on railroads. This was a decrease of 21.26 miles from the year previous, owing to the abandonment of the operation of a small amount of trackage.

Michigan's railroads amount to 3.61 per cent of the total mileage in the country. Michigan has 28,899 miles of road for every 100,000 inhabitants, or 15.52 miles per every 100 square miles of territory.

Two railroads operating partly within the state are in the hands of receivers, the Pere Marquette and the Detroit, Toledo and Ironton railway. The total tax collected from the railroads, including real and personal property, value of stocks, and bonds, amounted to \$4,194,528. This was an average of \$481 on every mile of railroad within the state.

Mrs. Winchester, a counsellor's wife in Worthing, England, who died on Monday, April 28, was born on a Monday, christened on a Monday and married on a Monday. Before she was married her name was Munday.

# HANCOCK BREVITIES.

Dr. W. H. Matchette arrived yesterday from Denver, where he attended the national convention and golden jubilee of the B. P. O. E. Frank C. Condon, the other delegate from this city, accompanied Dr. Matchette as far as Chicago and then went to Ann Arbor to visit his family who are spending the summer in the university city. Mr. Condon is expected home tomorrow and will be accompanied by his father, William Condon, who will spend the summer here.

Senator James has returned from Ishpeming where he attended the state convention of Sons of St. George.

Miss Enella Treasider has returned from a visit in Wisconsin city.

Mrs. Stanton of Okla. and Mrs. Hury and son, of Birmingham, Ala., who were called here by the illness and subsequent death of the late Mrs. William Chamberlain, have returned to their homes.

Mrs. W. S. Turck of Jacksonville, Fla., and Mrs. Henry Brewer of Alma, are visiting their sister, Mrs. George A. Boyce of Ripley.

R. E. Anderson of Ontonagon was a Hancock business visitor today.

Mrs. J. S. McLeod and daughter, E-

# CALL THIS WEEK

WE HAVE DECIDED TO CONTINUE OUR

## "2 FOR 1" SALE!

**\$2.00 FOR \$1.00**

IN ORDER TO GIVE OUR WOMEN CUSTOMERS THE PRIVILEGE OF GETTING IN ON THIS MONEY SAVING PROPOSITION IN OUR LADIES' DEPARTMENT, HERE IS WHERE YOU CAN SAVE JUST ONE-HALF OF THE REGULAR PRICE ON ANY OF THE YEAR'S SUITS, COATS, DRESSES, WAISTS, HATS OR SKIRTS.

**LOOK OVER THESE ITEMS**

\$22.00 Suits for .....	\$11.00	\$2.00 FOR \$1.00	\$18.00 Dresses for .....	\$9.00
\$20.00 Coats for .....	\$10.00		\$10.00 Skirts for .....	\$5.00

**SPECIAL SALE ON MEN'S FANCY SUITS**

WE ARE OFFERING A REDUCTION OF 20 PER CENT ON ALL MEN'S AND YOUNG MEN'S FANCY SUITS, IN COLORS GRAY AND BRAY, PLAIN OR MIXED, WITH OR WITHOUT STRIPES OR CHECKS.

THESE SUITS ARE SELLING RAPIDLY. COME IN TODAY AND PICK OUT YOUR SUIT WHILE ASSORTMENT IS COMPLETE.

**VALUES THAT WILL INTEREST YOU**

\$12.00 Suits at this sale for only .....	\$9.60	20 PER CENT REDUCTION	\$18.00 Suits at this sale only .....	\$14.40
\$15.00 Suits at this sale for only .....	\$12.00		\$20.00 Suits at this sale for only .....	\$16.00

**20% REDUCTION** **20% REDUCTION**

WE WANT YOUR TRADE

# GATELY-WIGGINS

ISHPEMING CALUMET  
COR. MAIN & BANK STS. 325 SIXTH

THE ALWAYS BUSY STORE

HOUGHTON IRON MOUNTAIN,  
161 SHELDON ST 121 STEVENSON AVE

# A NURSE TAKES DOCTOR'S ADVICE

## And is Restored to Health by Lydia E. Pinkham's Vegetable Compound.

Euphemia, Ohio.—"Because of total ignorance of how to care for myself when verging into womanhood, and from taking cold when going to school, I suffered from a displacement, and each month I had severe pains and nausea which always meant a lay-off from work for two to four days from the time I was 16 years old.

"I went to Kansas to live with my sister and while there a doctor told me of the Pinkham remedies but I did not use them then as my faith in patent medicines was limited. After my sister died I came home to Ohio to live and that has been my home for the last 18 years.

"The Change of Life came when I was 47 years old and about this time I saw my physical condition plainly described in one of your advertisements. Then I began using Lydia E. Pinkham's Vegetable Compound and I cannot tell you or any one the relief it gave me in the first three months. It put me right where I need not lay off every month and during the last 18 years I have not paid out two dollars to a doctor, and have been blessed with excellent health for a woman of my age and I can thank Lydia E. Pinkham's Vegetable Compound for it.

"Since the Change of Life is over I have been a maternity nurse and being wholly self-supporting I cannot over-estimate the value of good health. I have now earned a comfortable little home just by sewing and nursing. I have recommended the Compound to many with good results, as it is excellent to take before and after childbirth."

—Miss EVELYN ADELIA STEWART, Euphemia, Ohio.

If you want special advice write to Lydia E. Pinkham Medicine Co., (confidential) Lynn, Mass. Your letter will be opened, read and answered by a woman and held in strict confidence.