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WHO DOES NOT READ THE SATURDAY NEWS?

LANSING SOON TO MAKE THE REPLY

Secretary of State Now Preparing Communication For Approval of the President That Will Be Most Pointed.

WASHINGTON, D. C., July 12.—Work was begun today by Secretary Lansing on the draft of a note to be sent to the German government expressing the attitude which the United States will take toward Germany's submarine warfare as it affects the rights of neutrals. When it is completed there will be a consultation between Secretary Lansing and President Wilson, who will decide the policy to be pursued.

No intimation is obtainable as yet as to the course which the American government will follow, but there is every indication in official quarters that the relations between Germany and the United States have become so strained as to make it necessary to weigh carefully the phraseology of the next communication and to measure fully the responsibility and consequences which may be required by its contents.

No Surrender of Rights.

That there is to be no surrender of American rights in the new note is practically certain, according to the view taken by officials thus far, and it is also assumed that the German proposal for the immunity of American passenger ships not carrying contraband will be rejected. Just what steps will be taken by the United States as a result of Germany's failure to disavow the sinking of the Lusitania is most uncertain. It is in this issue—the loss of one hundred American lives—for which Germany has disclaimed responsibility, that has brought the situation to a grave and critical point.

It had been arranged that Secretary Lansing would go to Cornish, N. H., for a conference with the president as soon as the note had been carefully examined here and the secretary had prepared a draft of the reply. It may be, however, that the president will decide to return to Washington instead.

Bernstorff Is Satisfied.

Count von Bernstorff, the German ambassador here, will call on Secretary Lansing in a day or two, to learn informally the attitude of the United States toward the German reply.

That there are to be no informal negotiations, however, on the subject has been made plain, and the ambassador's interview very probably will partake more of the nature of a call for information rather than discussion.

The ambassador is understood to be in thorough accord with his government on the reply, which he regards as satisfactory and as leaving itself to further negotiations.

At the White House it was stated there had been no word of any change in the president's plan, and it was regarded as certain that he would not return from Cornish for several days.

PRESIDENT WILSON STUDIES GERMAN NOTE AT LEISURE

CORNISH, N. H., July 12.—President Wilson devoted his attention today to a detailed study of the situation growing out of the receipt of the latest German note on submarine warfare. After a session of golf he retired to his study at Harborside House with the official text of the note before him.

The president gave directions that he be left undisturbed and paid less attention than usual to the morning mail received from Washington.

No plans were made this morning for President Wilson's return to Washington and there was every indication that he intended remaining here several days longer. By the time he goes back to Washington, it is expected that he will have the new step in the American policy mapped out in a general way.

WHAT THE UNITED STATES DEMANDED OF GERMANY

That Germany acknowledge responsibility for the sinking of the Lusitania and disavow the act of her submarine commander.

That Germany offer to make reparation for injuries which are without measure.

That Germany take immediate steps to prevent the recurrence of anything so obviously subversive to the principles of warfare.

NEW BOOKLET OUT

Railroad Interested in Developing the West Extends Its Virtues.

In line with its policy toward the development of the West, the Denver and Rio Grande, through its passenger department, has issued an eighty-page booklet, entitled "Fertile Lands of Colorado," descriptive and illustrative of the agricultural resources of the lands tributary to the Denver and Rio Grande in Colorado. The publication, which has reached its thirteenth edition, has been revised and rewritten by W. H. Otis, commissioner of agriculture of the Denver and Rio Grande system.

The person seeking a new home either in Colorado or Utah will find the booklet brimful of valuable information regarding soil, climate, irrigation, fruit raising, live stock, rearing, and diversified farming and other items of interest to the newcomer. The publication is supplemented by some interesting information concerning Colorado, among which are climatic conditions, elevations of agricultural districts, cost of growing crops and other irrigation and comparable crop yields and their values.

Germany of the rights of American citizens to travel on merchant vessels of belligerent nationality.

Assurances that the lives of Americans would be safeguarded, whether on American ships or vessels of belligerent nationality.

Observance of the rules of international law regarding the "visit and search" of suspected merchantmen.

Discontinuance of Germany's submarine warfare against American vessels.

What Germany Replied.

That she has no intention of attacking neutral vessels "which have not been guilty of any hostile act."

That the responsibility for the sinking of the Lusitania rests on the British government and the Casuar company. Consequently she does not promise reparation.

That she will not place in jeopardy the lives of American citizens on neutral vessels.

That she does not recognize the right of Americans to travel on ships carrying an enemy flag, and the presence of Americans shall not protect vessels of a belligerent nationality.

That safe passage will be given American passenger steamers when Germany is notified "a reasonable time in advance" of their movements, and the vessels are made recognizable by special markings. Germany expects, also, that the United States will see to it that they have no contraband on board.

To provide safe accommodations for Americans who desire to travel in Europe, the United States should install in passenger service "a reasonable number" of neutral steamers under the American flag.

If this cannot be done, Germany will interpose no objection if four enemy passenger vessels are placed under the American flag, for service between the United States and England, and they will not be molested provided they observe the same conditions laid down for American passenger vessels.

ANY PRAYERS FOR PEACE OF NO USE

Man prays unavailingly for peace because God's plan for humanity contemplates warfare, according to Dr. Leroy D. Stingle, research parapsychologist with the United States department of agriculture, who spoke at Unity Hall at Salt Lake City last Sunday. In part Dr. Stingle's remarks follow:

"There is just as much demand for reason in religious matters as in secular and scientific considerations. Reason teaches us that God cannot answer any prayer that is not in harmony with His plan. It is important to know what His plan is before praying to Him about such momentous matters as the present world war. If we don't, our prayers, when they are not answered, may look very ridiculous to the heathen, but reasonable world.

"But someone will ask, 'How are we to know what God's plan is?' I answer, by studying the Bible, in which it is revealed. Here are the main points in the plan: God created man upright and pure. He was to live as long as he sees obedient, but he disobeyed and brought death, with all its attendant evils, upon himself and his race. Then Jesus Christ, a perfect man, the exact equivalent of the perfect man, Adam, and his unborn race, gave himself as a ransom for all mankind, and thus satisfied justice.

"This took place at Christ's first coming, and made possible the selection of the church, called the Bride of Christ, which selection has been going on ever since then. The Bible indicates that during this time there would be war, and that those who would take up their cross and follow Christ as his bride would suffer at the hands of the world. The Bible further indicates that after this part of the plan has been completed, God will again visit the world by the second coming of His Son, this time to reign and establish justice and universal peace, giving all mankind, both the then living and the resurrected dead, an opportunity to choose eternal life or earth.

"All the passages of scripture indicating peace on the earth plainly refer to the time following Christ's return to earth. The Bible indicates that there is to be war and trouble during the period between His first and second coming.

"Since God's plan calls for war rather than peace, how stupid to pray for Him to establish peace at this time. Christ said at His first coming: 'I come not to send peace, but a sword.' What he proved conclusively that this is the correct plan is the fact that the prayers of millions have not induced Jehovah to emerge from His plan.

"We believe, however, that the time is close at hand when the second feature of God's plan will be introduced."

Joseph J. Young, formerly general superintendent of the Utah lines of independent of the Utah lines of the Denver and Rio Grande and well known to all railroad men of Eastern Utah, was at Zion last week in his Utah car, accompanied by his family, en route to the California exposition. He is now president of the Norfolk Southern.

DR. J. A. HOLMES PASSES AT DENVER

FATHER OF BUREAU OF MINES TAKEN BY TUBERCULOSIS

Had Been in Poor Health For Several Months and Came West in the Hope of Improvement—Well and Most Favorably Known to Mining Operators and Miners in Carbon County.

DENVER, Colo., July 12.—Joseph Austin Holmes, director of the federal bureau of mines at Washington, D. C., and a widely known geologist, died at his home early today of tuberculosis. Dr. Holmes had been in poor health for several months. He came to Denver about four months ago with his family in the hope of regaining his strength, but grew steadily weaker.

Dr. Holmes was 53 years of age and a native of South Carolina. He had been director of the bureau of mines since its creation by congress in 1910. Previously he had been chief of the geological branch of the United States geological survey in charge of investigation of mine accidents. His service with the federal government began in 1894 when he was placed in charge of the United States geological survey laboratories for testing fuels and structural materials at St. Louis and later at Pittsburgh.

Father of Mines Bureau.

WASHINGTON, D. C., July 12.—Dr. Joseph A. Holmes was regarded by his associates in the government service as the father of the bureau of mines, which by a campaign of education and experiment has largely reduced the death toll among the underground workers. He also was accredited with making "safety first" a national movement. He took it for the slogan of the mine bureau's work and it spread to all phases of all industrial activities.

"The saddest part of it all," said Van H. Manning, acting director of the mines bureau, today, "is that Dr. Holmes was a victim of overwork and his devotion to his duties in behalf of the safety of the million miners in the United States. His continual insistence on going only where his trained rescue crews should go, sharing the dangers that should have gone only to more robust men, seriously affected his health. Dr. Holmes was a martyr to the cause of safety among the miners and his name is added to the honor roll of bureau rescuers who have given up their lives to the cause."

COLORADO COUNTIES ARE LOWER IN RATE FIGHT

WASHINGTON, D. C., July 12.—The Montrose and Delta Counties Freight Association of Colorado set its fight to get reduced rates over the Denver and Rio Grande and other railroads from east and west points today when the interstate commerce commission dismissed three of its complaints.

The commission held that rates on classes on certain commodities from Los Angeles and San Francisco and related points to points in the two Colorado counties were not shown to be unreasonable and took the same view of like rates from Missouri river points and points east thereof.

OLD UTAH INDIAN CHIEF HAS SEEN MANY SNOWS

GRAND JUNCTION, Colo., July 19.—Several months ago it was reported in this city that Atoche, chief of the Ute Indians in Dragon, Utah, and a frequent visitor in Grand Junction, had gone blind. The other day he arrived in the city, seeing as well as he has in many years and admitting that he had seen "maybe ninety-five big snows."

He is not far from 100 years old. He has come to the city to offer as an attraction for the Wild West week some unusual antics of his tribe, which he says will do the head dancers seldom seen outside of Indian camps.

BLOCK UNDER WAY

Brick Structure in Duchesne Will House Several Business Firms.

DUCHEсне, July 19.—Work was begun this week on the construction of the first brick business block in Duchesne. The building will occupy one of the corners in the southeast part of the business section of the town, the site of the frame building formerly occupied by the Duchesne Lumber company, and which burned down last March.

The new structure will be seventy-five feet square and will be occupied by the Duchesne bank and several other business firms. According to R. C. O'Toole of Ogden, who is the contractor for the building, the structure will be ready for occupancy during September.

It is expected there will be further building activity in the business section before the winter.

GOVERNOR SPY TO PLANT UTAH TREE AT EXPOSITION

Salt Lake City has donated a blue ash tree to be planted at the San Francisco exposition, July 25th, by Governor Sperry, to remain where planted and to be known as the "Utah tree." The tree will be shipped encased in its native Utah soil and will be planted in Utah soil at San Francisco. The tree has been donated for the purpose by the Salt Lake City park department. Supt. Thomas Hoadley selected the tree and it will be shipped to San Francisco so as to be waiting for the governor's spade on July 24th.

Everything in canvas at McKuen's.

UP AGAINST IT

An Illustration of the Dangers of Mutual Insurance.

Property owners who have accepted insurance from mutual fire insurance concerns hailing from the state of Washington will doubtless view with interest the present action of the receiver of a Seattle mutual which failed two years ago. After vainly waiting for two years for the concern's policyholders to come forward and pay the debts of the defunct concern the company's receiver has brought suit at Seattle to recover from each policyholder five times the amounts of the annual premiums previously paid by every policyholder of record. According to the receiver of the Seattle mutual the fact that policies long since ceased to be in effect will not relieve former policyholders from payment of the needed five years' premiums. Every person who ever held a policy in the company must now contribute his five annual premiums to the receiver's fund, declares this official. The latter holds that in accepting a policy from the mutual concern, property owners became members of the company and as such are individually responsible for its obligations and debts.

Many of the policyholders of the Seattle concern held what the latter's officers designated as "stock policies." These were represented to carry no liability beyond one annual premium and were accepted without question by property owners, who fancied that such a policy would relieve them of the responsibility which they understood accompanied the contract usually issued by mutual insurance companies or associations. Unfortunately for the peace of mind of the so-called "stock" policyholders of the defunct Washington mutual, the latter's receiver now insists upon each policyholder paying five annual premiums, irrespective of the policy previously held. All policyholders look alike to the receiver and his determination to compel the Seattle concern's policyholders to "come through" with five times the sum they had expected to pay for their mutual insurance is not calculated to make mutual insurance popular, especially when issued under the elastic laws of the state of Washington.

At first there was a disposition on the part of the policyholders affected to ignore the demand of the receiver, but recent advices from Seattle indicate that many holders of the so-called "stock" policies have already evinced a willingness to settle, and upon the receiver's terms. Judgment proof policyholders or policyholders from states outside of Washington will doubtless oppose the receiver's demands. To take care of the latter the receiver is expected to rely upon the example of a similar case wherein the receiver of an Illinois defunct mutual went into an adjoining state and compelled Missouri policyholders to pay their quota of the mutual concern's outstanding obligations.

It is inconceivable that in this supposedly enlightened day property owners can be persuaded to accept insurance policies from mutual fire insurance concerns which too often misrepresent the character of their indemnity. A mutual insurance concern offering policies with a limited liability is of itself a suspicious object and little sympathy may therefore be expected by policyholders of such concerns when they are later called upon to pay obligations which they were doubtless assured could not develop. Genuine mutual insurance, honestly conducted as such, will doubtless continue to perform useful service in the economic world, but property owners should beware of the irresponsible so-called mutual insurance companies which obtain patronage upon misrepresentation and false promises to unsuspecting property owners.—Insurance Report, San Francisco.

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FAIR PREMIUM LIST

Secretary Horace H. Ensign of the Utah State Fair association is busy reading the final proof on the premium list, a classification and tabulation of subjects to be contested for and the prizes to be given at the 1915 state fair in October. The premium list will be off the press this week and distribution will be made immediately upon application.

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