Business Personals

WHITE
The Hatter
Clean, Felt and Panama Hats, Cleaned, Dyed and Reshaped
University Place. Main 4973

LEARN BARBERING. It's practical and profitable. Big demand and good wages. Barbers waiting for help. Call or write. MOLER BARBER COLLEGE, 133 S. Rampart St.

ROOFERS AND SLATE DEALERS
DON'T BE FOOLED.
DEMAND THE FULL NAME.
YOU WILL HAVE THE ORIGINAL
BERT BRANDIN SLATE ROOFING CO., Inc.
201-211 N. Rampart Street
MAIN 1212 NO BRANCH YARD

LARROQUE HOUSE
411 Bienville Street
Cor. N. Peters St.
FIRST CLASS ROOMS AT REASONABLE RATES

Citizens Bank & Trust Company
:: of Louisiana ::
620 Gravier Street
OLDEST BANK SOUTH
Thrift Stamps and War Savings Stamps for Sale
Savings Deposits Bear 4% Interest.
Compounded Semi-Annually

7% Interest on Mortgages $50.00 payments on principal reduces interest. No bonus.
Liberty Homestead
730 COMMON

Adams' Hats
132 ST. CHARLES STREET.

BICYCLES—"The cheapest and only exclusive Bicycle House South." GUS BEHAY & SON. Agent for the best makes of Columbia, Crown Iver Johnson. Phone Main 3899. 616 N. Claiborne St. Take N. Claiborne Car.—Spend 12 cents and save money.

SPEARING & COMPANY, (Established 1817) SAIL MAKERS, Awnings, Flags, Tarpaulins and Tents, Theatrical Work a Specialty. Cumberland Phone, Main 3891. Corner Canal and Tchoupitoulas Sts. New Orleans, La.

FRESH MEAT
Central Market, Phone Algiers 431, corner Alix and Bermuda streets. Choice Beef, Pork, Veal and Mutton. Fresh meat any time of day. S. CATANESE, Prop.

Delivery in Algiers every Thursday.
Bruce Seed & Poultry Co.
INCUBATORS, BROODERS, FEEDS
HIGH-GRADE FLOWER, FARM AND VEGETABLE SEEDS.
732 Poydras St. NEW ORLEANS, LA.

SMITH'S
Repair Shop
We repair anything.
Bicycles, Clocks, Umbrellas, etc.
819 Teche St.

CUT FLOWERS
Floral Designs for all Occasions
Reasonable Prices Prompt delivery
Schindler, Florist
Main 5200 319 ROYAL STREET
W. C. FOCKELMAN, Prop.

FISH.
MINERVINI & CO., dealers in fish, game, turtles, etc., orders received day and night. French Fish Mkt. 133.

Shoes
I am no preacher—But I do save soles—Bring your shoes to CAMBI, before they get old. 712 Teche St.

F. A. BRUNET
Established 1878
JEWELRY
115 Royal St.
Expert Repairing Done

JULES BORNE, JR., Mill, Plantation and Builders' Supplies. Paints and Oils. 611-613 Common Street. Phone Algiers 395.

WALL PAPER—PAINT
HAVE YOUR WALL PAPERING DONE BY A PRACTICAL PAPER HANGER.
HUCKINS.
234 ALIX ST.
Phone. Algiers 213.

WOOD AND COAL
JOHN KAPPLER, Dealer in Coal. Firewood and Ice. Express to hire. 447 Elmira Avenue. Phone Algiers 525-W.

WM. P. SALATHE, DEALER IN Royalty and Fancy Groceries. Corner Young and Evelina Sts., Algiers, La.

F. S. YOUMAN
Tinsmith and Slater. Repairing of Slate roofs a specialty. Drop postal and I will call. 328 S. Rampart. 9-20.

BUSINESS PERSONALS.
BARBER—LEARN THE BARBER TRADE in few weeks completes. Earn while learning. Call or write. MOLER BARBER COLLEGE, 133 S. Rampart. 5-21

A. SCHEID
The Grinder
631 South Rampart Street

CAPITAL FURNISHED
To refund existing indebtedness, install new equipment or for working capital. Factor files, notes purchased and loans made on farm and city property. Ask about plan No. 20.
Mortgage & Securities Company
Camp and Canal Sts. New Orleans, La.

MONEY FOR ALL
If you have a position or keeping house, we can make you a loan on short notice. Terms accommodated. Easy payments. Confidential. Call, phone or write.
329 MACHECA BUILDING
Phone Main 3086 5-20-20

Beauty Parlors

NORMALOLA
Beauty Parlor, 1014 Julia St. Shampooing, Massage, Hairdressing (Poro System). Gentlemen's trade solicited.
NORMA E. MONCRIEF.

Lost and Found

LOST
Fox terrier white with black spot behind ears and on back. Answer to name Toodles. Reward if returned to 613 Belleville St.

LOST.
Scapular Lavalliere, lost Sunday, near the church of the Holy Name of Mary. Reward if returned to this office. 1tf.

Special Notice

SPECIAL NOTICE.

RESUMES PRACTICE.
Lieutenant Alonzo Burke, who has been on duty at the Naval Station here for several years and recently placed on the retired list, will resume his former profession, "Chiropody," and has opened his office for practice April 1st, at 413 Godchaux Building.

SPECIAL NOTICE.
There will be a meeting of the stockholders of the General Building and Loan Association held at 620 Gravier St., on May 24th, between the hours of 12 and 1 o'clock for the purpose of electing directors.
GENERAL BUILDING & LOAN ASSN.
John E. Boudreaux, Secretary.
May 13-20.

SPECIAL NOTICE.
I am applying for a pardon or commutation of sentence.
HERMAN D. PAILET.

SPECIAL NOTICE.
Notice is hereby given in accordance with law, that a general meeting of the stockholders of Demeron-Pierson Company, Ltd., will be held at the office of the Company, No. 400 Camp Street, New Orleans, Louisiana, on the 24th day of June, 1920, at 2 p. m., for the purpose of amending the charter so as to increase the common stock from One Hundred Thousand ($100,000.00) Dollars par value to Two Hundred Thousand ($200,000.00) Dollars par value, and to increase the total authorized stock from One Hundred and Forty Thousand ($140,000.00) Dollars par value to Two Hundred and Forty Thousand ($240,000.00) Dollars par value, and for such other purposes as may properly come before said meeting.
By order of the Board of Directors.
Dameron-Pierson Co., Ltd.
FRANK DAMERON, President.
May 13-June 17.

Miscellaneous For Sale

FOR SALE.
Up-to-date double cottage, 5 rooms and bath, 515-517 Pelican Ave. In first class condition. Apply 319 Olivier St.

FOR SALE.
New and second-hand tools, stoves, clothing, bought and sold. Mrs. L. Karnofsky, 427 So. Rampart St. 8-26.

MISCELLANEOUS FOR SALE.
Slate, building and plumbing materials, brick, flooring, ceiling, cypress lumber.
LA. DEMOLISHING CO., INC.,
1115 LAFAYETTE ST., M. 665.

FRESH CRANBERRIES, NEW PRUNES AND PEACHES, AUNT JEMIMA'S BUCKWHEAT
J. ALBERT GUILLOT,
346 Verret St.

FOR SALE
New double bungalow corner of Nelson and DeArmas Streets, four rooms and bath. On each side Electric Lights, sanitary plumbing latest model. $4500.00 Terms $2000 Cash, balance on monthly payments of $25.00.

FOR SALE.
Double cottage, 430-432 Belleville St. Apply 713 Louisa St. 2tf.

FOR SALE.
A hand made walnut wardrobe, $15; an oak dresser and washstand, $20.00. Apply 241 Morgan St. 1tf.

FOR SALE.
Double cottage, four rooms and bath on each side. Electricity and water. Address J., care Box M. 4, Route 1, Algiers. 2t.

Adams' Hats
132 ST. CHARLES STREET.

For Sale

836-38 SUMNER ST.
5 room, two-story double cottage, built on three lots of ground.
Ask your builder—then see me for price.

238 VALLETTE ST.
10 room single two-story house, now rented at $75.00 month until Oct. 1st. Easy to convert into apartments.

314-16 ELIZA ST.
Modern 5 room double cottage in excellent repair. Has Pittsburg Bungalow Heater on each side. For particulars see me.

1620 TECHE ST.
One of the most modern homes in Algiers. Screened throughout, screened gallery, electric lights and in A-1 Condition built on 2 large lots.

Extra Special
700 MONROE ST., McDonoghville, La.
5 extra large rooms; bath, gallery and house screened throughout, corner lot 64x128.
Just the place for your chickens and cows.

R. A. Tansey
157 Delaronde Street

MEDICAL

MIDWIVES.
MRS. J. G. DUCHEIN, graduate midwife, 2438 Louisiana Ave. Phones Uptown 2475 and 2451.

CHIROPODIST AND MASSEUR.
DR. A. E. HAYWOOD
Graduate Weltner Institute, Nevada, Mo.
My work is to bring about, by purely natural agencies, the definite and final restoration of durable health. To render the system exact physiological help, and make it possible with certainty for the body to readjust its balance and become normal.
Over fifteen years experience. Home appointments. 1022 Hennen Bldg.
Phone Main 3859

Dr. W. J. Perkins, Chiropodist, Room 34 Cusach's Building. Make appointments by phone, M 1288. Prices reasonable.

EDUCATIONAL

MUSIC.
WINN KNOX SCHOOL OF POPULAR MUSIC, 2216 Esplanade Ave. Phone Hemlock 1462-A. Classic or popular music taught. Special ragtime course guaranteed 20 lessons.

PIANIST TEACHER and COMPOSER
Lessons 75 Cents Dances $2.50 Up.
Sheet Music 15 Cents Up
HAROLD SEYMOUR
Phone Algiers 567 226 Morgan St.

Wanted To Rent

Wanted to rent a house with three rooms and kitchen, with gas and electricity. Apply to C. E. S., care Herald office. 1t.

For Rent

FOR RENT.
Garage for rent. Charles W. Rostrup, 120 Elmira Ave. 1t.

ROOM FOR RENT.
Nice large furnished room, with or without board. Apply 511 Belleville Street.

For Rent
Clean your Carpets with Electric Vacuum Sweeper. Machine rented 75c day
500 Verret St.

Wanted To Purchase

Will buy stock of Algiers Land Co., Inc. State price and number of shares you have. Address X. Y. Z., care Herald office.

TYPEWRITERS
Repaired, Bought and Sold.
Three No 5, Underwoods for sale
NEW ORLEANS TYPEWRITER CO.
Main 4180. 227 Bourbon.

Adams' Hats
132 ST. CHARLES STREET.

WANT TO PURCHASE.
ISAACS
Buys and sells anything. Victory Furniture Store, 842 Royal. Hem. 845.

WANTED TO PURCHASE.
Big money paid for Old Stamps on letters, U. S. Confederate, French, old coins.
James B. Pelletier,
300 Royal St. 5-13.

WANTED TO PURCHASE.
WANTED to purchase old mahogany and rosewood furniture. Wm. Feldman, 437 Royal. Main 4343. 5-21.

SHIP YOUR BONES, ROPE, METAL AND IRON
TO M. GLASER,
2733 TCHOUPITOULAS STREET.

HIGHEST PRICES PAID FOR
OLD GOLD, SILVER, PLATINUM AND FALSE TEETH
OWIN, 309 Bourbon St. Main 5106 cf

Wanted to Purchase

Liberty Bonds Purchased.
R. A. TANSEY
157 Delaronde Street

Achilles' Shield.

In early days some armor must have been very beautiful. Homer, describes the famous shield of Achilles, made for him, so the story goes, by Hephaestus, the smith of the mythical inhabitants of Olympus. It was covered with pictures of cities and the people in them, soldiers lurking in ambush, farmers working in their fields, a vineyard, and wild animals. If the shield itself was nearly as beautiful as Homer's description of it, it must have been a wondrous work of art.

Mispelled Word

The word ceiling in the ad of Louisiana Demolishing Co., was misspelled in our last issue. Those to receive the Jacobs Candies are John Riordan, 529 Belleville St., Chas. Brownlee, III, 407 Delaronde St., and Clara Flogel, 316 Olivier St.

RULES TO GOVERN CONTEST.

ALL ANSWERS MUST BE SENT IN NO LATER THAN FRIDAY EVENING. YOUR ANSWER MUST BE ON A CARD OR PIECE OF PAPER NOT LARGER THAN AN ORDINARY POST CARD AND YOU SHOULD WRITE ON THE CARD AS FOLLOWS ONLY:
FIRST YOUR NAME AND ADDRESS.
SECOND, THE MISSPELLED WORD.
THIRD, THE NAME OF THE ADVERTISEMENT IN WHICH IT APPEARED.
THE MISSPELLED WORD CONTEST APPLIES ONLY TO OUR CLASSIFIED COLUMNS AT PRESENT ON PAGE 11 THE PRIZES WILL BE AWARDED EACH WEEK TO THREE SUCCESSFUL CONTESTANTS.

PONTCHARTRAIN RAILROAD.
Week Day Schedule:
Leave Milneburg, 6.00 a. m., 7.00, 8.25, 9.50, 10.50, 11.50 a. m., 12.50 p. m., 1.50, 3.15, 4.30, 5.30, 6.30, 7.30, 8.30, 9.30, 10.30 p. m.
Leave Pontchartrain Junction, 5.30 a. m., 6.30, 7.40, 9.10, 10.02, 11.20 a. m., 12.20 p. m., 1.20, 2.40, 4.00, 5.00, 6.00, 7.00, 8.00, 9.00, 10.00 p. m.

HELPED PERRY WIN VICTORY

Peter Tarr Made the Cannon Balls That Served So Well in the Fight on Lake Erie.

When Commodore Perry defeated the British on Lake Erie, his gunners turned the trick largely with home made cannon balls, although at the time of the engagement the place where the deadly missiles were made was a closely guarded secret.

Accidental discovery a few days ago of a small antiquated iron furnace near Steubenville, however, reveals the secret and adds a new chapter to the historical sketches of Perry's victory. The furnace was found by men engaged in erecting furnaces for a large West Virginia steel company on the Tarr farm in Hancock county, West Virginia, directly across the river from Steubenville. It is said to have been the first iron furnace in use this side of the Allegheny mountains, and to have been built by Peter Tarr, one of the earliest settlers along the eastern banks of the Ohio river.

Old records in Hancock county show that Peter Tarr worked day and night at his secret task of making cannon balls from ore deposits found in the hillsides about the furnace, and that he sent them overland on mules to Commodore Perry's forces hiding near Put-in Bay and Kelley's island, awaiting an opportune time to strike the decisive blow at the British naval forces.

WILL REVIVE PAST GLORIES

Historic Port of Gloucester Likely to Come Back With the American Merchant Marine.

The historic port of Gloucester, Mass., is likely to be restored to its one-time maritime glory as the American merchant marine expands. A bulletin of the National Geographic society calls Gloucester the mother of American fisheries. The story of Gloucester's fisher folk is touched on by Kipling in his "Captains Courageous," James B. Connolly, and Mrs. Ward, in "Old Maid's Paradise." Norman's Woe, off Gloucester, is the scene of numerous deep sea tragedies touched on by Longfellow in his "Wreck of the Hesperus."

Schooners are said to have originated in Gloucester and to have been so named by a Gloucester shipwright who, when he launched a vessel, heard a spectator explain: "Oh, how she scoons." The expression was used to describe the bounding of a pebble thrown sidewise into the water.

Gloucester has a floral curiosity of great beauty and fragrance, the magnolia glaucus, which grows in the swamps near the city. Among the natural wonders that Gloucester discloses are Rafe's chasm, where the pounding waves churn and rumble; the rocking stone, oscillated for an inch or so by the incoming tides; "Old Mother Ann" and "Whale's Jaw."

French Views of Indiana.

Many French people have as vague ideas of the United States, outside of New York and the Eastern coast, as Americans have of France outside of Paris.

C. Michelon, permanent secretary of the Alliance Francaise, tells of receiving a letter from a business firm in Marseilles, one of the largest French ports, asking for information in regard to the products of the Indians of Indiana.

AUTOS

Louis F. Martin, Jr.
Expert Automobilist
519-521 Burgundy Street
Phone Main 1467

FARMERS'
Truck Bodies and Trailers
Also Lumber Trailers
Built to Specifications
SCHAYER & SONS, Inc.,
Formerly O'CONNOR & CO.
Wagon Mfy. and Repairs
General Black Smith Work
518-534 Julia St. Phones M. 3557-3602

TIRES? TIRES?
Bargains in New, used, and reconstructed tires at all times in stock. Dry Cure retreading and general vulcanizing. See us before buying your next tires, it will pay you. Dealers in Goodrich, Fisk and Firestone, Guaranteed tires. Phone or call for particulars.
RECONSTRUCTED TIRE CO., OF LA., INC.
608 Baronne St., Phone Main 5624.

Gordon Tire Service Co.
Cord Tires Guaranteed 10,000 miles
Fabric Tires Guaranteed 6,000 miles
859 St. Charles St.

AUTO DELIVERY BODIES
Made to order. Repairing and painting done promptly and at lower prices than elsewhere. Wagon manufacturers.
J. W. O'CONNOR
824 Ursuline, bet. Bourbon and Dauphine

QUICK SERVICE
General blacksmithing, auto repairs, spring work and rubber tireing a specialty.
WALTER E. PILIE,
Successor to Babst & Pilie
716-718-720 Girod St. Main 3164

Adams' Hats
132 ST. CHARLES STREET.

JACK'S BLUNDER

By MABEL RICH.

(©, 1920, by McClure Newspaper Syndicate.)

The big whistle of the Superior shoe factory was shrieking. It was just five o'clock—quitting time for Jack Horton and hundreds of others employed by the Superior Shoe company. It did not take Jack long to wash up, and it is not to be wondered at when one knows the picture Jack had in mind—a cozy little dining room with a steaming hot dinner on the table—prepared by a pretty young bride of two months.

For anyone else it was about a five-minute walk from the car line to Jack's house, but he usually made it in two. As he was about to enter his gate his next-door neighbor, Harry Benson, came along. "Hello, Jack," he said, "home early, aren't you? Well, I don't blame you much. By the way, Jack, who was that good-looking chap that drove up with your wife in a roadster this afternoon? And, say, Jack," Harry lowered his voice. "Don't think I am butting in, but I think you ought to know when your wife left him she kissed him." With that, Harry made off down the street.

Jack was astounded! Before he came to his senses Harry was too far away to question further. It didn't seem possible. He tried to think of some one who might be related, but he knew well enough that there were no brothers or cousins with autos. He started to go into the house, then turned back. As he did so he caught sight of the imprints of auto tires in the soft dirt beside the curbstone. So it was true, then! His precious little wife had been out riding with another man. And she had kissed him! The thought sent a pang like a knife through his heart. Then he became angry. "So, that's her game, is it?" he muttered to himself. "Well, I'll show her two can play at the same game." And so saying, he went down the street.

Remembering he had not had any dinner, Jack found his way into a small restaurant on a side street, and ordered all the appetizing things he could think of, but when he tried to eat it fairly made him sick, for he could not forget that cozy little dining room—and Betty. Again he became angry. Without eating a thing he paid his check and went out, leaving behind a bewildered waiter. Upon reaching the street Jack lighted a cigarette and wondered what to do next. As he was pondering upon the question he caught sight of pretty Mary Russell coming up the street. Now he knew what to do. He had taken her to dances before he was married, and he would take her to one this very night.

As she approached, Jack spoke: "Good evening, Mary; how—" but he didn't finish. She had brushed past him without even noticing him. Then, for the first time, Jack realized something—he had on his shabby working clothes. No wonder she didn't speak—why she had not even recognized him.

With a disgusted shrug of his shoulders he went on, and presently found himself seated in a small picture theater but, as for knowing what was on the picture screen, Jack might as well have been at a ball game. At last he could stand it no longer. His mind was made up now. He would go straight home and have it out with Betty at once. So, scrambling out of his seat, he found his way to the street, and it was not long before he found himself in sight of his house, and to his amazement he could see that the house was all lighted up. "What does it all mean?" he asked himself, for he knew well enough that they never used any more electricity than was necessary, for they were trying to keep down the H. C. of L. as much as possible.

As Jack entered the hall he heard a little feminine sob, and then the comforting words of another feminine voice: "There, my dear; don't cry any more—he has probably been detained at the factory on business of some sort." And then he heard Betty's voice say: "Perhaps so, but he never stayed away like this before." Jack rushed in, but stopped as quickly, for right before him stood his wife and another lady, the perfect image of Betty. In fact, Jack could hardly tell one from the other: "Oh, Jack!" cried Betty, rushing forward and throwing her arms around his neck. "Where have you been all this time? I was wishing you would come home early tonight, as sister Grace has just come this afternoon. Her hubby drove her here and left her, as he had to come through here on business, and is going to call for her tomorrow or next day. You know, she lives in New York, and I haven't seen her in ages." Here Betty had to stop to catch her breath. The words struck Jack like a thunderbolt, and he collapsed into the nearest chair. Now he knew that he had blundered, and oh, what a blunder! He made up his mind not to let Betty know what had happened. Of course, he remembered now he had heard Betty speak of Grace many times, but he never happened to meet her. He remembered that people had said Betty and Grace looked like twins, although there was three years' difference in their ages. What a fool he had been! After a happy meal they all retired to the parlor, and once again Jack's happiness was complete.

No Time for Trifles.

Our observation is that an industrious man is seldom indignant.—Dallas News.

Artificial Tree for Birds.

Dr. H. B. Warren is having a concrete tree built on his lawn at West Chester, Pa., to provide homes for birds. The tree is upon a wire frame 15 feet high. Holes of different sizes will lure the birds to meet and rest. At the base of the tree will be a large concrete bath to provide the guests with running water at all times. Imitation limbs on the "tree" will give perching accommodations. But the question is, will the birds be fooled by this elaborately counterfeit tree? We have seen some most elaborate and expensive bird houses empty year after year.

THE KITCHEN CABINET

Age is an opportunity no less
Than youth itself, though in another dress;
And as the evening twilight fades away,
The sky is filled with stars, invisible by day.

SAVORY DISHES.

Often a cupful or two of cold left-over fish will make a most appetizing and nourishing dish.

Savory Fish.—Cut a two-inch cube of salt pork in dice and try out. To three tablespoonfuls of pork fat add three tablespoonfuls of flour, stir until well blended, then pour on gradually one and one-half cupfuls of cold milk. Boil and add one cupful of flaked halibut or haddock, three-fourths of a cupful of potato cubes, which have been cooked, the pork scraps, and the yolks of two eggs. Season and serve hot.

Mock Crab.—Melt four tablespoonfuls of butter, add one-half cupful of flour, one and one-half teaspoonfuls of salt, three-fourths teaspoonful of mustard, one-fourth teaspoonful of paprika. When well blended pour gradually while stirring constantly one and one-half cupfuls of scalded milk. Bring to the boiling point and add one can of kornlet, one egg lightly beaten, three teaspoonfuls of Worcestershire sauce. Turn into a buttered dish, cover with a cupful of buttered crumbs and bake until brown.

Head Lettuce With Pears.—A most attractive and appetizing salad is this: Arrange the crisp heart leaves of lettuce on the salad plates and fill each nest with eighths of carefully peeled pears. A few strips of red pepper placed over them as a garnish adds to the appearance, but paprika may be used, sprinkled over the dressing. If French dressing is used, add a bit of onion and a dash of cayenne.

Coffee-Date Pudding.—Soak a box of gelatin in one-half cupful of cold coffee. Add a pint of boiling coffee, one-half cupful of sugar and a pinch of salt. Strain and cool. When beginning to thicken add one-half pound of quartered dates and a half cupful of walnut meats. Serve with cream.

Pineapple Custard.—Add a cupful of diced, sugared or preserved, pineapple, to any good recipe for custard and bake as usual.

Nellie Maxwell

MANY IRISH NAMES IN CUBA

Signs on Some of the Most Noted Havana Streets Reflect a Transplanted Aristocracy.

There are many curiously named streets in Havana, but perhaps the interest of the tourist is no other way so piquantly excited as when he sees the name O'Reilly attached to one of the old thoroughfares. The cognomen surely has no suggestion of Castilian origin, remarks the New York Evening Post.

Despite the name, the man for whom O'Reilly street, or to give it its Cuban title, Calle O'Reilly, is called, was a Spanish subject bearing the title of count, and he was one of the first of the long line of captains general who ruled Cuba for a period of 80 years. His ancestors left their native heath after the battle of the Boyne, migrating to Spain, where they were ennobled for services to the crown.

Although an aristocrat, the first O'Reilly was not averse to becoming a moneymaker. He engaged in the not very poetic monopoly of delivering beef from the slaughter houses to the various markets, which monopoly was handed down for several generations from father to son.

O'Donnell is another Irish name inscribed on street signs and it is written in great letters on the lighthouse of Moro castle, which lighthouse O'Donnell was instrumental in building. O'Farrell is an Irish-Spanish name connected with the governmental and commercial life of Cuba of the past, as is also that of O'Lawlor. These men had titled prefixes which were bestowed because of military or civil service, or which they bought outright after the custom of the time.

That union of eastern college professors, with an anti-strike clause, can't be a real union.

Silk hats will continue busy so long as distinguished personages from Europe keep on coming.

Sparrows refuse to go South in winter, though they might. That's the British determination.

The campaign promises have been begun. Why did they ever dispense with the chestnut bell?

Maybe what makes it hard for a bolshevik government to get itself recognized is its whiskers.

"Work or quit" is suggested as a good rule for government employees. It is a good rule for anybody.

Paderewski has quit as premier of Poland and apparently has no intention of responding to an encore.

ABSTRACT OF ANNUAL REPORT OF THE
The Guardian Life Insurance Company
OF AMERICA
FOR THE YEAR ENDING DECEMBER 31, 1919.

ASSETS.

Real estate	$ 3,783,779.08
Secured loans	32,902,676.36
Bonds and stocks owned (market value)	16,987,546.17
Cash on hand and in banks	2,179,722.24
Premiums in course of collection, or collected and not reported	1,603,669.44
Interest and rentals—due and accrued	795,440.08
Other assets	43,980.79
	$58,296,814.16
Deduct: Assets not admitted	81,285.43
	$58,215,528.73

LIABILITIES.

Insurance and annuities reserve	$50,319,748.00
Amounts due under policies and policy contracts	1,072,910.63
Premiums, rentals and interest prepaid	164,052.76
Unpaid dividends—due prior to January 1, 1920	192,681.96
Miscellaneous items	375,111.95
Amount to be apportioned to policy holders in 1920	572,217.00
Special reserve fund held for future dividends on policies on which the and surplus, including capital stock	2,731,169.58
apportionment of dividends is deferred	2,787,627.84
Special reserve fund for depreciation of securities and general contingencies	
	$58,215,528.73

RECEIPTS.

Premiums—New business	$1,401,396.14	
Premiums—Renewals	6,411,069.29	
Consideration for supplementary contracts not involving life contingencies	62,140.94	
Total receipts from policy holders	$7,874,606.37	
Interest, dividends and rentals	2,806,056.62	
Profit on sales of stocks, bonds, real estate, etc.	35,624.98	
Other receipts	869,919.50	
Total receipts		$11,586,207.47

DISBURSEMENTS

For death claims	$2,344,344.79	
For matured endowments	2,130,138.81	
For annuities	39,881.29	
For surrender values	1,084,059.10	
For dividends	1,035,784.23	
For claims under supplementary contracts	42,530.71	
Total paid contract and policy holders	$6,676,738.93	
For expense of conducting business	2,906,036.82	
For loss of sales on real estate and bonds	44,943.60	
For shrinkage in value of assets or other items charged to profit and loss	65,472.26	
Total disbursements		$ 9,693,190.61
Net receipts		$ 1,893,190.61

GAIN AND LOSS EXHIBIT

Surplus, December 31, previous year		$ 1,278,591.82
Total loss on insurance account during year	$ 705,066.65	
Total gain on investment account during year	948,913.43	$ 243,846.78
Surplus end of year		$ 1,522,438.60

REAL ESTATE OWNED

Actual cost	$ 4,533,249.96
Book value December 31, 1919	3,783,779.08
Market value	3,783,779.08
Repairs, improvements and taxes	219,258.53
Gross income, 1919	333,549.06
Net income, 1919	114,290.53
Rental value of space occupied by company, 1919	59,823.45
Consideration for real estate sold in 1919	923,855.80
Real estate mortgages owned by the company	26,142,030.90

LARGEST BALANCE IN EACH DEPOSITORY DURING YEAR
(Names of banks and month of year selected.)

Bank of the Manhattan Company, New York, N. Y., August	$ 234,901.75
Continental Bank of New York City, August	128,373.39
National City Bank of New York, August	30,846.38
Central Union Trust Company of New York, December	207,037.70
Chemical National Bank of New York, December	18,504.95
Harriman National Bank of the City of New York, January	37,830.83
The Pennsylvania Company, Philadelphia, Pa., December	52,408.68
Banco Mexicano de Comercio e Industria, Mexico City, Mex., December	10,675.20
Mexico City Banking Company, Mexico City, Mex., December	2,227.29
Banks in Europe, November	1,597,726.37

COMPROMISED AND RESISTED DEATH CLAIMS

Number, 12; Amount claimed, $39,591.73; Amount paid	$ 16,825.49
Salaries and compensation paid to officers and trustees, and payments to others in excess of $5,000, including amounts paid to general agents for account of their sub-agents:	869,943.73
Number of persons, 75; Aggregate amount paid	4,933.26
Legal expenses paid in 1919	
Expenses before legislative bodies, or on account of state and government departments	4,511.16

BONDS AND STOCKS

Owned January 1, 1919, and acquired during year (par, $19,620,970.57) Cost	$18,987,543.48
Sold during year 1919 (par, $351,588.34) Consideration	348,478.00
Owned December 31, 1919 (par, $19,269,382.23) Book value	18,524,227.98
Market value of same	16,987,546.17
Interest and dividends received on stocks and bonds	746,797.95

INTEREST AND DIVIDENDS DECLARED (PAID) IN 1919, AND ANNUAL PREMIUMS PER $1,000 OF INSURANCE ISSUED AT AGE 35.

Kind of Policy	Years in Which the Policies were Issued 1918 Prem.	1918 Div.	1910 Prem.	1910 Div.	1905 Prem.	1905 Div.	1890 Prem.	1890 Div.
Life	$26.35	$1.52	$26.35	$2.26	....	....	$27.33	$3.96
20-Premium Life	36.22	1.87	36.22	3.75	37.53	4.06	....	....
20-Year Endowment	49.85	2.35	49.85	4.39	51.17	5.28	....	....

RATES OF DIVIDENDS UPON LONG TERM DISTRIBUTION DIVIDEND POLICIES COMPLETING THEIR FIRST DIVIDEND PERIODS IN THE YEAR 1919 AND ANNUAL PREMIUMS PER $1,000 OF INSURANCE ISSUED AT AGE 35.

Kind of Policy	Dividend Period 20 Year	30 Year
Life	$27.16	$126.17
20-Premium Life	35.09	172.73
20-Year Endowment	50.80	265.74

AMOUNTS SET APART OR PROVISIONALLY ASCERTAINED OR CALCULATED IN 1919, OR HELD AWAITING APPORTIONMENT ON POLICIES WITH DEFERRED DIVIDEND PERIODS LONGER THAN ONE YEAR AND ANNUAL PREMIUMS PER $1,000 OF INSURANCE ISSUED AT AGE 35.

Distribution Period	15 Years Prem.	15 Years Div.	20 Years 1905 Prem.	20 Years 1905 Div.	20 Years 1900 Prem.	20 Years 1900 Div.
Policies issued in year						
Kind of Policy						
Life			$27.67	$89.10	$27.19	$131.95
20-Premium Life			37.53	137.24	35.98	147.84
20-Year Endowment	$51.17	$172.95	51.17	167.46	50.90	254.53

For Direct Agency Connection, Address
F. C. Brinkmann, Jr.
First National Bank Bldg. Shreveport, La
Apl 18-25 May 2-9-16-23