

TELLS HOW TO CURB MONOPOLY

President Sends Special Trust Message to Congress.

RADICAL LAWS NOT NEEDED

Says Program is Founded on Conviction That "Private Monopoly is Intolerable" - Would Have Penalties Fall Not Upon Business Itself, but Upon Those Who Use Business For Their Own Selfish Ends.

Washington, Jan. 20 - President Wilson's special message on the subject of trust regulation was read in congress this afternoon. It follows:

Gentlemen of the Congress:

In my report "On the State of the Union," which I had the privilege of reading to you on the 2nd of December last, I ventured to reserve for discussion at a later date the subject of additional legislation regarding the very difficult and intricate matter of trusts and monopolies.

The time now seems opportune to turn to that great question; not only because the currency legislation, which absorbed your attention and the attention of the country in December, is now disposed of, but also because opinion seems to be clearing about us with singular rapidity in this other great field of action. In the matter of the currency it cleared suddenly and very happily after the much-debated act was passed. In respect to monopolies which have multiplied about us, and in regard to the various means by which they have been organized and maintained, it seems to be coming to a clear and all but universal agreement, in anticipation of our action, as if by way of preparation, making the way easier to see and easier to set out upon with confidence and without confusion of counsel.

Legislation has its atmosphere like everything else, and the atmosphere of accommodation and mutual understanding which we now breathe with so much refreshment is a matter of sincere congratulation. We ought to make our task very much less difficult and embarrassing than it would have been had we been obliged to continue to act amidst the atmosphere of suspicion and antagonism, which has so long made it impossible to approach such questions with dispassionate fairness. Constructive legislation, when successful, is always the embodiment of convincing experience, and of the mature public opinion which finally springs out of that experience. Legislation is a business of interpretation, not of origination; and it is now plain what the opinion is to which we must give effect in this matter. It is not recent or hasty opinion. It springs out of the experience of a whole generation. It has clarified itself by long contests, and those who for a long time battled with it and sought to change it are now frankly and honorably yielding to it and seeking to conform their actions to it.

Denied by Business Men.

The great business men who organized and financed monopoly, and those who administered it in actual every-day transactions have year after year, until now, either denied its existence or justified it as necessary for the effective maintenance and development of the vast business processes of the country in the modern circumstances of trade and manufacture and finance; but all the while opinion has made headway against them. The average business man is convinced that the ways of liberty are also the ways of peace and the way of success as well; and at last the masters of business on the great scale have begun to yield their preference and purpose, perhaps their judgment also, in honorable surrender.

What we are purposing to do, therefore, is, happily, not to hamper or interfere with business and as enlightened business men prefer to do it, or to any sense to put it through until the antagonism between business and government is over.

We are now about to give expression to the best business judgment of America, to what we know to be the business conscience and honor of the land. The government and business men are ready to meet each other half way in a common effort to square business methods with both public opinion and the law. The best informed men of the business world condemn the methods and processes and consequences of monopoly as we condemn them and the instinctive judgment of the vast majority of business everywhere goes with them. We shall now be their spokesmen. That is the strength of our position and the sure prophecy of what will ensue when our reasonable work is done.

When serious contest ends, when men unite in opinion and purpose, those who are to change their ways of business with those who asked for the change, it is possible to effect it in the way in which prudent and thoughtful and patriotic men would wish to see it brought about, with as few, as slight, as easy and simple business readjustments as possible in the circumstances, nothing essential disturbed, nothing torn up by the roots, no parts rent asunder which

can be left in wholesome combination. Fortunately, no measures of sweeping or novel change are necessary. It will be understood that our object is not to unsettle business or anywhere seriously break its established courses. On the contrary, we desire the laws we are now about to pass to be the bulwarks and safeguards of industry against the forces that have disturbed it. What we have to do can be done in a new spirit, in thought moderation, without revolution of any untoward kind.

We are all agreed that "private monopoly is intolerable," and our program is founded upon that conviction. It will be a comprehensive, but not a radical or unacceptable program, and these are its items, the changes which opinion deliberately sanctions and for which business waits:

Interlocking Directorates. It waits with acquiescence, in the first place, for laws which will effectually prohibit and prevent such interlockings of the personnel of the directorates of great corporations—banks and railroads, industrial, commercial and public service bodies—as in effect result in making those who borrow and those who lend practically one and the same; those who sell and those who buy but the same persons trading with one another under different names and in different combinations, and those who affect to compete in fact partners and masters of the same whole field of business. Sufficient time should be allowed, of course, in which to effect these changes of organization without inconvenience or confusion. Such a prohibition will work much more than a negative good by correcting the serious evils which have arisen because, for example, the men who have been the directing spirits of great investment banks have usurped the place which belongs to independent industrial management working in its own behalf. It will bring new men, new energies, a new spirit of initiative, new blood, into the management of our great business enterprises. It will open the field of industrial development and origination to scores of men who have been obliged to serve when their abilities entitied them to direct. It will immensely hearten the young men coming on and will greatly enrich the business activities of the whole country.

In the second place, business men, as well as those who direct public affairs, now recognize, and recognize with painful clearness, the great harm and injustice which has been done to many, if not all, of the great railroad systems of the country by the way in which they have been financed and their own distinctive interests subordinated to the interest of men who financed them, and of other business enterprises which those men wish to promote.

The country is ready, therefore, to accept, and accept with relief as well as approval, a law which will confer upon the interstate commerce commission the power to superintend and regulate the financial operations by which the railroads are henceforth to be supplied with the money they need for their proper development to meet the rapidly growing requirements of the country for increased and improved facilities of transportation.

We can not postpone action in this matter without leaving the railroads exposed to many serious handicaps and hazards; and the prosperity of the railroads and the prosperity of the country are inseparably connected. Upon this question those who are chiefly responsible for the actual management and operation of the railroads have spoken very plainly and very earnestly, with a purpose we ought to be quick to accept. It will be one step and a very important one, toward the necessary separation of the business of production from the business of transportation.

Business Has Suffered.

The business of the country awaits, also, has long awaited, and has suffered because it could not obtain, further and more explicit legislative definition of the policy and meaning of the existing anti-trust law. Nothing hampers business like uncertainty. Nothing daunts or discourages it like the necessity to take chances, to run the risk of falling under the condemnation of the law before it can make sure just what the law is. Surely we are sufficiently familiar with the action, processes and methods of monopoly, and of the many hurtful restraints, to make definition possible, at any rate up to the limits of what experience has disclosed.

These practices, being now abundantly disclosed, can be explicitly, and item by item, forbidden by statute, in such terms as will practically eliminate uncertainty, the law itself and the penalty being made equally plain. And the business men of the country desire something more than that the menace of legal process in these matters be made explicit and intelligible. They desire the advice, the definite guidance and information, which can be supplied by an administrative body, an interstate trade commission.

The opinion of the country would instantly approve of such a commission. It would not wish to see it empowered to make terms with monopoly, or in any sort of way to assume control of business, as if the government made itself responsible. It demands such a commission only as an indispensable instrument of information and publicity, as a clearing house for the facts by which both the public mind and the managers of great business undertakings should be guided, and as an instrumentality for doing justice to business where the pro-

cesses of the court or the natural forces of correction outside the courts are inadequate to adjust the remedy to the wrong, in a way that will meet all the equities and circumstances of the case.

Producing industries, for example, which have passed the point up to which combination may be consistent with the public interest and the freedom of trade, can not always be dissected into their component units as readily as railroad companies or similar organizations can be. Their dissolution by ordinary legal process may oftentimes involve financial consequences likely to overwhelm the security market and bring upon it breakdown and confusion.

There ought to be an administrative commission capable of directing and shaping such corrective processes, not only in aid of the courts, but also by independent suggestion, if necessary.

Inasmuch as our object and the spirit of our action in these matters is to meet business half way in its processes of self-correction and disturb its legitimate course as little as possible, we ought to see to it, and the judgment of practical and sagacious men of affairs everywhere will applaud us if we did see to it, that penalties and punishments should fall, not upon business itself, to its confusion and interruption, but upon the individuals who use the instrumentalities of business to do things which public policy and sound business practice condemn.

Someone is Responsible.

Every act of business is done at the command or upon the initiative of some ascertainable person or group of persons. These should be held individually responsible, and the punishment should fall upon them, not upon the business organization of which they make illegal use. It should be one of the main objects of our legislation to divest such persons of their corporate cloak, and deal with them as with those who do not represent their corporations, but merely by deliberate intention break the law.

Business men the country through would, I am sure, applaud us if we were to take effectual steps to see that the officers and directors of great business bodies were prevented from bringing them and the business of the country into disrepute and danger. Other questions remain which will need very thoughtful and practical treatment. Enterprises, in these modern days of great individual fortunes, are oftentimes interlocked, not by being under the control of the same directors, but by the fact that the greater part of their corporate stock is owned by a single person or group of persons who are in some way intimately related in interest. We are agreed, I take it, that holding companies should be prohibited, but what of the controlling private ownership of individuals, or actually co-operative groups of individuals? Shall the private owners of capital stock be suffered to be themselves in effect holding companies? We do not wish, I suppose, to forbid the purchase of stocks by any person who pleases to buy them in such quantities as he can afford, or in any way arbitrarily to limit the sale of stocks to bona fide purchasers. Shall we require the owners of stock, when their voting power in several companies which ought to be independent of one another would constitute actual control to make election in which of them they will exercise their right to vote? This question I venture for your consideration.

Works Injustice On Public.

There is another matter in which imperative considerations of justice and fair play suggest thoughtful remedial action. Not only do many of the combinations effected, or sought to be effected in the industrial world work an injustice upon the public in general; they also directly and seriously injure the individuals who are put out of business in one unfair way or another by the many dislodging and exterminating forces of combination. I hope that we shall agree in giving private individuals who claim to have been injured by these processes the right to found their suits for redress upon the facts and judgments proved and entered in suits by the government where the government has upon its own initiative sued the combinations complained of and won its suit, and that the statute of limitations shall be suffered to run against such litigants only from the date of the conclusion of the government's action. It is not fair that the private litigant should be obliged to set up and establish a case in the facts which the government has proved. He can not afford, he has not the power, to make use of such processes of inquiry as the government has command of. Thus shall individual justice be done while the processes of business are rectified and squared with the general conscience.

I have laid the case before you, no doubt, as it lies in your mind, as it lies in the thought of the country. What must every candid man say of the suggestions I have laid before you, of the plain obligations of which I have reminded you? That these are new things for which the country is not prepared? No; but that they are old things, now familiar, and must, of course, be undertaken if we are to square our laws with the thought and desire of the country. Until these things are done, conscientious business men the country over will be unsatisfied. They are in these things our mentors and colleagues. We are now about to write the additional articles of our constitution of peace, and the peace that is honor and freedom and prosperity.

FREDERICKTOWN

Dr. J. H. Norrick attended the auto show at Cleveland last week also visited with his son and daughter at Oberlin.

Mr. John G. Brown of New Washington, O., has purchased the James Sullivan place on Mt. Vernon avenue and will move his family here soon.

Mr. and Mrs. Jay Foote and daughter Betty, visited with friends in Coshocton county and Brink Haven the past week.

A mothers and purity meeting will be held at the Presbyterian church next Sunday afternoon at 2 o'clock. The order of exercises will be as follows: Services conducted by Mrs. Blackledge; singing by Mrs. Dean; paper, "Mother's Influence" by Mrs. Agnew; short talks on the relation of the mother with the teacher by Mrs. Agnew, Mrs. Ida McKinney and Mrs. F. A. Day; duet by Mrs. Kissner and Mrs. Rinehart; talk on the purity movement by Miss Rose Davidson; solo by Mrs. Edna Mann; paper "Innocence" by Mrs. Wm. Wagner. The meeting is open to all for discussion. Let every mother and woman help in this work by their presence. All the young ladies are earnestly invited to go to this meeting.

Mr. Harry L. Groff was called to Springfield, O., the past week by the serious illness of his sister.

The ladies of the Presbyterian church will hold an exchange at Clark's store on Saturday, Jan. 24.

We clip the following from the Hancock County Herald, the parties mentioned being well known in Knox county:

On Tuesday afternoon the marriage of Miss Cora Thomas, daughter of Mr. J. D. Thomas, of this place, to Mr. Henry Brickman of west of town, was solemnized at the St. John's Evangelical Lutheran parsonage, Rev. Dresser officiating. They left immediately on a wedding trip to Bellevue and Columbus. Mr. Brickman's farm home west of town is being prepared for their occupancy.

Dr. E. V. Ackerman and Mr. F. O. Levering of this place have been appointed on a banquet committee to be given at Mt. Vernon by the Knight Templars on the 4th of February.

A passion play illustrated lecture will be given at the M. E. church on Monday evening, Feb. 2, by Mr. Webster of Pittsburg. On the Sunday previous he will give a Bible lecture, using a stereopticon to illustrate with.

Mr. and Mrs. E. B. Wagner and Mr. L. J. Dean were visitors in Cleveland the past week.

Mr. and Mrs. G. M. Hildreth attended the funeral of their cousin, Mrs. Adella Cook, on Sunday last week.

Mrs. C. H. Johnson of Monroe Center, visited Miss Rena Bailey in this place last week.

Mr. Earl Kunkle of Ashland, visited with Fredericktown friends the past week.

Mr. and Mrs. D. E. Hurst and son, Paul, started for Florida on Tuesday on a visit to their son, Mr. Howard Hurst. Paul expects to remain with his brother.

Last Saturday evening Miss Sylvia Eastman entertained at her home in honor of Miss Dorothy Bryson, of Granville, O. Games were played and refreshments served to a happy crowd of young people.

After much delay the insurance on the Ewers block which was badly damaged by the big fire last fall, has been adjusted satisfactorily to the parties concerned. The building will now be torn down and a new fire-proof building erected in its stead. It is reported that this will be a three story building, the first two floors to be occupied by a restaurant and the third floor for lodge purposes.

The revival services at the M. E. church still continue and the good work goes on. Last Sunday evening the attendance was such that it seemed that an overflow meeting would be necessary. The afternoon meetings during the week were well attended as were also the evening services and great interest is being manifested.

For a number of weeks past the Knights of Pythias of this place have been carrying on a contest to interest the members in the work of the lodge and bring about a better attendance. Sides were chosen, Mr. B. F. Parmenter and Mr. C. E. Denman being captains. Mr. Parmenter's side continued in the lead until the last night when Mr. Denman sprung a surprise by winning with a lead of three members. The losing side was expected to serve a banquet on the next meeting night, which they did to the satisfaction of all. As a further result of the contest a number of new candidates were elected and are being given the different degrees as fast as possible.

Mrs. Charles Easterday went to a hospital in Cleveland the past week.

Mr. and Mrs. C. B. Vall, of Mt. Vernon, visited with F. G. Jackson the past week.

Mrs. Sue Askins was taken to Grant hospital in Columbus the past week.

Mr. Joe Taylor visited with his sis-

ter, Mrs. Jane Manville, at Mt. Vernon the past week.

Mr. and Mrs. Earl Cramer, of Mt. Vernon, visited with Mr. and Mrs. T. Williamson the past week.

Mrs. H. H. Barre was a Columbus visitor the past week.

Mrs. Anna Sellers and daughter visited with Mrs. Geo. Dewitt at Mt. Vernon last week.

Mr. C. D. Keen visited with relatives in Columbus last week.

Mr. and Mrs. Alonzo Bishop of Mt. Liberty, visited with Mr. and Mrs. E. Parmer the past week.

Mrs. Mary Williams visited with her daughter, Mrs. Wm. Simpson at Mt. Vernon, the past week.

Mrs. H. L. Chapin entertained her Sunday school class of boys at her home last Tuesday evening. Nuts, candies and games of various kinds were the order of the occasion and the boys report a fine time.

Fredericktown gets some new enterprises by the leasing of two of the new store rooms this week. The first story of the Miller block has been leased to H. E. Neptune, of Perryville, who will open one of the finest piano stores in this county. This store will be the distributing point for several counties. Mr. Neptune has had a good piano store at Butler the past year but recently moved his operations to this place which he finds more convenient to the territory which he covers. The upper story of the Miller block will be occupied by the Miller & Son barber shop. The Fox Bros. block comprises two stores in the first story one to be occupied by the Fox Bros. meat market and the other by the Shippacasse Co. from Mt. Vernon, who will establish a first class confectionery, right up-to-date in every way. The Miller room was leased for five years and the Fox Bros. for ten years.

Special music has been one of the features of the revival meetings being held in this place. Miss Ruby Showers has been taking vocal instruction in Mt. Vernon the past few years and her renditions show the excellent training she has been receiving. A male quartette composed of Messrs. Wright, Anders, Rucker and Dean have struck a popular chord in the music which they have given several evenings the past week. The chorus work of the choir and congregation has also been worthy of note and is perhaps the kind of music that is most appreciated as all can take part.

ESTO
Several from this place attended the funeral of Isaac Stricker at the Riley Chapel, Sunday.

Mrs. and Mrs. George Stringfellow, spent Sunday with Mr. and Mrs. John Stringfellow.

Mr. and Mrs. Fred Schooley and son, William, were the guests of Mr. and Mrs. Charles Melick, Sunday.

Mrs. John McLarn and brother James, from North Dakota, called on Mr. and Mrs. William Morningstar Sunday afternoon.

Mr. Parker Mavis and Miss Della Wharton attended church at Bladensburg Sunday evening.

Mr. James Hoyman, of Utica, is spending a few days with Mr. and Mrs. George Hoyman.

At the new home of the New York Yankees the outfield fence will be so far from the home plate that it will be impossible to bat the ball out of the park.

FARM SALE

The undersigned, as executor of the estate of Henry B. Disney, deceased, will sell at public auction, on the premises, 8 miles southwest of Mt. Vernon, O., in Milford township, on the road leading from Mt. Vernon to Hartford, on Friday, February 6th, 1914, at 2 p. m., the homestead farm of the late Henry B. Disney, consisting of 149 acres, more or less. This is one of the best farms in Knox county. Good buildings and fences. A fine opportunity to purchase a No. 1 farm in a good community. Appraised at \$9,500. TERMS—\$500 on day of sale, balance of 1-3 in ten days; 1-3 in one and 1-3 in two years. Deferred payments to bear 6 per cent interest and secured by mortgage, or purchaser may pay all cash.

Lewis B. Houck, Executor of estate of Henry B. Disney, deceased, Russell R. Sellers, Auctioneer.

City Auditor Edward L. Parker went to Columbus Tuesday morning to make a short business visit.

Mrs. Clement Berry has returned to her home at Pleasant View farm after a three weeks' visit with relatives in Cleveland.

Old Time Sores And Ulcers Healed

Old Wounds Often Bother Many Years After.



People who have been ponticing and annoying an old sore for years and years marvel at the way it heals quickly after using S. S. S.

When you come to realize that the skin and the flesh beneath are composed of a network of tiny blood vessels you solve the mystery.

There are wonderful medicinal properties in S. S. S. that follow the course of the blood streams just as naturally as the most nourishing food elements.

It is really a remarkable remedy. It contains one ingredient, the active purpose of which is to stimulate the tissues of the healthy selection of its own essential nutriment. And the medicinal elements of this matches blood purifier are just as essential to well-balanced health as the nutritious elements of the meats, grains, fats and sugars of our daily food.

Do not allow some zealous clerk to larrup the atmosphere in eloquence over something "just as good" as S. S. S. Beware of all substitutes.

DR. L. F. VOKE WILL MAKE HIS 213th Visit to Mt. Vernon Friday, Feb. 6th

Curtis Hotel 1 DAY ONLY 9 a.m. to 4 p.m. IF YOUR DISEASE IS CHRONIC CONSULT DR. VOKE



L. F. VOKE, PH. G., M. D. Graduate, Ohio State University, Starling Medical College, American College of Optometry. Eight years of College and University training. Nearly twenty years experience in the treatment of CHRONIC DISEASES OF MEN AND WOMEN.

PRACTICE LIMITED To Chronic affections of the Lungs, Head, Nose, Throat, Ears, Bronchial Tubes, etc. Catarrh, Consumption (early stages), Bronchitis, Asthma, Etc. Stomach, Liver, Bowels, etc. Indigestion, Dyspepsia, Biliousness, Constipation, Diarrhoea, Blood, Heart, Skin, etc. Rheumatism, Eczema, Pimples, Blood Poison, Scrofula, Bad Blood, Etc. Nerve, Spine, Brain, etc. Epilepsy, Fits, Neuralgia, Headache, Sleeplessness, Dizziness, Nervous Exhaustion, Dependancy, Loss of Memory, Etc. Kidney, Bladder, Prostate, etc. Diabetes, Bright's Disease, Inflammation of Kidneys and Bladder, Etc. Files and Varicocele treated without use of knife or detention from business.

NO MATTER WHAT YOUR DISEASE, IF IT IS CHRONIC AND UNSUBJECTIVE TO HOME TREATMENT, YOU ARE INVITED TO CALL REGARDING IT.

EYES TESTED FREE Defective vision is often caused by disease. Glasses fitted and furnished. HOME TREATMENT FOR WOMEN "Dr. Voke's Treatment at home plan" is not a "cure-all" remedy. Each case is treated separately with remedial adapted to each individual. No humiliating examinations. No operations. All cases are harmless and can be used privately. Consultation free. Write for particulars.

DISEASES OF MEN Dr. Voke wants a private, heart-to-heart talk with every man who is weak, nervous, broken down, discouraged, or suffering from any disease caused by ignorance, exposure, contagion, improper treatment of disease. Write or call for my free book on six hygienic methods "A Physician's Advice to His Son." Contains information that every parent and young man should know. Do not give up. For years I have been building up nervous, broken down men.

TERMS \$5 PER MONTH Which includes medicine. Do not pay more than \$5.00 each month until you have called and investigated my methods.

Why Consult Dr. Voke? He has made regular visits to this community for nearly twenty years and has established a permanent practice and reputation. His practice is limited to Chronic Disease and he has spent practically all his life in the study and treatment of them. His Practice Consists mainly of long-standing cases who have failed to secure satisfaction elsewhere.

At least three-fourths of his patients are sent to him by former patrons. If he thinks he cannot benefit you he will say so. He does not depend on "cure-all" remedies. Each case is treated separately with remedies adapted to each individual. Injurious stomach drugging is avoided. Dr. Voke's best references are his many friends and patients, the result of nearly twenty years practice in this community.

REMEMBER That Dr. Voke invites searching investigation of his work and methods of treatment. And that he charges absolutely nothing for consultation and examinations. That in no case does he charge more than \$5.00 per month. Your case will receive his best attention. Everything confidential. Write for Free Booklet, "Practical Suggestions on How to Keep Well."

L. F. VOKE, M. D. 370 WEST SIXTH AVE. COLUMBUS, OHIO

Miss Emma Clarke of Fairfield, Ia., is visiting her cousins, Mrs. Louisa M. Phelps of 88 Linwood Avenue, Mrs. Eunice Clarke Pitkin and Charles W. Clarke of Blendon. She is the daughter of Dr. and Mrs. Charles Clarke and granddaughter of Mr. and Mrs. Sylvester Clarke, who were old-time tavern-keepers at Fredericktown, Mt. Vernon, Sunbury and Blendon in stage coach times.—Columbus Journal.

REPORT of the Condition of The Howard Savings Bank Co.

At Howard in the State of Ohio, at the close of business, January 13, 1914

Table with Resources and Liabilities columns. Resources include Loans on real estate, Loans on collateral, etc. Liabilities include Capital stock paid in, Surplus fund, etc.

Total Resources: \$60,542.84 Total Liabilities: \$60,542.84

Subscribed and sworn to before me this 15th day of January, 1914. FRANK L. WOLFE, Notary Public.

NOTICE FOR BIDS

For the deposit of funds of the Board of Education of Millwood Special School District, Knox county, Ohio. Notice is hereby given that sealed bids will be received from any bank, situated in Knox county, Ohio, until 11 o'clock, noon of FRIDAY, FEBRUARY 20, 1914.

Said deposits are to be selected for the term of three years. Said deposits must give a surety as demanded by the laws of the state regulating the selection of such deposits.

Bids to be delivered to the clerk of said board. The board reserves the right to reject any or all bids. D. A. KIRK, Clerk of Board of Education, Howard, Ohio, R. D. 2 Dated January 19, 1914.

SEBA M. CROUCH ATTORNEY AT LAW Special attention given to the writing of wills, filing accounts and all legal matters in the settlement of estates. Seven years experience in the Probate Court. Citizens' phone 450 Black Office over Dever's Drug Store, W. Side Public Square, Mt. Vernon, O.

DR. C. C. CRIDER. Veterinary Surgeon. Graduate - Licensed Office and residence corner Gambler and Mulberry sts. Calls answered day or night. Both 'phones, Citizens' 173 blue; Bell 50W.

H. M. HUNTSBERGER & CO. Fire, Life, Health and Accident, Liability, Automobile, Plate Glass Insurance. Security bonds written. Real Estate sold. Money Loaned. Room 1 McDermott Bldg., 106 S. Main Citizens' Phone 2 Red

PROFESSIONAL CARDS L. B. HOUCK ATTORNEY AT LAW Office Rogers' building, No. 311 South Main St., Mt. Vernon, Ohio. Rooms 2 and 3, second floor.

FRANK O. LEVERING ATTORNEY AT LAW All business of legal nature given prompt attention and especially to practice in the Probate Court. Office No. 9 East High street, Mt. Vernon, O. New Phone, Office 104.

C. K. CONARD, M. D. HOMEOPATHIC PHYSICIAN AND SURGEON Office and residence, 18 East Vine St. Citizens' phone 52. Office hours: 9 to 4 and 7 to 8 p. m. Bell 853 R.

THE FIRE INSURANCE MAN WILL J. "DOC" WELSH If you own anything, have it insured. Citizens' Phone 231 Red. 1 East Gambler street, Mt. Vernon, O.

STREAM & RIMER REAL ESTATE AND LOANS Farms and city property bought, sold and exchanged. Properties rented and rents collected. Fire insurance a specialty. Representing 14 old reliable stock companies. Accident insurance live stock insurance. Plate glass insurance, automobile insurance, in fact we can insure any property you may have. Surety bonds of all kinds. Call and see us. Room 1 Sipe bldg., South Main St. Cit. phone No. 447 Black; Luther A. Stream Wm. F. Rimer