FINANCIAL.

# WM. PENN OIL COMPANY

Of Beaumont, Texas.

Capital Stock $2,500,000.00, Full Paid and Nonassessable.

## OFFICERS.

JOHN P. GOODHUE.....President, Capitalist and Banker, Beaumont, Texas.
J. F. LANIER.....Secretary, Attorney-at-Law, Beaumont, Tex.
A. C. HAGEMAN.....Vice President, Independent Oil Producer, Beaumont, Tex.
W. T. CAMPBELL.....Treasurer, Vice President of the Citizens' National Bank and Member of the Hogg-Swayne Syndicate, Beaumont, Texas.

## DIRECTORS.

J. D. POLK.....Capitalist, Beaumont, Texas.
R. L. COX.....Independent Oil Producer, Beaumont, Texas.
JOHN P. GOODHUE, Capitalist and Banker, Beaumont, Texas.
JAMES FURLONG.....Real Estate, Port Arthur, Texas.
A. C. HAGEMAN, Independent Oil Producer, Beaumont, Texas.
H. F. BEST.....County Commissioner, Beaumont, Texas.
J. F. LANIER.....Attorney-at-Law, Beaumont, Texas.
E. A. WILSON.....Attorney-at-Law, Beaumont, Texas.
FRANK CUMMINS.....Cash. 1st Nat'l Bank, Port Arthur, Texas.
W. M. LUCAS, Pres't Lucas Well Drilling, Beaumont, Texas.
O. B. GREAVES.....Director 1st Nat'l Bank, Beaumont, Texas.

It will not be our purpose in this little prospectus to deal in generalities or to write a history of the now famous Texas Oil Fields, for it has been written and rewritten, and published in every language under the sun, and Spindle Top, like the beloved and renowned Wm. Penn, is a household word, and every child in America of ten summers is somewhat familiar with the story; and now, with the same honest purpose that characterized the life of our philanthropic countryman, this Company which bears his name will strive to benefit those who may become associated with it.

It is scarcely necessary to set forth the purposes of this organization, for the personnel of the officers and directors will suggest to you that their object and determination is to build up a successful oil company, to honestly manage and operate it in the interest of each and every subscriber to its capital stock. Unlike other companies, it will not call to your attention certain lots in the now famous Spindle Top upon which gushers are to be drilled, but it has already taken advantage of an opportunity to secure "gushers" completed, and we are pleased to say in this, our announcement, that we own and control options on eight "great gushers," upon which payment has been made, and for which final settlement will soon be completed. In addition to these, the Company controls 25,000 acres of the most promising oil lands in the counties of Sabine, San Augustine, Anderson, Jefferson and Hardin, Texas; also have an option of a lease on 20,000 acres near the City of Mexico, upon which oil has been already discovered. It is not the Company's purpose, however, to develop at present any of the property referred to, as the eight gushers now under control will furnish a supply for many years to come, greater than the capacity of all the transportation that can possibly be secured; hence, every dollar collected for the sale of treasury stock will be invested in facilities for transporting and marketing the product in hand. It is now a recognized fact by the public at large that **transportation facilities** are absolutely necessary to make an oil company a success—hence the determination of the officers and directors of the Wm. Penn to make this a feature for first consideration ($750,000 having been set aside for this purpose). Notwithstanding the Company has acquired developed property, it has determined to offer to the public $100,000 of its treasury stock at its par value of ten cents, after which time it will be advanced to 25 cents, and we predict that before April the first, 1902, it will be sold for one dollar per share. If you desire to make an investment at the lowest price at which the stock will ever be offered, send in your order at once. No order will be accepted for less than 100 shares—ten dollars' worth.

**NOEL-BROWN BROKERAGE COMPANY,**
Suite 621 Union Trust Building, ST. LOUIS, MO.

Have been appointed Fiscal Agents for the United States. Address all orders to them. Remit Post Office, Express Money Orders or Bank Drafts.

WM. PENN OIL COMPANY.



# OUR GUARANTEE

## MAKES IT A SAFE INVESTMENT.

If we do not get a gusher on our lot in section 38, Spindletop Heights, we refund you money paid for stock. Our stock is now selling at 50 cents per share (par value $1.00), but as soon as our well comes in it will probably go to 75 cents or be withdrawn altogether, as we only want to sell enough stock to further develop our property, and as soon as we dispose of that much NO MORE STOCK WILL BE SOLD. If you have not already investigated the proposition of the

## St. Louis Spindletop Heights Oil Co.

You had better do so at once.

REMEMBER: We guarantee a gusher or refund your money. The high commercial standing of the officers of our company should be a guarantee of sound management and the paying of large dividends to our stockholders.

For prospectus and full information call on or address

**C. H. WOOLLEY & CO., Fiscal Agents,**
710 Odd Fellows' Building, St. Louis, Mo.

## OUR DIRECTORS:

CHAS. F. WENNEKER, President, Ex-City Collector, Director Colonial Trust Co. and President Wenneker-Morris Cattle Co. Recently appointed Collector of Internal Revenue.
CHAS. L. RUCKER, Sec'y and Treas. Inspector New York Life Insurance Co.
ROBT. MEYER, President Meyer Bros. Coffee & Spice Co.
GEO. H. LUCAS, Gen'l Agent New York Life Insurance Co., St. Louis.
R. O. DAVIDSON, Prominent Attorney, St. Louis.
DR. HEINE MARKS, Vice President, Ex-Supt. St. Louis City Hospital and Prominent Physician; Ex-Member Board of Managers House of Refuge.



# THE VOLCANO OIL CO.

There is no Company in the State of Texas that has prospects as fine as the Volcano Oil Co. There is no question but that this Company will pay dividends in the near future. Its honesty of purpose is indicated by the fact that upon its immense properties it has only $150,000 capital stock. Another indication of fair dealing with the stockholders is the fact that $80,000 worth of the capital stock is in the treasury to be sold for development purposes. Note the properties below.

This company is organized under the third laws of the State of Texas, and is now owned by prominent St. Louis and Texas people.

The VOLCANO OIL COMPANY owns fee simple title to 10 acres of land in the SOUR LAKE LEAGUE, HARDIN COUNTY, TEX., 3¼ miles south of the SOUR LAKE HOTEL. This is recognized as the best oil location in the world. Also fee simple title to 10 acres in the town of SEABREEZE, CHAMBERS COUNTY, TEX., in the oil field; also the fee simple title to 4 lots at EIGHT ISLAND, in GALVESTON COUNTY, TEX., right on the recognized oil belt, between Beaumont and Sour Lake. This company also owns the mineral rights on a 20-acre tract in the Sour Lake field, in addition to above. It is the opinion of those acquainted with the holdings of this corporation that oil is an absolute certainty.

But to make ASSURANCE DOUBLY SURE, the company owns Spindle Top property, in the heart of the gushing-well territory, with ROOM ENOUGH FOR THREE GUSHERS, and where there is not the smallest possibility of a failure.

*Prices and Terms of the Treasury Stock INSTALLMENT PLAN.*

[illegible]

Prices will advance without notice. This low capitalization and choice holdings of the company make it one of the safest properties proposition on the market. We invite you to call and see us or write.

*Make Drafts, Checks and Money Orders Payable to GEO. O. ROGERS, Prest.*

Geo. O. Rogers, Prest. Suite 310 Continental Bank Building, St. Louis, Mo.

Father J. B. Weimer, Pastor St. Joseph's Church, Director, Galveston, Tex.


tion, myriads of artificial butterflies in a thousand iridescent hues were on the lace and rose silk curtains, the brocade portieres, the picture frames, the walls and in the green garlands, as though a flock of winged things had settled there for a moment. The guests carried these away as souvenirs. The hall was in Southern smilax and red and white carnations, and punch was served there in a smilax bower, by Miss Olive Woodson and Miss Cora Moss. Coffee was poured in the library from a table placed before a recessed window, framed in holly and filled with meteor roses. Misses Evelyn Ebert and Miss Mattie Lee Peak.

The dining-room was in holly and green, the long oval table decorated with a huge basket of red carnations, its tall handle tied with a flaming red bow where the smilax ropes that came from two chandeliers met. Red fairy lamps and other details repeated the color. On the punted were a long birchbark canoe filled with carnations, and vases of the flowers were set about. Red candles illuminated the apartment.

The debutante wore white crepe de Chine and lace, while Mrs. Boone wore heavy black brocade, with collar of black Renaissance, vest of white Renaissance over white satin, and a touch of green panne in the stock.

There were several hundred guests. Miss Ruth Lowry and Miss Ethel Kaufman were in the dining-room with pretty baskets tied with red ribbon, from which they distributed sprigs of holly tied with red bows to the guests. Miss Anna Keith and Miss Ethel Falls served in the dining-room.

The Misses Arita and Effie De Veaux of No. 4952 Magnolia avenue, entertained a number of their friends on Monday of Christmas week. The following were among the number:

Misses—
Mabel Hild, Ella Roeder,
Irene Kintchler, Lenore Roeder,
Edith Moone, Stella Foell,
Ella Rotchschild, Josie Eddie.

Miss Lorena Hegwein entertained a party of twenty friends new Year's evening at her home, No. 4215 Margaretta avenue. Miss Hegwein was assisted by her cousin, Miss Bertha May Hafkemeyer.

Miss Libbie Reese, assisted by her sisters, the Misses Kittie and Mattie Reese, received on New Year's Day, at their home on North Grand avenue, from 3 to 5 and 8 to 10.

A watch-night party was given New Year's evening at the home of Miss Jennie Gordon, No. 3942 Laclede avenue.

On New Year's Eve Mr. and Mrs. Daniel H. Schmidt of the South Side entertained their friends with a "watch party." Their parlors were handsomely decorated with palms and evergreen. When the old year gave way to the new one the guests were ushered into the dining-room, where supper was served. Music, singing and dancing were some of the features helped to make the affair a pleasing one.

Some of the guests were:

Misses—
Emma Meyer, Lollie Schmidt,
Mary McCarthy, Lillie Becker,
Johanna Meyer,
Mesdames—
McCarthy, Pomeroy,
Becker, Cary.
Messieurs—
W. H. Pomeroy, William Snyder,
John P. Becker, William Wagner,
Joseph Schmidt, Harry Hager,
J. Dugan, Henry O. A. Huegel.

Miss Irene Reutchler, No. 3115 South Grand avenue, entertained on New Year's afternoon from 1 to 5 o'clock.

Mrs. John Keuser, No. 926 La Salle street, gave a party on New Year's afternoon in celebration of her young daughter May's birthday.

Miss Isabel Soghers gave a birthday party at her home, No. 4257 Cook avenue, on Thursday afternoon.

Miss Veda Smith, assisted by Misses Adele Starkloff, Florence Glio, Hazel Brown, Genevieve Hessey and Marie Pevol, received New Year's afternoon and evening.

Mrs. Philip Stock, No. 1641 Missouri avenue, gave an afternoon reception last Monday, assisted by Mrs. August Stock and Miss Carolyn Stock. The house was profusely trimmed with flowers.

Mrs. A. D. Giannini, Miss Spiegelhalter and Miss Rassieur served, the table being trimmed with poinsetta and smilax.

Among the guests were:

Mesdames—
E. Faust, Baxter,
Behn, Woestman,
Haase, Strassberger,
Dieckriede, Bergner,
K. Busch, Gempp,
Ringen, Enders,
Tonnsfeldt, Stifel.
Misses—
Oberhauser, Laura Herold,
Gehrmann, Alvine Rehbein,
Lindedkin, Cora Rassieur,
O. Teichman, Estella Rassieur,
Riesenberg, Adele Trorlicht,
Guyne, Emily Teichmann,
Trorlicht, Irma Espenhain,
Mans, Creedlus,
Gundelach, Krutzch,
Klinge, Clara Trorlicht,
Schmitz, Lilly Trorlicht,
Adele Dieckriede, Helen Gempp,
Alma Woestman, Corinne Enders,
Ida Woestman, Minette Enders,
Lulu Euslin.

Miss Kate Gamewell, No. 3567 Cottage avenue, entertained friends with progressive euchre on New Year's Eve. Prizes were won by Miss Clara Taylor, Mr. Maloney and Mr. Ed Hieg. Music and dancing were indulged in, and refreshments served. The amusement was kept up until the new year was a few hours old, when the guests departed.

Among those present were:

Misses—
Clara Taylor, Maggie Jordan,
Pelle Taylor, Mollie Flinn,
Ollie Remington, Maggie Flinn,
Rose Lindelar, Jennie Shields,
Maggie O'Brien, Susie Ostranger,
Nellie Jordan, Kate Ostranger,
Messieurs—
Clyde Johnson, George Bennett,
Pat Maloney, Edward Gamewell,
Edward Hieg, William Gamewell,
Charles Heig, H. J. Willoh.

### SOCIAL CLUBS.

Fine Diamonds—Mermod & Jaccard's.

The Teutonia Bowling Club and their ladies ushered the old year into the new with a prize bowling match. After supper dancing was indulged in until the wee hours. The following won prizes: Mrs. John A. Fritz, Miss Laura Mertens, Mrs. Charles F. Mertens, Mrs. Gus Stroh, Mrs. H. D. Drews, John E. Heibert.

Among those present were:

Messieurs and Mesdames—
John A. Fritz, Dan Nash,
Charles F. Gus Stroh,
Mertens, George Doetiges,
H. D. Drews,
Messieurs—
John E. Leibert, Henry Poertner,
Charles Fensky, John D.
William Hettbrink, Stegeman,
H. W. Klockman, George Wischmeyer,
Fred Helfersider,
Misses—
Adele Stegeman, Hogemeier,
Gertrude Gutman, Marie Bresser,
Sophia Engelke, Lydia Mertens,
Smith, Laura Mertens.

The Alta Club will give an informal dancing party at No. 1412 North Grand avenue Tuesday evening, January 14.

Mrs. A. H. Meiners, No. 3521 South Grand avenue, entertained the Euchre Club, of which she is a member, Friday afternoon. After the game a lunch was served, after which prizes were awarded to Mrs. Hagemire, Mrs. Reps, Mrs. Rickert, Mrs. Schaefer. Those present were:

Mesdames—
Werz, Miller,
Reps, Schaefer,
Wuelner, Walter,
Rogers, Meiners,
Becker, Hegemier,
Eicks, Miss M. Hess,
Rickert,

"The Happy Twelve" Euchre Club was entertained Friday at the residence of Mrs. Baer, No. 4626 Vernon avenue. After playing two hours and partaking of a repast prizes were awarded Mrs. E. J. Powell, Mrs. C. N. Mann, Mrs. C. Drumheller and Miss Dillard.

The young men of Old Orchard gave a dance on New Year's night which was largely attended and proved a social success. Mr. and Mrs. Heltzell of Tuxedo chaperoned the dance, assisted by Mr. and Mrs. Aman and Mr. and Mrs. Hill. The following young ladies and gentlemen were present:

Misses—
Lelia Williams, Davis,
Laura Williams, Ghiselin,
Shands, Graham,
Widman, Milne,
Skinner, Salveter,
Whitmore, Blood,
Prosser, M. Hewlett,
Morley, E. Hemlett,
Woodruff, Magehan,
Tart, Billings,
Harris, Owsley,
Wilcox, Chamberlain,
Peters, Knight,
Dietrich, McCallum,
Gardner, Chase,
Tillaye.
Messieurs—
White, Joy,
Leber, Fortune,
Chestnut, Harris,
Waddock, Milne,
Morley, Rapp,
C. Shands, Burch,
Fairchild, Gardner,
D. Whitmore, Thieleke,
R. Whitmore, Wilcox,
McCallum, Miller,
Prosser, Reinlander,
W. Heath, Ghiselin,
J. Stanage, Booth,
B. Stanage, H. Heath,
Salveter, Lee,
Skinner, Davies,
Goodher, J. Miller,
Hewlett.

The "White Squadron" gave its second informal dance on New Year's evening, which proved to be a large and brilliantly dressed assembly.

The "New Era Club" was entertained by Mrs. Sheeron at her home, No. 1909 Blackstone avenue. A large number of guests was present and enjoyed the interesting programme given by Mmes. Ogden, Weigle, Drew and Sheeron. The annual election resulted in: Mrs. Cohick, president; Mrs. Isaac, vice president; Mrs. Cowles, secretary.

Miss Marie Scott, No. 2128 South Seventh street, entertained the "L. K. Club" on New Year's evening. Those present were:

Misses—
May Komerons, May Lann,
Cassa Crawford, Ella Scott,
Rose Lann, Mayme Donohue,
Messieurs—
J. N. Dimples, Jack Nugent,
Lloyd Ackerman, Harry O'Donnell,
Will Marshall, Leon Scott,
James McKenna, Martin Lann,
Tom Moore, Tom Moloney.

The Tallyho Club wishes to announce that its next dance will take place Wednesday evening, February 5, at No. 3944 Olive street.

Miss Barbara Begeman, No. 1933 Arsenal street, entertained the euchre club of which she is a member, on Friday. Cards were played from 3 to 5. Prizes were won by Miss Elizabeth Meyer, Mrs. B. Meyer and Mrs. Knapp.

Those present were:

Mesdames—
Trichler, Heib,
Meyer, Knapp.
Misses—
Elizabeth Meyer, Minnie Ehrhardt,
Emily Begeman, Carrie Spohr,
Barbara Begeman, Julia Becker.

A New Year's Eve party was given to the St. Vincent Dramatic Club by Mr. and Mrs. James A. Fitzgerald Tuesday night. Among the interesting features of the evening was a Christmas tree and its accompaniments. Then came some novelty games and contests. Prizes were won by Mrs. Patrick Fisher, Miss Minnette Beyer, Miss Lizzie Farbelow, Mr. William Schneider and Mr. John H. Fitzgerald. Among those present were: Mr. and Mrs. Patrick Fisher, Miss Minnette Beyer, Miss Lizzie Farbelow, Miss Lillie Nuelle, Messrs. William Schneider, T. C. Bridgman, Edwin Frye, M. J. Flyn, A. Schneider, H. W. Otto and J. H. Fitzgerald.

A New Year's Eve party was given to the Friendship Club by Hugo Buder, one of its members. Music was a feature of the evening. Supper was served at 12 o'clock. Among those present were:

Mesdames—
Hunche, Buder,
Coan,
Misses—
Nellie Kropp, Addieville, Ill., Anna Hoischbach,
Becker, Mabel Coan,
Buder, Laura Herold,
Hilda Dammann, Minette Hunche,
Emma Schrinberg, Cora Buder,
Lena Schmidt.
Messieurs—
Paul Winters, Walter Eich,
Grundt, Harry Vornbrock,
Rudolph Hunche, George Hoischbach,
George Hunche, Ed. Kropp,
William Kropp.

Miss Birdie Lewis, No. 1325 Elliot avenue, entertained the L'Aiglon Society Saturday evening. Dancing was the chief diversion. Among those present were:

Misses—
Louise Myers, Edna Summerfield,
Sophia Myers, Stella Summerfeld,
Birdie Lewis, Hilda Schwartz,
Ruby Schwartz, Flossie Goldberg,
Fanny Wolfe, Helen Lewis
Messieurs—
Claude Schlesinger, Winfield Stampher,
Will Stineberg, Bert Levy,
Sam Shuecart, M. Hess,
Lynell Kalish, Roswell Messing,
Harold Schaeff, Abe Lewis.

The Hammer Literary and Social Society held an election of officers last week with the following result: J. Wohlgemuth, president; J. R. Rosenstein, vice president; A. Trostler, treasurer; S. Bacharach, secretary; and M. J. Hammer, sergeant-at-arms.

The Harvard Informal Club has sent out invitations for its first dance, to be given at Jefferson and Park avenues, Thursday, January 23.

The Hatchettes Social Society will give an opening ball at No. 2941 Olive, on January 7.

The C. A. C. gave an informal dance at Rose Hill Hall during the holidays. The hall was decked in the club's colors, pale blue and crimson.

The "C. D. S." Club entertained one of its members, Miss Kathryn Long, at her home on Gamble street on New Year's Eve. Dancing and music were features of the evening. At midnight a supper was served, when covers wer laid for twenty. Among the members present were:

Misses—
Ruth Hoath, Elsa Cooper,
Margaret Nolan, Ione Scott,
Mabel La Berge, Hannah D. Long,
Helen Long, Mildred Keiens,
Vivian Parish.

The fourth and most successful bowling party was given by the Owensets Bowling Club last Sunday evening. The feature of the evening was the high score of 157 rolled by Miss L. Michel. Those present were:

Misses—
E. Oberlohman, S. Reinhardt,
E. Rascher, L. Michel,
H. Kassling, A. Murmuth,
H. Ruhman, L. Dickerhoff,
L. Murmuth, A. Reinhardt,
D. Voss.
Messieurs—
W. Keller, J. Smith,
W. Rascher, B. Wulfkuehler,
H. Kassling, A. Schutte,
A. Heldeman, L. Kallmeyer,
A. Stetson, L. Ploeger,
L. Maysack.

The C. A. C. of Cabanne has sent out cards for their fourth dance this season, to be held at Hamilton and Maple avenues, January 17.

The Rag-Time Minstrels and their friends gave a jolly surprise party and entertainment to Mr. Joseph B. Treinen on New Year's evening, the occasion being his twenty-fourth birthday. During the evening the boys indulged in one of their minstrel shows. Mr. Harry Garretson officiated as interlocuter, while Messrs. Lenard Sheridan and Steve Hirschberg acted as end men.

The jokes by the end men were of the Dockstader order, and the songs were enjoyed much.

Mr. Treinen was presented with a gold-headed cane by the Rag-Time Minstrels. At midnight supper was served, after which there was dancing. Each person present was handed a big horn and the New Year was ushered in amid great noise and ceremony.

Those present were:

Messieurs—
George Knapp, Charlie Tisus,
Lawrence Treinen, Herman Parcher,
Al Bowmeyer, Walker Maner,
Leonard Sheridan, Gus Schlottman,
Cless Sheridan, Joe Dunn,
William Lutz,
Misses—
Goldie Coleman, Annie Treinen,
Paula Boesewether, Blossie Battle,
Mamie Mater, Alice Morgan,
Tillie Maner, Annie Minor,
Ida Yearish, Mamie Tisus,
Hannah Maxter,

The A. D. C. will give its fourth dance of the season on Friday evening, January 10, at Vandeventer and Morgan streets.

The Merryland Club was entertained by the Misses Anna and Edna Gilchrist at their home on New Year's Eve. Euchre was indulged in until midnight after which supper was served, followed by a dance. During the evening the guests were delightfully entertained by the members of the "Garden Minstrel Troupe."

Among those present were:

Misses—
Olive Boesche, Margaret Fitzgerald,
Clara Monson, Mal McNichol,
M. Edith Daniels, Olga Monson,
C. Edna Gilchrist, Anna C. Gilchrist,
Beatrice Daniels, Alice Story,
Messieurs—
Charles E. Forbes, Ben M. Cody,
Edward W. Meyer, Chas. A. Browning,
Bonnie Bell, Ed Gregg O'Brien,
Leslie Jean Blackmore, Pashal St. Cyr,
Willie Gilchrist,
Richard E. Nelson, Daniel S. Fishell,
Ervin Deuckhoff, Wm. F. Foster,
Arthur Daniels.

### WEDDINGS.

Best Watches—Mermod & Jaccard's.

Mr. and Mrs. Max Posnansky of South Broadway announce the engagement of their daughter, Frieda, to Mr. Sigmund Orbach of New York. Miss Posnansky is a very handsome girl and was made queen of the South Broadway carnival in 1899. She is at present visiting in New York, and the wedding date will not be set until her return.

Mr. and Mrs. E. C. Robinson of West Belle place have announced the engagement of their daughter, Lena, to Mr. Wilbur Beach Christian, the wedding to take place at Easter.

The marriage of Miss Estella C. Poers and Doctor John H. Siegel, both of Collinsville, will take place on Wednesday at the home of the bride, the ceremony to be followed by a reception. A party of St. Louis relatives and friends will go over to Collinsville for the wedding. Doctor Siegel's parents, Mr. and Mrs. Abraham Siegel of Maplewood, and their family, the Messieurs Siegel, Miss Claude Siegel and Mr. and Mrs. Abraham Siegel, Jr., will be among the number.

The wedding of Miss Rose Henderson, No. 3617 Folsom avenue, to Mr. Louis Philo, took place Monday, December 30, at high noon, at the home of the bride, the Reverend Father O'Brien performing the ceremony.

Miss Morgie Henderson attended her sister as maid of honor, and William Ira Barlow served as best man.

Only the immediate family were present. After the ceremony Mr. and Mrs. Philo departed for an Eastern trip.

### PERSONAL MENTION.

Mermod & Jaccard's, Broadway and Locust.

Mr. and Mrs. J. Whitworth Buck of the West End Hotel have returned from an Eastern visit.

Mrs. Samuel M. Fields and son will depart this week for the South, to spend the remaining winter months.

Judge and Mrs. Henry C. Caldwell have returned from a visit to friends in Iowa and are at the Southern. Miss Caldwell is also back from a visit to Little Rock, Ark., and is with her father and mother at the Southern.

Mr. Prosser Ray of Colorado Springs, and Mr. Sam Ray of the University of Virginia are at Hotel Berlin.

Mr. and Mrs. Harrison Berlitz of New York are guests at Hotel Beers.

Miss Pearl Morse of Louisiana, Mo., is spending the holidays with her cousin, Mrs. E. E. Dyer, and other relatives in the city.

Mrs. William Christie (nee Tiernan) of Kansas City is spending the holidays with her sister, Mrs. M. H. Welsmore, No. 2740 Thomas street.

Doctor H. L. McKellops has returned to the city after having spent the holidays with his son, who is attending the Art Academy of Cincinnati.

St. Louis to Cincinnati take one of the three Big Four daily trains.

Miss Grace Cole and Miss Templin of Alton, Ill., are guests at Hotel Beers.

Miss Annie E. Tressenriter has returned from a visit to her parents in Cape Girardeau.

Mr. Audureld Whittemore of Cornell University is spending the holidays at Hotel Berlin, the guest of his parents.

Doctor Bond, expert optician at Mermod & Jaccard's, Broadway and Locust, will examine your eyes free of charge and fit them properly if glasses are needed.

Miss Jennie Cooney, No. 4661 Delmar boulevard departed last week to visit her friend, Mrs. Leslie W. Beebe of Oak Park, Chicago.

Miss Bessie Blanton of Frankfort, Ky., is visiting her aunt, Mrs. S. D. Winter, No. 4244 Westminster place.

Mr. and Mrs. D. E. Bayliss and son, Mr. Bronson Bayliss, are domiciled for the winter at No. 3500 Morgan street.

Mr. T. L. Hoffman of Enterprise, Kas., is visiting the family of Mrs. Blanche G. Walker, No. 3521 Windsor place.

Mr. and Mrs. Chas. Young of Clinton, Mo., are stopping for a fortnight at Hotel Beers.

Miss Loula Clarkson of Webster Groves, spent several weeks in New York city and returned to Newport News, Va., in time to witness the launching of the battleship "Missouri."

Bell Bishop and family of Cincinnati, O., are visiting his father, W. T. Bishop, No. 4540 Cook avenue.

Miss Lonnie E. Tressenriter is visiting in Cape Girardeau.

Mr. and Mrs. Robert Sanford of New York are visiting Mr. and Mrs. J. W. Sanford at Hotel Berlin.

Mr. and Mrs. J. J. Ferguson, child and nurse of the city have taken a suite of apartments at Hotel Beers, where they will remain permanently.

Mrs. Annie Rapley spent the Christmas holidays with her grandchildren in Sedalia and returned home last week.

Mr. and Mrs. Joseph Bogy of Hotel Beers are entertaining their son, Mr. Ramsey C. Bogy of Denver, Colo.

Mr. John C. Hall of Hotel Berlin is entertaining his daughters, Misses Mamie and Julia Hall of Central Female College, Lexington, Mo.

Miss Genevieve Johnson of New Orleans is visiting her cousin, Miss P. J. O'Brien, of No. 4553 Cook avenue.

Mrs. William M. Crossley (nee Buck) is visiting her mother, Mrs. C. W. Buck, at her home, No. 4049 Lindell boulevard.

The Reverend Doctor Darby of Evansville, Ind., and Mr. A. W. Hawkins of Decatur, Ill., are at Hotel Beers, where they are being entertained by Mr. and Mrs. W. T. Adair.

Miss Jo Fraser and sister, Mrs. Lules, have just returned after a visit to friends in Hot Springs, Ark.

Through sleepers, parlor cars and coaches St. Louis to Cincinnati every day via Big Four Route.

Mr. and Mrs. C. M. Seaman have returned to their apartments at Hotel Beers after spending some months in Lakewood, N. J.

Miss Nella Taylor, from Nokomis, Ill., is visiting Miss Bessie Hess of Compton Heights.

Mr. and Mrs. E. E. Reed of Chicago are guests at Hotel Beers.

Miss Pearl Henderson of Kinkaid, Kas., is visiting her brother, T. S. Henderson of No. 4963 Page boulevard.

The Ten O'Clock Musicale met on January 2 at the home of Miss Whitman, No. 4246 Delmar boulevard. Mrs. Dobyne was chairman of the day. A holiday programme was given, as follows:

Vocal Solo—(a) The Rosary.....Nevin
(b) My Love's an Arbutus (old Irish melody)
Miss Camilla Walcott.
Violin Solo—Contemplation.....Mendelssohn
Miss Evalyn Metzger.
Alto Solo—O, Rest in the Lord.....Mendelssohn
Mrs. Grace Lincoln Dobyne.
Violin Solo—(a) Nocturne.....
(b) Intermezzo.....Mendelssohn
Miss Susie B. Cuddy.
Piano Solo—Duetto.....Mendelssohn
Mrs. Lola McCreary Baldwin.
Vocal Solo—Invocation.....D'Hardelot
Mrs. F. A. Beusberg.
Violin Obligato—
Mrs. Florence Phillipi Betsis.
Piano Solo—Selected.....
Mrs. Charles George.

For furnishing and decorating the home the annual clearing sale of Mermod & Jaccard's, Broadway and Locust, offers an opportunity that housekeepers should take advantage of.

At the request of a large number of members the days of the Union Musical Club concerts will be changed from Tuesday to Saturday. On account of this change the concert, January 7, will be postponed. The Schumann-Heink recital will be given the evening of January 27, as announced.

The study class of the Union Musical Club has had so many applications for membership that the chairman desires to state no more members can be received. Hereafter those desiring membership must apply to the chairman in writing, with reference from some well-known teacher, and, upon approval, they will be placed upon the waiting list.

Telegraph your friends you will arrive in Cincinnati via Big Four route.

Chart Club drawing-rooms will be held Tuesday, January 7, 11 a. m., by Mrs. George T. Crum of No. 4469 Westminster place, Wednesday, January 8, 11 a. m., at Cabanne Clubhouse, when Miss Madeline Cushman Selby will give a recitation from "The Palace of the King"; Thursday, January 9, 3 p. m., by Mrs. W. A. Lucas, No. 4215 Cleveland avenue, and Saturday, January 11, 11 a. m., by Mrs. Maria L. Johnston at Berlin Hotel.

The St. Louis Chapter of D. A. R. was entertained by Mrs. Huntington Smith at her hospitable mansion on Locust street. Over 200 guests were present, as the invitation was extended to the other chapters in the city. A music programme was rendered by Mrs. Hesselbruch, pianist; vocal solos by Mr. and Mrs. George Cairn, and violin solo by Miss Ellen Johnson.

Mrs. Alice Morris and little son, Douglass, of No. 3950 West Belle place, will spend the remainder of the winter with relatives in Palestine, Tex.

The Misses Cravens of No. 3739 Lawton avenue gave a reception New Year's Day to a large number of friends.

Mrs. Jessie M. Battle and daughter, Mrs. Eugene Fleming Smith, No. 463 Lindell boulevard, entertained the Jefferson Chapter, Daughters of the American Revolution, last Saturday afternoon. A short but interesting business session preceded a little talk on D. A. R. work from Mrs. George H. Shields, State regent. Mrs. John M. Taylor spoke to the chapter about her visit to historic Valley Forge last summer. A movement is on foot to preserve the site of the camping-ground of the Continental Army as a national park. At the close of this address Mrs. Ray Douglass sang two numbers, Miss Condon played a piano solo and Mr. Condon rendered a violin solo. Refreshments were served, each guest receiving as a souvenir a little drum filled with bonbons and decorated with the insignia of the Daughters. A gift to the Public Library was decided upon by the Jefferson Chapter.

## LIBERTY BELL STARTS SOUTH.

### Famous Revolutionary Relic Will Go to Charleston.

Philadelphia, Jan. 4.—The historic liberty bell, which is to be placed on exhibition at the Charleston Exposition, was taken from Independence Hall this afternoon to the Pennsylvania Railroad Station, where it will remain guarded until Monday morning, when it will start on its Southern journey. The bell was accompanied to the station by a military escort, a committee of the Council and heads of the various departments.

## HANNA CONSULTS PRESIDENT.

### Contests Over Southern Appointments Discussed.

Washington, Jan. 4.—Senator Hanna of Ohio had an extended conference with President Roosevelt to-day. Many contests over Southern appointments are referred to Senator Hanna as chairman of the Republican National Committee, and these matters were under discussion. Senator Hanna pronounced his interview very satisfactory.

### Visitors at St. Louis Hotels.

—E. L. Burwell of Boston, Mass., is a guest at the St. Nicholas.
—S. H. DuBois of Detroit, Mich., is stopping at the Lindell.
—G. R. Caldwell of Harvey, Ill., is registered at the Laclede.
—Mr. and Mrs. W. S. Albert of Cape Girardeau, Mo., are at the Southern.
—Henry Seaman of Clinton, Ia., was at the Planters yesterday.
—D. B. Kingsbury of Boston, Mass., is registered at the St. Nicholas.
—W. M. Bradley of Attleboro, Mass., spent yesterday at the Lindell.
—H. D. Mathews of Poplar Bluff, Mo., is a guest at the Laclede.
—W. R. Carruthers of Cincinnati, O., is stopping at the Southern.
—N. W. Plaisig of Tipton, Mo., arrived at the St. Nicholas yesterday.
—George J. Joly, Jr., of Philadelphia, Pa., is a guest at the Lindell.
—R. C. Clapp of Atchison, Kas., is registered at the Laclede.
—D. Hardy of Sedalia, Mo., was among yesterday's arrivals at the Southern.
—John N. Simpson of Dallas, Tex., is stopping at the Southern.
—Joseph Gutman of New York is at the St. Nicholas with Mrs. Gutman.
—A. Kaufman of Nashville, Tenn., is registered at the Lindell.
—J. S. Kittle of Indianapolis, Ind., is stopping at the Laclede.
—J. Marchand of Washington, D. C., is a guest at the Southern.
—H. H. Meek of Bonaparte, Ia., is at the Planters with Mrs. Meek.
—J. E. D. McMechan of Chicago, Ill., is registered at the St. Nicholas.
—F. A. Mann of Hamburg, Pa., occupies rooms at the Lindell.
—John O'Leary of Fort Smith, Ark., is stopping at the Laclede.
—John F. Philips of Kansas City, Mo., is a guest at the Southern.
—A. A. Robinson of Topeka, Kas., is registered at the Planters.
—William H. Van Camp of Chicago, Ill., is stopping at the Lindell.
—F. T. Prentiss of St. Paul, Minn., was at the Laclede yesterday.
—M. S. Hastings of Washington, Ind., is registered at the Southern.
—J. A. Fairleigh of Louisville, Ky., is a guest at the Planters.


Every day and Sundays, too.
Leaves Union Station at—8:32 A. M.



FINANCIAL.

CUT THIS OUT AND STUDY IT.

# A LESSON

FOR INVESTORS

# IN OIL STOCKS

TOPIC:

## ADVANTAGES OF SMALL CAPITALIZATION.

**WHEN** you buy $100 of stock in a company capitalized for $150,000 your actual ownership in the company equals **1-1,500 of the entire capital stock.**

**WHEN** $15,000 is earned by a company capitalized for $150,000 and is paid out as a dividend, the dividend amounts to 10 per cent of the entire capital stock, hence **you receive 10 per cent of the par value of your stock, or $10.**

## BUT

**WHEN** you buy $100 of stock in a company capitalized for $1,500,000 your actual ownership in the company equals **only 1-15,000 of the entire capital stock.**

**WHEN** $15,000 is earned by a company capitalized for $1,500,000 and is paid out as a dividend it amounts to only 1 per cent of the entire capital stock, and **you receive only 1 per cent of the par value of your stock, or $1.**

## AN EXAMPLE:

THE GROUND FLOOR OIL COMPANY of Beaumont, capitalized for $100,000, earned $25,000 above expenses in three months and recently **declared a dividend of 25 per cent.** If the company had been capitalized for $400,000 instead of $100,000, the dividend would have been 2½ **per cent instead of 25 per cent.**

## AN OPPORTUNITY:

**THE GRANITE MOUNTAIN OIL COMPANY** of St. Louis is capitalized for $150,000.

It has a six-inch gusher on Spindletop Hill and has made contracts for sale of its oil, delivery dating from December 1.

The purchaser is the Roche-Suart Syndicate, the great English concern whose recent deal with the Hogg-Swayne Syndicate has been fully described in the newspapers. The same purchaser has bought an option from this company on a five-year contract with maximum delivery of 300,000 barrels a month, to date from May 1, 1902.

Granite Mountain Oil is **taken by the purchaser at the well,** the same as oil of companies owning wells in the Eastern and California fields is taken by the Standard Oil Company at the wells. The immense dividends paid by companies which sell their oil in this manner are common facts.

The fact that the Roche-Suart Syndicate is contracting for a refinery will make the Granite Mountain contract all the more desirable. **Granite Mountain Oil will be refined.** This will give it a ten-fold value.

**A limited number of shares of the Granite Mountain Oil Company may be had at 10 cents a share.** When sufficient contracts have been closed to guarantee large dividends, Granite Mountain stock will be taken off the market. The company reserves the right to advance the price of shares, or to withdraw its stock entirely, without notice. Address all orders for stock and inquiries to

## GRANITE INVESTMENT & LOAN CO.

Suite 218 Granite Block, 4th and Market, St. Louis.
Or LACLEDE INVESTMENT CO., Holland Building, St. Louis.