

NEWS OF INTEREST FROM IOWA

COUNCIL BLUFFS

Office, 10 Pearl St. Tel. 42.

MINOR MENTION.

Davis, drugs. Clark's sodas. Shooter's soda. Fine engraving at Leffert's. Ed Rogers' Tony Faust beer. Plumbing and heating, Bixby & Son. Souvenir postals, Alexander's, 333 E. W. Wooding Underwriting company, Tel. 122.

DIAMOND AN INVESTMENT. TALK TO LEFFERT ABOUT IT. George Hoagland has the Kansas Shell Brick. All his brick. Get his prices.

STRICTLY CASH FOR ALL SHOES AT DUNCAN & DEAN'S GREAT CLOSING OUT SHOE SALE. Miss Alice Bohman of the city water works force left Saturday evening for a visit in Minneapolis.

Wholesale ice cream. Shipped to any part of the state. Special prices to the retail trade. L. J. Muecke, 101 Broadway, Council Bluffs, Ia. Tel. 264.

We have the finest line of sample monograms to select from in the west. Marjorie and Granite Works, 211 East Broadway, Council Bluffs, Ia.

The supervisors of Pottawattamie and Harrison counties will convene Tuesday in joint session to further consider matters in connection with the joint drainage district.

Rev. Otterbein O. Smith of the First Congregational church in Chicago left yesterday he was to occupy the pulpit of the Warren Avenue Congregational church again next Sunday.

Fall opening Western Iowa colleges. Merriam block, Council Bluffs, Ia., Monday, August 7. Kenyon, Iowa, Tuesday, August 8. Shortland departments. Send for new catalogue. Both phones 22.

Just received in new and up-to-date picture moulding. Now is your chance to get that picture framed and laid away. 211 South Main. Don't worry about the price; we will make that right.

A large attendance yesterday at the annual picnic of the Danish Brotherhood, held at Walnut Grove near the hills. The day was almost an ideal one for the outing and a long and varied program was presented.

If you are looking forward to your summer's outing you will need a few vacation necessities; if you are going camping with a small party you will want a few delicacies. If you are going to a picnic you will want your basket filled with "good things to eat."

WE ARE OFFERING THIS WEEK FOUR BIG SPECIALS IN ENAMELWARE—No. 1, 10-quart purple preserving kettle, worth 75c, for 40c; No. 2, 12-quart gray granite water pail, worth 85c, for 40c; No. 3, 14-quart purple dish pan, worth 85c, for 40c; No. 4, 12-quart white outside, white inside, enamel pail, worth 85c, for 40c. Peddock-Handy Hardware Co., 41 S. Main St., Tel. 57.

CUT GLASS TUMBLERS 10c EACH. REMOVAL SALE still continues. We are offering new bargains every day; Wrayman Rogers Elkins pattern plated silverware 50 per cent discount. Special sterling manicure and toilet articles at 50 per cent. Cut Sunburst Tumblers, new shape with star in bottom, 15 cents each for this week only. W. A. Maurer china store.

Must Go. Thirty-one lots belonging to an old estate, west of car house on Avenues A, B and C, First, Second and Third streets, fifty lots, \$200 each, on monthly payments. Wallace Benjamin, room 1, First National bank building. Both phones 22.

600 acres good farm land in eastern Colorado, 25 per cent and up to \$10,000 reference. Can raise all kinds of small grain and corn. A few good homesteads join our lands. Send for printed matter. P. C. Louisa, 124 Main street, Council Bluffs, Ia.

Owner Needs Money. I can sell 5-room modern dwelling at big discount, if sold at once. It is in fine neighborhood and on paved street. Call soon. There are several smaller dwellings, too. Tel. 51. Charles T. Officer, 49 Broadway.

FATAL SHOOTING AT MANAWA

Ed Yoncker, Who Attempted to Kill Officers, is Shot to Death.

MAN ARMED WITH REVOLVER AND RIFLE

He Makes Threats Against Manager Byrne and Opens Fire as Deputy Sheriffs Are Removing Him from Grounds.

Ed Yoncker, a Great Western switch engineer living at 194 Fourth street, Council Bluffs, was shot and instantly killed about 5 o'clock last evening at Lake Manawa. Deputy Sheriff Clarence Woolman is believed to have fired the fatal shot although at least two other deputy sheriffs and two employees of the Manawa Amusement company took part in the shooting.

Whether Yoncker had any grievance against the management of the lake resort or not is not known but he is known to have made a number of threats against Manager Byrne and the officers at the lake. Yoncker was heavily armed, was shot after he had fired one shot at Deputy Sheriff Woolman from an 8-shot automatic shoulder rifle. The dead man is believed to have been insane. His wife and two children were witnesses of the tragedy.

Yoncker accompanied by his wife and two children appeared at the lake before noon yesterday. At that time he was seen to be carrying a large revolver strapped around his waist in a holster. The attention of the officers was called to the man and they took the weapon away from him. He made a number of threats in the presence of the officers and said he would return later when he would exterminate the whole crowd.

The officers induced Yoncker to leave the grounds and escorted him to the car, his wife and children following. Yoncker boarded a car but refused to allow his wife and children to do so, telling them to stay and enjoy themselves. Before the car pulled out he asked some of the officers and the conductor if they could change a \$10 bill and on receiving a negative reply, handed his wife the bill, telling her and the children to have a good time until he returned.

Officers are stationed at the gate where the passengers are unloaded, consequently Yoncker, on his return, passed into the grounds unnoticed, although peculiar actions and the fact that he was heavily armed had attracted the attention of several of the passengers on the car. Yoncker besides having a big revolver strapped around him was also carrying the automatic shoulder rifle, a weapon some what in the nature of a large revolver with a rifle stock.

Yoncker succeeded in getting as far as the pavilion on the lake front before he was noticed by the officers. Sherman Humphrey, janitor of the county court house, who acts as a deputy sheriff at the lake on Sundays, was the first to encounter Yoncker. His attention was called to the man who was swinging the rifle around as if he intended to take a shot at some one. People in the vicinity became frightened and there was a general stampede. Humphrey approached Yoncker with the intention of disarming him but Yoncker raised the rifle to his shoulder and taking deliberate aim at the officer told him to keep away. Realizing that it was a case of either being shot or backing off Humphrey decided discretion was the better part of valor.

Other officers arrived on the scene and Deputy Sheriff George L. Martin took Yoncker by one arm while another officer took hold of the other and started him toward the entrance gates. Other officers followed and endeavored to keep the crowd back. No effort was made at the time to disarm the man, as Manager Byrne had quickly perceived an attempt was made outside to take his arms from him.

Opens Fire on Officers. About half way between the bowling alley and the merry-go-round Yoncker stopped and suddenly turned and faced against Sherman Woolman, who was walking behind him. Wrenching his arm loose from the hold of the officer, Yoncker swung his rifle to his shoulder, dropped on his left knee and took aim at Woolman. "Here quit that," exclaimed the officer, but hardly were the words out of his mouth when Yoncker snapped the trigger, but the gun missed fire. In another second he had fired and before he had time to pull the trigger again Woolman had fired twice from his revolver, the first shot striking the stock of Yoncker's rifle, tearing a piece out of it and the second probably killing him. Deputy Sheriff Martin, Sherman Humphrey and Charles Koster and S. T. Cyr, the latter employees of the Manawa Amusement company, also shot at the man.

The shooting caused the usual excitement, women and children screamed and the people which had been following the officers and Yoncker tumbled over each other in their anxiety to get out of the way. The body was carried to the porch of the cottage near the entrance where it was covered with a sheet until the arrival of Coroner Treyner, who had it removed to Undertaker Cutler's establishment.

Yoncker, after leaving the resort following the action of the officers in taking his gun from him, rode uptown, where he purchased the second revolver and the automatic rifle at the pawnshop of S. Snyder. Yoncker on his return trip to Manawa boarded the car at the barn and occupied a seat with R. L. Wilbur of 249 Lafayette avenue, Omaha, and W. I. Polen of 1923 Ninth avenue, this city. On his way to the lake Yoncker put the automatic rifle together and inserted the cartridges, much to the alarm of the men on the seat with him. They spoke to him about the possibility of the weapon being discharged and at their suggestion he took the outside seat. He showed Mr. Wilbur a card bearing Manager Byrne's name on it and with this card said: "I am going to blow his head off."

Byrne Knows No Motive. Manager Byrne, when seen after the shooting, said: "I never had any trouble with this man and I cannot understand why he should have thought he had any grievance against me or the management. I first saw him Saturday evening when he was carrying a fine large bass which I understood he had caught in the lake. I asked him how much it weighed and he replied, 'About five pounds.' I did not see him again until this afternoon when the officers had him in charge. I instructed the officers to treat the fellow well as he was, in my opinion, out of his mind."

Man's Name Not Motive. Manager Byrne, when seen after the shooting, said: "I never had any trouble with this man and I cannot understand why he should have thought he had any grievance against me or the management. I first saw him Saturday evening when he was carrying a fine large bass which I understood he had caught in the lake. I asked him how much it weighed and he replied, 'About five pounds.' I did not see him again until this afternoon when the officers had him in charge. I instructed the officers to treat the fellow well as he was, in my opinion, out of his mind."

Man's Name Not Motive. Manager Byrne, when seen after the shooting, said: "I never had any trouble with this man and I cannot understand why he should have thought he had any grievance against me or the management. I first saw him Saturday evening when he was carrying a fine large bass which I understood he had caught in the lake. I asked him how much it weighed and he replied, 'About five pounds.' I did not see him again until this afternoon when the officers had him in charge. I instructed the officers to treat the fellow well as he was, in my opinion, out of his mind."

Man's Name Not Motive. Manager Byrne, when seen after the shooting, said: "I never had any trouble with this man and I cannot understand why he should have thought he had any grievance against me or the management. I first saw him Saturday evening when he was carrying a fine large bass which I understood he had caught in the lake. I asked him how much it weighed and he replied, 'About five pounds.' I did not see him again until this afternoon when the officers had him in charge. I instructed the officers to treat the fellow well as he was, in my opinion, out of his mind."

was anxious to avoid any disturbance as far as possible and suggested to the officers that they disarm him when they reached the gate. I do not think the officers were to blame or were hasty in shooting. It is hard to say what the fellow would have done with that rifle. It is as likely as not he would have shot some of the innocent women and children in the crowd. How he missed Officer Woolman, who was only about fifteen or twenty feet from him, I don't understand. Woolman certainly had a miraculous escape."

Probably Victim of Religion Mania. At the home of W. C. McClenahan at 106 Fourth street, where Yoncker and his family roomed and boarded it was learned that Yoncker came to Council Bluffs about two weeks ago from Joliet, Ill., and that his wife and children, the eldest a girl aged 8 and the other a boy 2 years of age, arrived a week later. From Mr. McClenahan it was learned that Yoncker either quit or was discharged from his job as a switch engineer in the local yards of the Great Western last Wednesday. Wednesday night Yoncker asked McClenahan to buy a revolver with him as he wanted to buy a revolver. McClenahan did not go but Yoncker did and is supposed to have purchased the first revolver there.

Mr. McClenahan and members of his family expressed the opinion that Yoncker was not in his right mind for several days and believed that he was suffering from religious mania, as he quoted repeatedly from a Bible which he carried with him. One member of the family expressed the belief that Yoncker had intended to shoot his wife and children and then commit suicide and that was his reason for taking them down to the lake and keeping them there until late at night each day. This, he said, he believed was the man's intention, but that evidently his nerve had failed him each day at the last moment.

Coroner Examines Body. Coroner Treyner assisted by Dr. D. Macrae, Jr., and Dr. Waterman performed an autopsy on the body of the dead man last night. One bullet was found to have entered the right arm near the shoulder and come out at the elbow, fracturing the arm. This is supposed to have been the bullet from Officer Woolman's first shot, which shattered the stock of Yoncker's rifle. A second bullet, and the one that caused instant death had entered a few inches behind the left shoulder and a little to the side. This had punctured the lung and the main artery leading from the heart and then dropped into the intestines. The physician expressed the opinion that it would have been impossible for Officer Woolman, who was facing Yoncker, to have fired the fatal shot and that it must have been a shot from one of the officers standing behind or at the side of the man.

Coroner Treyner stated he would hold an inquest today, probably, if the witnesses can be got together, some time this morning.

A. Metzger & Co. New Location of Wholesale Bakery, 85 Myrater Street, Co. Bluffs, Ia. Home-made Bread a Specialty. Visitors Welcome.

MALONEY'S NEW LOCATION, 30 PEARL ST. N. Y. Plumbing Co. Tel. 250. Night Lads.

THE MOST UP-TO-DATE RESTAURANT IN COUNCIL BLUFFS. GOOD SER. VICE AND REASONABLE PRICES. The Calumet restaurant, 820 Broadway.

For imported wines, liquors and Budweiser beer go to L. Rosenfeld, wholesale liquor dealer, 819 South Main street.

MALONEY'S NEW LOCATION, 30 PEARL ST. MAYOR MACRAE IS WILLING Friends of Executive Start Boom for Him for Governor.

A big delegation from this city is expected to leave today for Waterloo to attend the state democratic convention. There has been some deputation talk the last few days of the Pottawattamie county delegation submitting the name of Mayor Donald Macrae for the nomination for governor. Mayor Macrae, who at first was inclined to regard the suggestion somewhat in the way of a joke, is said now to be in a receptive mood and willing to place himself in the hands of his friends.

These are the delegates from Pottawattamie county to the democratic state convention: State—A. A. Lenock, G. L. Thomas, P. H. Fredrickson, S. C. Fouts, C. L. Prouty, Charles Deitchler, "D. B. Ryder, Charles J. John, W. Crow, G. N. Hamilton, Boris H. Warner, M. C. Goodwin, Robert R. H. N. Cassel, F. Pasche, R. J. Organ, J. J. Hughes, S. G. Underhill, E. Boyesen, Nicholas O'Brien and C. M. Crittgen.

Chairman Miller of the democratic county central committee is expected to issue the call for the party county convention to name a county ticket a few days after the state convention.

CENTRAL FLOUR—\$1.15. Every sack warranted. Central Grocery and Meat Market. Both phones 24.

All persons knowing themselves to be indebted to Duncan & Deen or the Duncan Shoe company are requested to call and settle at once.

GREEN AND NORFOLK FURNACES GIVE THE BEST SATISFACTION. ASK PEOPLE THAT USE THEM. THEY WILL TELL YOU WHAT THEY ARE. F. A. SPENCER, 124 Broadway.

ences and lodge connections are as follows: J. R. Stewart, Diagonal lodge, 232 Diagonal St. W. W. Stewart, Tempest lodge, No. 62, Tingley, Ia. W. R. Stewart, Spartacus lodge, No. 20, Chicago. T. Stewart, Red Cedar lodge, No. 8, Cedar Falls, Ia. A. F. Stewart, Spartacus lodge, No. 340, Council Bluffs, Ia. J. T. O. Stewart, Victor lodge, No. 10, Alliance, Neb. T. Stewart, Concordia lodge, No. 23, Council Bluffs, Ia. T. Stewart, Winona lodge, No. 57, Thurman, Kan. C. H. Stewart, Lodge No. 44, Kansas City, Mo. F. H. Stewart, Crown lodge, No. 33, Bartlett, Ia. E. Stewart, McCook lodge, No. 42, McCook, Neb.

LIGHTING CONTRACT COMES UP. Committee Will Submit Proposed Contract to Council Tonight. The proposed lighting contract with the Citizens' Gas and Electric company will be submitted by the committee on fire and light at the meeting of the city council tonight and the committee is hopeful that definite action will be taken.

The contract is practically the same as has been previously published with the exception of some minor changes. It is possible that today it may be slightly amended to provide for certain extensions of gas mains which may be agreed upon. President Nash of the company was in the city Saturday for the purpose of reaching an agreement as to these extensions, but failed to meet the councilmen interested. He has arranged for a conference this morning, when it is expected an agreement will be reached.

Under the new contract the electric light towers will remain as will not be replaced with incandescent lamps or lighted by the street intersection, as has been proposed. Councilman Malone of the fire and light committee stated yesterday that under no circumstances would he agree to abandoning the towers, and their retention, he has been accepted by the lighting company.

Regarding the extensions of gas mains, Mr. Malone stated that in the Sixth ward the mains had already been laid to Twenty-third street and in a few weeks would be laid as far as Twenty-eighth street.

By doing this for our present clients—both large and small—we have built up the largest business of its kind in America.

ONE LETTER BOX. OMAHA, Aug. 4, '06.—To the Editor of The Bee: With reference to complaint of Undertaker Harry Davis, that County Commissioner Rice refused an order for the burial of an infant that died at the Salvation Army Home, the facts are: Mr. Davis' return shows the mother's name is Tillie Reinhardt, who came from Missouri Valley. At present the address of the mother or the name of the father is unknown. It is necessary to you to send want columns and those of other papers you will see that the Salvation Army Home is advertising for the kind of patients who are most likely to become county charges.

Their progenies represent a substantial percentage of the infant deaths. The county has been burying these unfortunate little ones with regularity; but in doing so Mr. Rice has been endeavoring to have furnished the information that would enable him to secure reimbursement for the burial of the infant's death. The county has been burying these unfortunate little ones with regularity; but in doing so Mr. Rice has been endeavoring to have furnished the information that would enable him to secure reimbursement for the burial of the infant's death.

Now Mr. Rice is simply insisting that these institutions secure and make a record of the necessary information, and take steps to verify it by correspondence before the necessity for action arises. In this position he has, I believe, the backing of other commissioners. The only way to bring the matter to head is to make an issue that will compel these quasi-charitable institutions to act with the Douglas county authorities in handling nonresidents. It simply happens that the chairman of the county committee has to sign the orders for burials, and very properly he hesitates to do this unless he can have detailed information on which to base action for recovery under the statute. In reality, there is no other position for him to take, and would be right under the law.

JOHN L. RYDER, Clerk County Board.

DES MOINES, Aug. 5.—(Special Telegram)—An increase of over \$4,000,000 in the taxable property of the railroads of the state has been made by the executive council, which increases by \$15,000 the amount of taxes to be secured this year from the railroads of Iowa. The work of making the assessment was completed by the council Friday and not until tonight was the work of adding up the figures completed. Of the increase the Burlington, Milwaukee and Northwestern are rated about \$1,000,000 each and the Great Western and Rock Island \$500,000 each. This makes a total of about \$15,000,000 that has been added to the railroad assessment during the Cummins administration. The taxable value, and the increase to the actual value. The actual increase made by the executive council this year is \$4,000,586. The increase of the principal roads is as follows: Burlington, \$87,977; Northwestern, \$269,881; Milwaukee, \$1,000,147; Rock Island, \$460,000; Great Western, \$499,984.

Care for Insurance Evils. Auditor B. F. Carroll's annual report on life insurance filed yesterday with the governor is causing no end to discussion among insurance men of the state. The recommendations in the report are so thorough, taking up every one of the insurance evils of the day that the report will undoubtedly become one of the most important documents filed with the legislature the coming winter when insurance legislation will be one of the main features for consideration. Ordinarily the growth in the insurance business of the state is the important feature in the showings of the report. This year though the increases have been large, the recommendations of the auditor take first place in importance. Only a very brief summary of the auditor's report could be given yesterday. The report gives perhaps more space to the evils of fraternal insurance than to any one other feature of the insurance business and in addition to those pointed out yesterday it shows the startling fact that in the last ten years there have been thirty-five fraternal organizations in Iowa and today only thirteen of them are alive; it declared that insurance companies should not be organized for a day and that the methods of organization and the rates charged by a fraternal should be so safeguarded that the insurance issued would have as much promise of fulfillment as that of a legal reserve company. Auditor Carroll declares that he is a firm believer in fraternal insurance, but the showing as to companies going out of business is argument enough for legislation, though he believes the fraternal is always to remain because aside from the lodge benefits the fraternal will always be able to furnish insurance cheaper than any of the other kinds of insurance companies.

The report goes exhaustively into the matter of deferred dividends and gives the salaries paid the officers of the Iowa companies. It urges that the expenses of insurance companies should be published, especially the salaries paid the officers when about \$5,000 a year that companies are required to take vouchers for all sums expended of \$100 or over, or that the limit might be even lower.

According to the report of Auditor Carroll there are three joint stock and four mutual Iowa companies under \$2 joint stock and 15 mutual non-Iowa companies. There are eight Iowa assessment companies and 11 non-Iowa companies doing business in the state; there are 15 Iowa

fraternals and 31 non-Iowa fraternals. Briefly summarized the report says that: Deferred dividends must be abolished, but companies allowed to reserve a contingent surplus of from 5 to 20 per cent of the business of the company, to be used in participating and non-participating policies. Require that policies embody the complete contract regardless of any other papers or documents. Require that the rate for fraternal and assessment insurance. Require publication of full annual statements by insurance companies, but do not require publication of results of examinations by insurance inspectors. Create special department of insurance separate from auditor's office. Prohibit companies making an estimate on the earnings of a policy. Prohibit paying insurance solicitor higher commission of deferred dividend than on any other kind of policy. The fact that there are now on deposit with the state auditor \$2,000,000 in securities most of which consists of mortgages on Iowa farm property is pointed out by the auditor as the results of wise legislation that guarantees the fulfillment of insurance contracts.

Divorce Reform Congress. On the invitation of the American Bar Association, Governor Cummins has appointed five lawyers from this state to attend a divorce reform congress which will meet in St. Paul just before the meeting of the American Bar association. The five attorneys appointed by the governor are: S. D. Rinker of Rock Rapids, N. E. Coffin and Howard J. Clarke of Des Moines, M. J. Wade of Iowa City and George C. Scott of Sioux City.

Annual vs. Deferred Dividends from Advertising

All this talk about the cumulative effect of advertising is pretty much the same argument the insurance man put up when he sold us our deferred dividend policy.

IT'S an excuse to put off the day of final settlement in both cases. We'll take our dividends annually, Mr. Insurance Man.

And, Mr. Advertiser, if this year's advertising didn't earn dividends you're on the five, ten or twenty year accumulative plan—may have to lapse before dividend time.

You may win out after your advertising "expert" gets through experimenting. But we would like an opportunity to tell you in an interview how to get Annual Dividends from your Advertising. We would like to explain to you what we do to make advertising sell goods from the start, without the advertiser having to wait 5, 10 or 20 years for a dividend.

By doing this for our present clients—both large and small—we have built up the largest

business of its kind in America. One of our representatives is in your city every few days looking after the interests of some of our present clients. That is why we are advertising in this newspaper—to you—NOW.

A letter addressed to us, signifying that you will grant us an interview in your office, will not obligate you in any way. We are solving commercial problems every day, and this is an offer to discuss such problems (small and large) as between business men. If the discussion does not develop the reasonable certainty that YOUR volume of business and percentage of net profit can be increased by Lord & Thomas advertising, there it will end.

Will you write us today? We are issuing a series of small books (cloth bound) covering advertising in all its phases, which we send free to interested advertisers.

LORD & THOMAS NEWSPAPER - MAGAZINE - OUTDOOR ADVERTISING LARGEST ADVERTISING AGENCY IN AMERICA ANNUAL VOLUME PLACED FOR CLIENTS, \$4,000,000.00 CHICAGO NEW YORK

RAILWAY ASSESSMENT MORE

Executive Board Adds Over Four Millions to Taxable Value of Roads. MEANS \$150,000 MORE IN TAXES Milwaukee Heads List With Increase of Over a Million. With the Northwestern and Burlington Following Closely.

(From a Staff Correspondent.) DES MOINES, Aug. 5.—(Special Telegram)—An increase of over \$4,000,000 in the taxable property of the railroads of the state has been made by the executive council, which increases by \$15,000 the amount of taxes to be secured this year from the railroads of Iowa. The work of making the assessment was completed by the council Friday and not until tonight was the work of adding up the figures completed. Of the increase the Burlington, Milwaukee and Northwestern are rated about \$1,000,000 each and the Great Western and Rock Island \$500,000 each. This makes a total of about \$15,000,000 that has been added to the railroad assessment during the Cummins administration. The taxable value, and the increase to the actual value. The actual increase made by the executive council this year is \$4,000,586. The increase of the principal roads is as follows: Burlington, \$87,977; Northwestern, \$269,881; Milwaukee, \$1,000,147; Rock Island, \$460,000; Great Western, \$499,984.

According to requirements of the law, the figures had to be completed today.

Care for Insurance Evils. Auditor B. F. Carroll's annual report on life insurance filed yesterday with the governor is causing no end to discussion among insurance men of the state. The recommendations in the report are so thorough, taking up every one of the insurance evils of the day that the report will undoubtedly become one of the most important documents filed with the legislature the coming winter when insurance legislation will be one of the main features for consideration. Ordinarily the growth in the insurance business of the state is the important feature in the showings of the report. This year though the increases have been large, the recommendations of the auditor take first place in importance. Only a very brief summary of the auditor's report could be given yesterday. The report gives perhaps more space to the evils of fraternal insurance than to any one other feature of the insurance business and in addition to those pointed out yesterday it shows the startling fact that in the last ten years there have been thirty-five fraternal organizations in Iowa and today only thirteen of them are alive; it declared that insurance companies should not be organized for a day and that the methods of organization and the rates charged by a fraternal should be so safeguarded that the insurance issued would have as much promise of fulfillment as that of a legal reserve company. Auditor Carroll declares that he is a firm believer in fraternal insurance, but the showing as to companies going out of business is argument enough for legislation, though he believes the fraternal is always to remain because aside from the lodge benefits the fraternal will always be able to furnish insurance cheaper than any of the other kinds of insurance companies.

The report goes exhaustively into the matter of deferred dividends and gives the salaries paid the officers of the Iowa companies. It urges that the expenses of insurance companies should be published, especially the salaries paid the officers when about \$5,000 a year that companies are required to take vouchers for all sums expended of \$100 or over, or that the limit might be even lower.

According to the report of Auditor Carroll there are three joint stock and four mutual Iowa companies under \$2 joint stock and 15 mutual non-Iowa companies. There are eight Iowa assessment companies and 11 non-Iowa companies doing business in the state; there are 15 Iowa

fraternals and 31 non-Iowa fraternals. Briefly summarized the report says that: Deferred dividends must be abolished, but companies allowed to reserve a contingent surplus of from 5 to 20 per cent of the business of the company, to be used in participating and non-participating policies. Require that policies embody the complete contract regardless of any other papers or documents. Require that the rate for fraternal and assessment insurance. Require publication of full annual statements by insurance companies, but do not require publication of results of examinations by insurance inspectors. Create special department of insurance separate from auditor's office. Prohibit companies making an estimate on the earnings of a policy. Prohibit paying insurance solicitor higher commission of deferred dividend than on any other kind of policy. The fact that there are now on deposit with the state auditor \$2,000,000 in securities most of which consists of mortgages on Iowa farm property is pointed out by the auditor as the results of wise legislation that guarantees the fulfillment of insurance contracts.

On the invitation of the American Bar Association, Governor Cummins has appointed five lawyers from this state to attend a divorce reform congress which will meet in St. Paul just before the meeting of the American Bar association. The five attorneys appointed by the governor are: S. D. Rinker of Rock Rapids, N. E. Coffin and Howard J. Clarke of Des Moines, M. J. Wade of Iowa City and George C. Scott of Sioux City.

THE NORTH-WESTERN LINE

St. Paul or Minneapolis and Return August 12-13

Good for Extension Returning to Sept. 30. Special Nebraska G. A. R. Train Aug. 11, 8:30 p. m. Regular Trains 7:50 a. m. and 8:28 p. m.

CITY OFFICES: 1401-3 Farnam Street

Spoke for Chairman. The vote of State Central Committeeman W. J. McCoy of the Second district will determine the election of the chairman of the committee. The standpaters are understood to be furthering the election of W. W. Epps of the Sixth district. Lamonte Cowles of the First district gave out an interview just after the convention in which he said that the standpaters would control the committee. The progressives expect to control it with the vote of McCoy and expect it is understood to elect either D. D. McColl of the Seventh or S. D. Rinker of the Eleventh district for chairman.

Smith Refuses in Bankruptcy. Judge Smith McPherson yesterday appointed the following new referees in bankruptcy for the southern district of Iowa: H. C. French, Red Oak, the counties of Mills, Fremont, Montgomery, Page, Taylor, Adams, Cass, Ringgold, Union, Adair, Clarke, Lucas, Decatur, Wayne, Irving, C. Johnson, Okaloosa, the counties of Mitchell, Adams, Wapello, Keokuk and Washington. W. J. Roberts, Keokuk, the counties of Lee, Van Buren, Davis and Appanoose. A. M. Atchison, Burlington, the counties of Des Moines, Louisa, Henry and Jefferson. Ralph C. Williamson, Davenport, the counties of Scott, Muscatine and Clinton. S. S. Ehrhridge, Des Moines, the counties of Guthrie, Dallas, Boone, Story, Marshall, Marion, Polk, Jasper, Poweshiek, Madison and Warren. B. S. May, Council Bluffs, the counties of Pottawattamie, Harrison, Shelby, Audubon, Crawford, Carroll and Greene.

New Mail Order Evil. Iowa is confronted with a new evil attached to the mail order house. This time it is the banks that are hurt. The bankers of the state have suddenly discovered that the big mail order houses are starting a banking business. They offer to pay the depositor interest on his deposits that are larger than those paid by the local bank and hence the local banker loses money. This new form of mail order is affecting especially the northern part of the state just at this time. The local bankers of

LEFFERT'S Persiakt The Only Perfect DOUBLE VISION LENS. EXPERT OPTICIANS. 409 Broadway. SCAVENGER WORK I haul dead animals, \$1.00 per head. Garbage, ashes, manure and all rubbish; clean vaults and cesspools. All work done is guaranteed. Call on J. M. SHERLOCK, 124 Broadway, Tel. 123.