

TAFT IN TWIN CITIES

Judge Addresses Two Great Audiences in Minneapolis and St. Paul.

GIVEN MAGNIFICENT WELCOME Guaranty of Deposits and Savings Banks Discussed.

BRYAN'S SCHEME IS ANALYZED Plausible and Sophisticated Method that Will Fail to Secure Results.

GOOD IMPRESSION EVERYWHERE Human Side of Republican Nominee in Proving Tower of Strength—Half Million People See and Hear Him.

MINNEAPOLIS, Minn., Sept. 26.—(Special Telegram.)—With wide-open arms the Twin cities tonight gave welcome to William H. Taft and brought to a fitting close his first week as a campaigner among the people of the middle west. Before two magnificent audiences aggregating more than 25,000 people the republican presidential candidate made speeches that captured the hearts of the people of St. Paul and Minneapolis. His principal speech was made tonight in the Minneapolis auditorium, where he discussed the guaranty of bank deposits and declared Mr. Bryan's plan to be plausible but a sophistical method that will not accomplish the purpose, but ultimately will increase the losses from bank failures.

In the four days since the special left Cincinnati the republican nominee has been greeted by more than 500,000 people. His line of march through Indiana, Illinois, Wisconsin, Iowa and Minnesota has stirred the people of those states to an enthusiasm far beyond the expectations of the republican managers. Taft has put life into the campaign and has become the popular hero of the hour in the Mississippi valley. But, more than this, he has poured oil on the troubled waters of factionalism everywhere he has gone and has left the best of feeling for the national ticket in every state where there is a republican or local issue. Particular success in this respect will be realized by Mr. Taft in Iowa and Wisconsin, which leads inevitably to the conclusion that neither of the states can now be classed as doubtful.

Twenty or thirty leading republicans, who occupied the Taft special through Minnesota today, united in a statement that this state's plurality for the national ticket will not fall below 50,000.

Mr. Taft's voice failed him before he had been out of Cincinnati twenty-four hours, but notwithstanding his hoarseness he managed to make from ten to eighteen speeches daily.

Mr. Taft Enjoys Trip. Aside from his throat trouble, which is not so bad tonight, Mr. Taft is in fine shape and is enjoying every minute of his trip. He was ready for his first speech in the morning and most of his fellow travelers were out of bed, and he looked as he said in the fall, "As fresh as a daisy."

No man in the Taft party is more confident of republican success than the candidate himself. A dozen times since leaving Cincinnati he has informed his audience of his confidence in the certainty of his election to the presidency. This announcement has never failed to bring cheers. Probably the most striking feature of the trip, next to the size and enthusiasm of the crowds, is the knock shown by Judge Taft in talking back to his audience.

He "felt like a performing bear," said Mr. Taft in Cedar Rapids today, when the chairman of the meeting asked him around the platform so that everybody could see him.

Will give you the blue ribbon," called a young man in the audience. "Thanks, man, what I want," replied Taft, and the crowd cheered. "You're going to get what you want, all right."

Left on Banks and Banking. Mr. Taft, in his speech here tonight, herded his attention today to a reply in the republican platform and to a question in the democratic platform which is important though not controlling in this campaign.

For first to the plank in the republican platform that recommends the adoption of postal savings banks. The republican convention doubtless had in mind the fact that the republican platform has been reported by the senate committee on finance, authorizing and directing the postmaster general to receive savings banks at every money order office, and to have every office as he may designate, man or woman, and multiples of 10 to receive the first dollar. After making the provisions of the bill, Mr. Taft

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CONDITION OF THE WEATHER

For Omaha, Council Bluffs and Vicinity—Sunday fair and continued cool. Wednesday—Sunday fair, with rising temperature. For Iowa—Sunday fair and cool.

Table with 3 columns: Hour, Deg., and another column. Shows temperature readings for various hours from 5 a.m. to 10 p.m.

should be easy of access to the class whose welfare it is sought thereby to improve. Of the \$1,000,000,000 deposits in savings banks 25 per cent is in New England, 25 per cent in New York, 25 per cent in Pennsylvania, Ohio, Illinois, Iowa and California, leaving but 8 per cent of the total in other states.

Fear of Banks Unfounded. "The fear by any class of banks that this would interfere with their business the experience in other countries has shown to be utterly unfounded. Where savings banks are established, they pay a higher rate of interest than the government will pay for deposits at the post office, and the security which it would be impossible to grant under a government system.

"A significant fact in connection with the postal savings banks of those countries where they have been most successful is that one-third of the depositors are the people of small towns and villages and two-thirds of them are workmen.

"The postal savings bank would perform a most useful function in case of panics, because they are government institutions with the whole credit of the government behind them, and would attract the deposits of those small depositors whose runs in bank times upon the banks produce such disastrous consequences. The deposit of this money in government offices and the power of the government who reposit that money in the National banks in the neighborhood, would furnish a means of depositing their money in a safe and sound manner, and thus far has been offered.

"This postal savings bank system, however, does not meet the unqualified approval of the democratic party. It has not the vote catching quality and involves only the old-fashioned gradual movement of a system by which means of industry and thrift and saving.

"The party under its present leadership must have something which offers a short cut to reform at the cost of the honest and the industrious. The democratic platform pledges the party to the support of a system by which the national banks of the country are required to guarantee the deposits to the depositors in every bank, and this guaranty is to be performed by a tax upon each bank in proportion to its deposits, the proceeds of the tax to constitute a fund from which the depositors of any bank may draw in case of a panic, the amount of the tax is not sufficient to raise the fund required, then it is to be raised by subsequent assessment on all the banks of the country, and state banks are to be allowed to come in and get the benefit of the same guaranty upon conditions to be fixed by law. While the democratic platform does not elaborate the system, it is to be inferred from the fact that the precedent in Oklahoma is relied upon, that the provisions are to be like the Oklahoma law, and these are as above stated.

Safety of Vital Import. "No one can dispute the importance of making the deposits in every national bank as secure as possible, provided the remedy adopted is not itself worse than the evil to be cured. The government has imposed certain limitations upon national banks which have already tended to reduce the losses of depositors.

"The result has been to introduce into national banks, a class of men of high character and great business and banking ability, and the losses in the last forty years to depositors in national banks have been reduced to an average annual loss of one-twenty-sixth of one per cent of total deposits. If the losses, even though small, could be avoided, it would be of great benefit and should be brought about for while the percentage is small, the individuals upon whom the loss falls may be heavy sufferers. The question is whether we are to bring about an avoidance of this loss by the proposed democratic remedy, or in a more conservative and gradual way by perfecting the examination of banks and by rigid prosecution of all who violate the banking laws.

"The remedy proposed by Mr. Bryan will make the conservative banker pay for the negligence, carelessness, lack of confidence, or dishonesty of the failing banker. It takes from one man without fault on his part, money to pay for the default of another. That is socialistic in the extreme, and so violates all the principles for which the remedy should be condemned for this reason.

"To say, as Mr. Bryan does, that the postal savings-bank system is more socialistic than this is to give a curious definition to socialistic. Postal savings banks take no man's money to make up for the default of another. It merely uses an arm of the government which is not and cannot be discharged by private enterprises. Whereas the enforced guaranty plan takes out of one man's plan engaged in the business of banking money to pay for another man's default. This is pure socialism.

Method of Examination. "Mr. Bryan suggests the expense connected with the examination of banks imposes a burden on one man for the default of another. There is no analogy whatever between the reasonable requirements for the examination of all banks as proposed, taking out of one man's pockets money to make up for the fault of another. It is a reasonable imposition upon all banks that their accounts should be examined, and that their methods of doing business should be constantly under public supervision, and it is reasonable money to make up for the default of another. It merely uses an arm of the government which is not and cannot be discharged by private enterprises. Whereas the enforced guaranty plan takes out of one man's plan engaged in the business of banking money to pay for another man's default. This is pure socialism.

"It has been shown that in the state of Connecticut that if this system had been in force during the last ten years, and the tax had been only one-eighth of 1 per cent more than \$1,000,000 would have been paid out and \$1,000,000 would have been received. This illustrates the unjust, inequitable and socialistic character of a compulsory system imposed upon the people of a state.

"New let us pass the socialistic and in-

Continued on Second Page.

FLOODS IN IRELAND

Great Damage Done in North Country by Storms.

FLOURISHING CROPS SWEEP OFF

Heaviest Financial Loss Entailed at Derry.

RED TAPE BANE OF GOVERNMENT

Newspaper Rooms in Public Libraries Forced to Close.

BELFAST COUNCILLORS TO PAY

Food Troops During Last Year's Riots When They Were Starving Without Absolute Authority.

DUBLIN, Sept. 26.—(Special.)—What promised to be one of the best harvests that Irish farmers have enjoyed for many years has been ruined by the disastrous storms and floods which have prevailed throughout the north and west of the country during the last week or two. Grain that had been cut and stacked in the fields has been swept away, and even large quantities of oats and hay in stacks have been blown away by the wind. Cattle and sheep have been drowned in large numbers and a great many farmers have been ruined. The damage is worst in Derry, Tyrone, Donegal, Carlow, Roscommon and Galway. There was a waterpout a few days ago near Derry which filled one of the reservoirs that supplies the town with water and caused it to burst. Fortunately the millions of gallons of water which it contained were caught by another reservoir lower down, and the city saved from what might have been a great disaster. As it was all the low-lying streets were flooded and there has been great distress among the poorer inhabitants. A large part of Strabane, the chief town of County Tyrone, has been under water and relief has been carried to the poor in boats, which navigate the main streets. The farmers along the Finn and Mourne valleys have suffered great loss. The floods were so bad that traffic on the Donegal and Lough Swilly railway was entirely suspended for a whole day. In some places the track was five feet under water.

Newspaper Rooms Closed. The newspaper rooms of the Dublin public libraries have been closed and no more shining example of the absurdity of government red tape could be wished for than this. The money appropriated for the libraries fund has been exhausted, and although there are substantial surpluses in other funds, and although every member of the corporation is anxious to keep the news rooms open, it has been found impossible to do so, and there is no prospect of relief even at the expiration of the new financial year, as the law prohibits amount to be spent on libraries to the product of a tax at the rate of 2 cents in the \$5. If the corporation should vote to transfer some of the money lying idle in other funds to the libraries fund the local government board, which is a bureau of the castle government, would step in and surcharge every member with a fine, with the result that they would have to pay the money out of their own pockets.

Another example of the work of the local government board has been provided at Belfast, where the board has actually discharged three members of the corporation with \$2,000 for the expense of putting the troops which were sent to quell the riots there last year. The corporation had nothing to do with sending the troops, and, in fact, did not want them, but when they were there it was impossible to see them starve. The three members who have been discharged are official members, and they are to be paid for their services.

Red Tape Keeps Boy in Prison. Red tape, in fact, seems to be the bane of all departments of Irish government, and the viceroys has just been compelled to step in and cut a bunch of it which has kept a boy in imprisonment for six months. The boy is Edward Callaghan, 12 years old, of Poyntzpass. He is a little weak-minded, but by no means imbecile or insane, and he has a taste for roasting. He has run away from home several times and has been sent back each time by the police. On his last escapade he became hungry and helped himself to some turnips from a farmer's field, and was arrested. The magistrate came to the conclusion that he was insane and sent him to the Armagh asylum, but when the doctors there saw him they sent him back, declaring that he was sane and that he should be sent to the workhouse, but the authorities there would not have him, and from the workhouse he was sent to an industrial school, but it was decided that he was not a suitable case for that institution. The magistrate in despair sent him to his own home, while they considered his case, and kept him there from time to time as they could not make up their minds what to do with him. The lord lieutenant heard of the case last week and immediately ordered that the boy should be released and turned over to his mother, who has been trying all the time to recover possession of him.

Better Wages, Less Portier. The most Rev. Dr. Brown, bishop of Cloyne, has started a crusade against the practice of the Irish farmers supplying drink to their harvesters, and incidentally has visited all the harvest workers, including the other day at mass in Queenstown cathedral the bishop declared that the scenes attending the harvest in the south and west of Ireland were a disgrace to the country, and that the cash of portier had become as necessary a part of the harvest machinery as the threshing machine. In making his declaration that if the farmers would stop buying drink for their laborers, they could afford to pay them living wages, and he appealed to the farmers of the diocese to try the experiment of temperance harvesting and thus set an example to the rest of Ireland.

Dublin man, Captain Beattie, has solved the problem of the automobile road hog. He has invented an automatic governor which can be attached to any car and which when the car reaches a speed of twelve miles an hour gives warning by ringing a bell. When the speed exceeds thirteen miles an hour the governor automatically cuts out the engine until the speed is reduced.

The guardians of the North Dublin union have set a good example to the poor law authorities of the rest of Ireland and one which will probably be widely followed.

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BRYAN SILENT ON HASKELL

Two Confer for Short Time, but No Announcement Follows.

GOVERNOR HURRIES TO GUTHRIE

He "Presumes" His Resignation is Accepted—Nothing About Successor, Which is Up to Mr. Mack.

CHICAGO, Sept. 26.—C. N. Haskell, to all intents and purposes, no longer treasurer of the democratic campaign fund, today is on his way back to Guthrie, Okl., after a forty-five-minute conversation with William J. Bryan.

At his desk in democratic headquarters, side J. B. Doolin, the assistant treasurer, whom the routine business of the office will fall until a successor to Mr. Haskell is appointed.

Mr. Haskell, still treasurer in name though not in fact, went to the train along with the secretary, Mr. Doolin, over the necessity of his presence at the state capital on Monday when the state tax board meets. Asked if he would prosecute those who had made charges against him, he wrote in answer: "Read the law. You will then know the limit." He had asked, he said, that his resignation take effect immediately. As to whether Mr. Doolin would also resign, he referred inquiries to the gentleman in question. The latter had nothing to say.

William J. Bryan spent two hours in Chicago today apparently without changing in the least the situation brought about by the resignation last night of Treasurer Haskell. However, Mr. Bryan and Mr. Haskell were closeted at the Auditorium Annex for three-quarters of an hour, and although no announcement was made at the conclusion of the conference, it was taken for granted that the situation brought about by the charges of President Roosevelt and W. R. Hearst were under discussion.

When Mr. Haskell emerged from the presidential suite and was besieged by reporters, he repeated his tactics of last night by requesting the inquirers to write their questions. This was done and the Oklahoma retired to his room with a series of interrogations which, if frankly answered, would show whether his resignation had been accepted by the board. Mr. Bryan, whether Mr. Bryan had suggested a successor, and a number of other matters in which public interest had been aroused.

It was hot, and when Mr. Bryan came out in a hurry to catch his train he was perspiration stood on his brow.

Asked whether Mr. Haskell's resignation had been accepted so far as he was concerned, Mr. Bryan declined to answer. That it had been, however, was inferred from Mr. Bryan's answer to the next question.

"Has a successor to Treasurer Haskell been selected?" he was asked. "That is up to Mr. Mack and the executive committee," came the hurried reply.

Although Mr. Bryan had a number of other callers, it may be safely stated that so far as Mr. Haskell's case is concerned, the conference were Mr. Bryan, Mr. Haskell, Assistant Treasurer Doolin, James W. Riley, who is Mr. Mack's secretary, and John E. Lamb, Mr. Lamb after the departure of Mr. Bryan called for a few minutes at Treasurer Haskell's office. He was extremely uncommunicative regarding details of the morning's work. He was not aware, he said, that Mr. Haskell was under discussion at all.

Others who talked with Mr. Bryan were John W. Tomlinson of the executive committee, Josephus Daniels, chairman of the press committee; Millard Dunlap, a banker and old-time friend of the candidate, and John I. Martin, sergeant-at-arms of the national committee.

Mr. Bryan was at the hotel a little more than an hour. At 8:30 o'clock he bade good-bye to his callers and went to his train, which left half an hour later for Madison, Wis.

Mr. Haskell left over the Santa Fe road at 9 o'clock for Guthrie, Okl. Asked whether his resignation had been accepted, he said, "I presume so."

At his successor he professed ignorance.

NEW YORK, Sept. 26.—August Belmont, former treasurer of the democratic national committee, called at state and national headquarters today to inquire as to the political outlook, he explained.

He said that he hoped to be able to announce the new treasurer on Monday.

Resignation Not Sent to Bryan. HARVARD JUNCTION, Ill., Sept. 26.—The actual preparation of his reply to the letter of President Roosevelt regarding the charges against Governor Haskell was begun by William J. Bryan today on the journey from Chicago to Madison. As yet

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VELVET CHAFF WHEAT GRADE

South Dakota Commissioners Adopt New Regulations, Besides Re-adopting Old Ones.

SIoux FALLS, S. D., Sept. 26.—(Special.)—The State Board of Railroad Commissioners, which has just held its regular monthly meeting, at the headquarters of the board in this city, has readopted the grades of grain and rules and regulations of last year to apply for the coming year, and in addition has adopted a grade for what is known as velvet chaff wheat, as follows:

No. 1 shall be bright, sound and well cleaned and weigh not less than fifty-seven pounds to the measured bushel.

No. 2 shall be sound, dry, reasonably clean, may be slightly bleached or shrunken, but not good enough for No. 1, and weigh not less than fifty-six pounds to the measured bushel.

No. 3 shall include all wheat that is bleached, smutty or for any other cause unfit for No. 2 and weigh not less than fifty-four pounds to the measured bushel.

No. 4 shall include all wheat that is very smutty, badly bleached and grown, or for any other cause unfit for No. 3.

The board also is endeavoring to secure a grade on speltz, which has become one of the great feed crops of South Dakota, especially in the northern and western parts of the state. It is hoped by the board that some temporary provision may be made for the grading of speltz pending the enactment of such legislation as may be found necessary.

In the matter of the construction of a side track on the Milwaukee railroad at a point between the towns of Reliance and Kenesaw, in Lyman county, for which residents of the vicinity had petitioned, the railroad commissioners denied the application. In the Wagner side track case the board decided to make an order requiring the Milwaukee Railroad company to construct the desired side track at a point about midway between the towns of Wagner and Avon. The petitioners offered to do the grading for the side track, and the petition was granted on that condition.

Only one complaint of a car shortage has thus far been filed with the railroad commissioners.

It was announced during the meeting that J. H. Bent, chairman of the board, would represent the South Dakota Board of Railroad Commissioners at the annual meeting of the National Board of Railroad Commissioners, which will commence at Washington on October 6.

SECOND CAVALRY GOES NORTH

Troops Leave St. Joseph Today to Take Part in Ak-Sar-Ben Festivities.

ST. JOSEPH, Mo., Sept. 26.—The 5,000 troops that have been participating in the United States military tournament here this week are preparing to depart Camp Peabody Sunday. The tournament will close tonight.

The Seventh cavalry will not leave until Tuesday and will march overland to Fort Riley, Kan. Two troops of the Seventh will leave Monday and stop at Nortonville, Mo., where the other troops will join them. A squadron of the Thirtieth cavalry will march to Fort Leavenworth, and Companies I and L of the Third battalion of engineers probably will hike to Fort Leavenworth also. The infantry regiments will return by rail to their posts.

The Second cavalry will go by rail to Rock, where they will stop two or three days to participate in the Ak-Sar-Ben festivities. Then the regiment will proceed by rail to Fort Des Moines. Troops I and F of the Second cavalry will go direct from St. Joseph to Des Moines to prepare for their trip to Louisville, Ky., where a military tournament is to be held.

WHARTON TO HANDLE MONEY

Chosen Chairman of National Republican Finance Committee for State of Nebraska.

Hon. John C. Wharton of Omaha has been appointed by Chairman Hitchcock of the republican national committee to be an assistant to Assistant Treasurer Fred W. Upham, having in charge the funds for the western district of the United States. Mr. Wharton will be the chairman of the Nebraska finance committee, and will have charge of the collection of the funds for the national campaign in this state.

Mr. Wharton has several times been treasurer of the Nebraska state committee, and retired at his own request. He brings to his new work the acquaintance and experience that is necessary to the work. He has started on his undertaking, and during the week will make the tour of the state on the Taft special.

Game Law Violators Fined.

CASPER, Wyo., Sept. 26.—(Special.)—The thirty-one foreigners who were arrested recently charged with violating the state game laws were fined \$1.66 each and have left the state. They had been slaughtering grouse and sage chickens.

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NO EXTRAVAGANCE SHOWN

Republicans Have Something to Show for Every Dollar Expended.

STATE DEBT BEING PAID OFF

Income for Interest Increased and School Fund Investments Handled to Produce Best Results for Schools.

(From a Staff Correspondent.) LINCOLN, Sept. 26.—(Special.)—The republicans are meeting the charge of extravagance in appropriations for state institutions and the state government by admitting that the last legislature appropriated a total of \$3,351,467 for the biennium and in turn are asserting that it will be difficult for anyone to point out wherein there is any extravagance. They also say that the income of the state, which will be available to pay this amount will be \$3,711,000. Thus the administration will keep well within its income.

The following shows the appropriations of the last legislature for state institutions:

Table listing appropriations for various state institutions including Lincoln asylum, Norfolk asylum, Soldiers' Home, etc.

Total appropriations for biennium \$3,351,467

The following is the income which will be available to defray this expense:

Table listing income sources including 197 valuation, 198 valuation, 199 valuation, etc.

Total income \$3,711,000

Excess of income \$359,533

The state debt has been greatly decreased. It was \$1,000,000 January 1, 1907, and on August 2, 1908, was only \$633,000. The state treasurer by increasing the interest on state deposits has swelled the interest fund. He has collected in eighteen months, from January 1, 1907, to January 1, 1908, \$2,207,214 in interest. During the previous twenty-four months the amount collected was \$1,670,000.

The record of the republican administration in the matter of school investments is one of the strongest. There is now invested \$2,077,000 of state school funds in state warrants, county bonds and bonds of other states. The increased rate of interest these investments now draw is shown by the following:

Table showing interest rates on various investments like bonds purchased, etc.

Official Itinerary. Chairman Keller of the republican state committee, has received the official Taft dates for Nebraska from the director of the speakers' bureau of the national committee who says:

"Apparaging your wire of September 24, approximate arrival Taft train Nebraska 21 points, as follows: Wednesday, September 24, 10:30 a. m.; Friday, September 25, 10:30 a. m.; Saturday, September 26, 10:30 a. m.; Sunday, September 27, 10:30 a. m.; Monday, September 28, 10:30 a. m.; Tuesday, September 29, 10:30 a. m.; Wednesday, September 30, 10:30 a. m.; Thursday, October 1, 10:30 a. m.; Friday, October 2, 10:30 a. m.; Saturday, October 3, 10:30 a. m.; Sunday, October 4, 10:30 a. m.; Monday, October 5, 10:30 a. m.; Tuesday, October 6, 10:30 a. m.; Wednesday, October 7, 10:30 a. m.; Thursday, October 8, 10:30 a. m.; Friday, October 9, 10:30 a. m.; Saturday, October 10, 10:30 a. m.; Sunday, October 11, 10:30 a. m.; Monday, October 12, 10:30 a. m.; Tuesday, October 13, 10:30 a. m.; Wednesday, October 14, 10:30 a. m.; Thursday, October 15, 10:30 a. m.; Friday, October 16, 10:30 a. m.; Saturday, October 17, 10:30 a. m.; Sunday, October 18, 10:30 a. m.; Monday, October 19, 10:30 a. m.; Tuesday, October 20, 10:30 a. m.; Wednesday, October 21, 10:30 a. m.; Thursday, October 22, 10:30 a. m.; Friday, October 23, 10:30 a. m.; Saturday, October 24, 10:30 a. m.; Sunday, October 25, 10:30 a. m.; Monday, October 26, 10:30 a. m.; Tuesday, October 27, 10:30 a. m.; Wednesday, October 28, 10:30 a. m.; Thursday, October 29, 10:30 a. m.; Friday, October 30, 10:30 a. m.; Saturday, October 31, 10:30 a. m.; Sunday, November 1, 10:30 a. m.; Monday, November 2, 10:30 a. m.; Tuesday, November 3, 10:30 a. m.; Wednesday, November 4, 10:30 a. m.; Thursday, November 5, 10:30 a. m.; Friday, November 6, 10:30 a. m.; Saturday, November 7, 10:30 a. m.; Sunday, November 8, 10:30 a. m.; Monday, November 9, 10:30 a. m.; Tuesday, November 10, 10:30 a. m.; Wednesday, November 11, 10:30 a. m.; Thursday, November 12, 10:30 a. m.; Friday, November 13, 10:30 a. m.; Saturday, November 14, 10:30 a. m.; Sunday, November 15, 10:30 a. m.; Monday, November 16, 10:30 a. m.; Tuesday, November 17, 10:30 a. m.; Wednesday, November 18, 10:30 a. m.; 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