



# CHEAP INSURANCE!

## Read How A "Fly-by-Night" Mutual Insurance Company Blazed The Trail To A Short Existence

### Why Should You Pay Anyone for Something You Never Get?

#### OUR METHOD:

We write only buildings (and stocks contained therein) constructed of Brick, Stone, Concrete, commonly known as preferred risks; we do not stop there, the insured must have a successful and honorable business record, as the moral hazard is 90 per cent of the risk.

We deduct 25 per cent of the premium for operating expenses (and by agreement with the policyholder we cannot exceed this amount). We deduct 10 per cent of the premium for our underwriters (who have put up over three and one-half million dollars of security to protect you from assessment.) We deduct another 10 per cent for our legal reserve, which the old line companies say is unnecessary, and we agree with them (although they do not reserve but 5 per cent for their reserve fund.) This makes a total of 45 per cent; we then pay the fire losses, which has averaged 11 per cent, making a grand total of 56 per cent. NOW WE HAVE 44 PER CENT LEFT. AS EVERYTHING IS TAKEN CARE OF, this 44 per cent is returned TO THE POLICYHOLDER. This has been our average return.

This saving is based on the experience of the "Old Line Companies" themselves, as their average loss ratio for this class of risk has been less than 15 per cent for the past ten years.

#### AS TO POLICYHOLDERS' LIABILITY

Quoted from a letter written by Department of Insurance and Banking of the State of Texas, April 26, 1920: "As to whether a policyholder is liable in any way, I beg to advise that the policy contract and the application therefor constitute a contract between the association and its policyholders and this contract PLAINLY STATES the liability of the policyholder. There is a provision in this contract to the effect that the policyholder is liable ONLY FOR ONE ANNUAL PREMIUM, and that he is not in any way liable for anything else in connection with his insurance. As to how he is protected against further liability, it seems to me he is protected by the contract itself, and that under this contract NOTHING FURTHER can be claimed or collected against him except the premium which he agrees to pay when the policy is issued."

(A reproduction of this complete letter will be mailed anyone upon request.)

#### NO ONE COULD ASK FOR SAFER OR SOUNDER PROTECTION.

We are under the supervision of the Insurance and Banking Department of Texas.

We are under the supervision of the following Advisory Boards, who represent over three hundred and fifty million dollars of Texas capital:

#### ADVISORY BOARD

- R. E. HUFF, President First National Bank, Wichita Falls, Texas
- J. A. KEMP, President City National Bank of Commerce, Wichita Falls, Texas
- J. C. HUNT, Wholesale Grocery, Wichita Falls, Texas
- W. H. PEQUA, President First National Bank, Amarillo, Texas
- R. R. DAIRMAN, Manager Magnolia Petroleum Company, Pigt. Worth, Texas
- P. F. Langford, Vice President City National Bank of Commerce, Wichita Falls, Texas
- D. E. WAGGONER, President Security National Bank, Dallas, Texas
- C. W. REED, President National Bank of Commerce, Wichita Falls, Texas
- W. R. FERGUSON, President Wichita State Bank, Wichita Falls, Texas
- J. B. MAYFIELD, President Mayfield Company, Wholesale Grocers, Tyler, Texas
- C. E. McCUTCHEON, Vice President First National Bank, Wichita Falls, Texas
- R. L. Penick, President Penick Hughes Company, Stamford, Texas
- JOHN S. MABRY, Manager and Attorney Wichita Great Western Underwriters

We have over thirty million dollars of insurance on our books given us by leading business men of several states. We also have letters from them congratulating us on their saving. We will gladly pass copies of these letters on to you upon request.

Mr. Business Man, it will be well worth your time for you to write or phone us for further details of our proposition. Just figure 44 per cent of your insurance premiums and see if it will not.

## Wichita Great Western Underwriters

JOHN S. MABRY and R. E. HUFF, Managing Attorneys

WICHITA FALLS, TEXAS

Dallas Office: 703 Sumpter Building

Phone X 329

Advertisement Appearing in Dallas News, October 24, 1920

### Explains Growth of Great Western Underwriters

Wichita Falls, Texas, Dec. 28.—Declaring that in 1925 Wichita Falls will be the home of the largest fire insurance company of any kind on the Western Continent, John S. Mabry, manager of the Wichita Underwriters Company, described the growth of the concern within a two-year period before the Wichita Ad Club in its weekly meeting here today.

Mabry presented facts and figures which were a distinct surprise to many of the business men of the city who have been in more or less closer touch with the activity of the insurance company, disclosing the information that in a period of two years and four months more than \$2,000,000 worth of fire insurance, representing annual premiums paid to the company of more than half a million, had been sold throughout the country.

The Wichita Great Western Underwriters is soon to sell insurance in the State of New York, according to Mr. Mabry, a license granting this privilege having been applied for. Entrance into New York is said to require a fee of \$200,000.—Dallas News, December 29, 1920.



## Will Cease Operations

The Wichita Great Western Underwriters will cease operations. This step is deemed advisable—

**FIRST**—Because of conditions in the insurance world carrying with them a large reduction in volume of insurance carried by the general public as a result of the depressed financial condition.

**SECOND**—Because in view of the unsettled condition above referred to we cannot offer proper inducements in the measure of savings to our policyholders.

From present indications all the policyholders will be fully protected; all return premiums will be paid to them and all losses and other liabilities of the Exchange will be met.

WICHITA GREAT WESTERN UNDERWRITERS,

- By R. E. Huff,
- J. A. Kemp,
- W. R. Ferguson,
- J. C. Hunt,
- John S. Mabry,
- Advisory Committee

265-16

—Wichita Daily Times, February 3, 1921



## HUMBUG INSURANCE CONTRACTS---Weaknesses Pointed Out and Explained to Agents and Public

The same old story, briefly told. In times of prosperity they flourish, weather and fade away upon the first appearance of adversity; more often than not, leaving numerous unpaid losses, and with no money with which to pay return premiums.

#### FOR PERSONAL PROFIT

Reciprocal, Mutual and Interinsurance Associations, writing a general class business, are organized solely for PERSONAL PROFIT and GREED of the ATTORNEY-IN-FACT or MANAGER, who has ABSOLUTELY NO PERSONAL LIABILITY, who does NOT OBLIGATE himself to do anything other than to collect assessments, take his per cent, plus certain unlimited expenses, on all premiums received, and pay losses, if there is any money left with which to pay.

#### THIRD PARTY LIABILITY

Reciprocal contracts are baited with "non-assessment features." This may work unless YOU have a fire, then if the exchange has no money, you can't recover. Judge Nelson Phillips, in a Texas Supreme Court decision handed down April 19th, 1920, holds that each and every subscriber is liable personally for each and every obligation of such association due to third parties (such as employees of the subscriber and the general public) and for the full amount of such obligation; that such liability is joint and several and that the party holding such claims or obligation can sue and collect from either ONE or ALL of such subscribers.

#### TRICK SECURITY

They advertise a "guaranty fund"—usually Mr. Attorney-in-Fact sees to it that this guaranty fund is securely tied with sufficient red tape provisions to keep it safe at home, and at the same time serve its glorious purpose—ADVERTISING BAIT.

Mutual contracts are assessable BY STATUTE for an additional amount equal to one annual premium, which provision cannot be waived by contract or otherwise—even that limited, unless someone is liable for the money to pay.

losses, what is the VALUE of Mutual Insurance? The manager has no liability, but already has his "per cent." The policyholder still has the unlimited third party liability.

#### SAFETY vs. GREED

The INTERESTS of the Attorney-in-Fact or Manager and the policyholder or insured ARE DIRECTLY OPPOSED. It is to his interest to sell as many policies as possible, regardless of the desirability of such risks, because the more he writes the more money he makes. It is to the interest of the policyholder to have only good business written.

#### POWER OF ATTORNEY

A policyholder in a Mutual, Reciprocal or Inter-insurer is backing THE ATTORNEY-IN-FACT'S GAME, and the odds are against him. He signs a power of attorney ordinarily to an absolutely unknown person, usually an irresponsible salesman, permitting him to "accept service of process, and appear for me in suits, actions or proceedings under contracts issued at said exchange, and bring, prosecute, defend, compromise, settle or adjust same; TO PERFORM EVERY ACT NOT HEREBIN SPECIALLY MENTIONED THAT I COULD MYSELF DO IN RELATION TO ANY CONTRACT HEREBY AUTHORIZED." This permits Mr. Attorney-in-Fact to appear for him in any suit he may have against the Association, to compromise it, deny it, or do anything he wants to do.

#### WHERE PROFITS GO

If Mutual, Reciprocal and Inter-insurers pay back to the policyholders, in the form of dividends, the profits of the business of prosperous times, naturally they have no money to pay the losses occurring in lean years. The stock company keeps the profits of good years and pays it out in losses of lean years; the profits to stockholders and strengthening of surplus and reserve being largely earned through investment of such moneys during the time it is in their possession.

#### PURE SOCIALISM

Reciprocal, Mutual, Inter-insurers and what nots are socialistic. For would they not have you believe that it is wrong for capital invested in insurance

to earn a profit? Who is responsible for the growth of our great Nation? Capital and enterprise. Invested capital must earn a profit or there will be no enterprising capitalists. NOW, if money invested in insurance be denied a profit, then why not APPLY IT TO ALL BUSINESS, the banks, industrial plants, dry goods stores, grocery stores, arrange it so to get our "Forts" absolutely "in cost." Because, when this happens we will be living in a communistic state—a second Russia—and no one wants that but the Socialists, Bolsheviks and Communists. IF THEY GET THE INSURANCE BUSINESS, THEY WILL BE AFTER YOURS NEXT.

#### WOULD DESTROY CAPITAL

Red Socialists would destroy all capital. Insurance Socialists attack only that capital invested in the insurance business. Can American business men afford to place their insurance with Reciprocals, Mutuals or Inter-insurers and thereby assist in establishing Socialism in its upward way on the ladder which leads to nationalization? DO YOU ENDORSE THE PRINCIPLES OF SOCIALISM—COMMUNISM—NATIONALIZATION?

#### MR. MERCHANT

You are interested in sound insurance, insured that carries no possible liabilities of contingent liability and entanglements.

#### MR. BANKER

You are interested in your clients having UNQUESTIONABLE INSURANCE, Fire Liability and Compensation, which operates as a backbone supporting your credit extensions.

THEN—LOOKOUT FOR TRICK CONTRACTORS, MISLEADING STATEMENTS, FALSE ADVERTISING, UNLIMITED POWERS OF ATTORNEY WHICH MAY DELEGATE POWERS BY WHICH ANY BUSINESS MAY BE DESTROYED.

#### ASK YOUR LOCAL AGENT

He is interested in you and the town. He is a valuable asset to any town, because he looks after its protection. He will serve YOUR interests and is entitled to earn his living just the same as the Merchant, Farmer, Doctor or Lawyer.

"Follow the Old Line"

Delta Insurance Agency

J. E. Byrns

Thatcher Insurance Agency

KEEPS EYE ON LATIN-AMERICA

PRESIDENT READY TO TAKE ANY MEANS TO STOP TROUBLE TO THE SOUTH OF US.

WHERE ARE MONITOR NATIONS

Seem to Have Fallen Down on the Job of Keeping Watch and Ward Over Their Smaller Brother Countries.

By EDWARD B. CLARK. Washington—Here is the way the Department of State put forth a most important bit of information:

The Department of State has requested the Navy department to send warships to both the Atlantic and the Pacific sides of the boundary line between the republics of Panama and Costa Rica to protect American lives and property in the event it is found that the local authorities are unable to afford the necessary protection.

Curious news in Washington is a big what has become of the monitor nations of Central and South America which were to keep watch and ward over their smaller brother countries, excepting occasional front and then force, if necessary, in order to keep them in the straight and narrow way of peace, the way which leads to a nation's salvation.

Everybody knows the names of the monitor nations, where they live, and also knows that they are not up and doing. If they had been up and doing Panama and Costa Rica probably would be in a condition of tranquility and these States would not be flourishing in the midst of the troubles they have succeeded in being brought upon themselves.

Before Mr. Hughes came into office as President there were politicians in plenty who said that had a dream of a greater United States had, would extend from the Canadian line to the southernmost point of the Isthmus of Panama. Men here say it is fairly safe to believe that the President had any such dream as this and still be eager to believe that he will not formulate a policy so all-embracing and grand, as many men here regard the policy say. With that said, it is known that the President is ready to take instant action if any trouble to the south of us, just tends to make it start again. He will stop it.

Monitor Nation Plan. Washington is glad to know Mr. Hughes intends to review the old monitor nation plan, get the details into it, preserve on the greater Latin American side, the policy will include the nations which must keep their hands off each other and release the United States of the world, such a move will be to exercise, members of the League of Nations, which our interlocking affairs generate.

Some men seem to have forgotten it, but John Ross, an ex-senator of state, went to Central and South America and looked for peace and kept with, and recently has been in trying the foundation thereof. Mr. Ross has it also that Mr. Hughes went to Mexico City, Mexico was to be one of the monitor nations, she has been a fine monitor. The United States has been busy administering her ever since the day of the famous visit to her capital.

Mr. Coby, a secretary of state, went to South America. The salt line of the sea is not yet out of his nostrils. There is good will, and confidence here in the future of his mission, and yet here Panama and Costa Rica are at each other's throats.

In this day of the attempt to get the world to settle down after the biggest war in ever witnessed, it is known to be rather disturbing to the equanimity of the incoming administration to have the republics for

whose good conduct this republic has assumed responsibility in the eyes of the world, tackling each other in a finger-and-thumb match. It is nothing more than a scratching match, but it has in it the possibilities of a real fight.

America for Americans. Neither the President nor the secretary of state wants any of these nations to the south of us to appeal to the League as it exists. The whole policy of the present order of things is America for the Americans, now as in the past, and the America in this case extends from the Great Lakes to the Straits of Magellan.

There never was an administration, which believed that the Central and South American countries bear any love to the United States. There have been evidences time and again of modern day resistance against the Monitor doctrine, although it was formulated in policy circles who were against the protection which it affords. The trouble is, no man fully steeped in Latin American lore have told us that all the Spanish American countries think that they are able to take care of themselves, and their resentment arises from the fact that any big country thinks it is necessary to protect a doctrine of protection for countries that believe they can look after their own interests.

It is certain from what has happened within the few days of the Harding administration, that we are to have an American policy in Central and South America, and that to appeal to the old world, nor an appeal to the League of Nations, will be sanctioned by the present order.

RAILROADS MOVE TO CUT WAGES

General Demand for "Readjustments" Made by the Leading Eastern Lines.

MOVE AFFECTS ALL WORKERS

Thousands of Men, Skilled and Unskilled, Are Involved in the Contemplated Changes—N. Y., N. H. & H. Will Hold Conference With Employees.

Wage reductions affecting 42,000 skilled workers and 20,000 unskilled workers, abolition of the office of general superintendent and further reorganization of operating forces have been announced by the New York Central & Hudson River railroad.

Decision on cuts of 17 to 21% per cent on the unskilled men was made known, and will be answered April 22. That on the skilled men was made public, and as it covers workers in 85 classifications the reductions proposed will be variable, but probably based on the increase granted by the United States railway board, decision No. 2 July 29, 1920, when about \$450,000,000 were added to railroad pay rolls, and later a rate increase was granted.

It is expected that subsidiary lines of the New York Central lines will follow suit and that wage cuts and read-

justments in operation will spread over that system and affect a total of 174,000 men.

At Philadelphia the Pennsylvania railroad announced that in the handling of the details of salary and wage reductions of 210,000 officers and employees it would get craft by craft, and wherever a craft agreed to the change, that detail would be eliminated from the general case before the federal railway wage board.

At Boston the New York, New Haven & Hartford railroad announced that a conference will be held to discuss reduction of pay with representatives of 22,000 employees. The cut offered to its unskilled men was 40 per cent.

Western Roads Would Cut Wages.

Wage reduction proposals affecting thousands of men have been announced officially by practically every Western railway with headquarters in Chicago, among them being the Santa Fe, Chicago, Milwaukee & St. Paul, Chicago Great Western, Chicago, Rock Island & Pacific, and Chicago & Northwestern.

The Chicago, Rock Island & Pacific railroad asked representatives of maintenance of way and shop employees to meet with road officials to discuss readjustment of wages.

The Chicago & Northwestern notified its maintenance of way employees to send representatives to a conference. It is said the railroad officials will enter the conference with flexible proposals in the hope of reaching an immediate agreement.

The Chicago Great Western, Santa Fe and Chicago, Milwaukee & St. Paul will follow suit in opening negotiations.

A. F. OF L. IN DEFINITE STAND AGAINST ANARCHY

The American Federation of Labor announced that it had sent formal notice of severance of relations with the International Federation of Trades Unions. The notice went to the headquarters in Amsterdam. This action was a protest against the growing spirit of socialism. It followed adoption by the international organization of resolutions in support of the soviet government of Russia.

Other Lines in Move.

Two large trunk line railways served notice that they intended to reduce wages paid their unskilled or common labor, and officials of the Association of Railway Executives declared they had no doubt other carriers soon would take similar steps.

Action was started by the New York Central and the Delaware, Lackawanna and Western railways. Both called representatives of their common labor for conferences. Should they fail to agree, the matter will be referred to the labor board.

Little Coal on Atlantic Coast.

With the exception of the small deposits of anthracite in Rhode Island, the only coal deposits on the Atlantic seaboard of this continent are those in the maritime provinces of Canada.

Every Day 15,000 Chinese Starve to Death

"I saw the Plague of 1911 kill thousands in China," writes one of our correspondents. "I saw whole fields covered with the dead. I saw men stagger in the streets of a miserable Manchurian town, huddle in the shelter of a mud wall and die in a few hours. Not a soul escaped who breathed this Black Death in. It annihilated completely—destroyed whole towns and villages!

Life Lingers in Death!

"But the Plague was merciful! It killed quickly. Here in this Famine

"I see today the childlike suffering of these docile, starving people! For days they linger in pain! Their mute appeal tells the story—if they could only die quickly! They clutch at any source of life—a twig, a wisp of straw. But even these have gone. They wander aimlessly, in whole communities, but cannot escape. Slowly, one by one, dying mothers and fathers part with their children—sell them, leave them to the Temple Gods and Fate—to the rivers and other merciful death equally swift! They feel the hopelessness of it. Yet they hope."

Must They Hope in Vain?

Thousands must die every day until another harvest ripens, unless they are saved through a miracle which you can work with American dollars. Rain has at last come to the fields that last year at harvest-time were as sere as in mid-winter. But there is no seed for spring planting.

The Famine-Stricken Millions Have Eaten the Seed-Grain

They are perhaps the thriftiest people in the world. But for three years they have had insufficient rain and insufficient crops. This year there was no crop. The American Committee for China Famine Fund has set up the necessary machinery for giving relief honestly, efficiently, quickly. A small stream of grain, purchased with American money, is being turned by this Committee into the famine districts. But this stream can be maintained and enlarged in measurable quantity only by a great fund of money from America.

A Cent Will Buy a Dinner for a Hungry Chinese Child  
A Dollar Means a Month's Respite From Death for a Human Being  
Two Dollars Will Keep a Mother and Baby for a Month  
Twenty-Five Dollars Will Tide a Family Over Until the Harvest

SEND MONEY TO

J. C. KIRKPATRICK or Any Local Bank

Claim and Challenge!

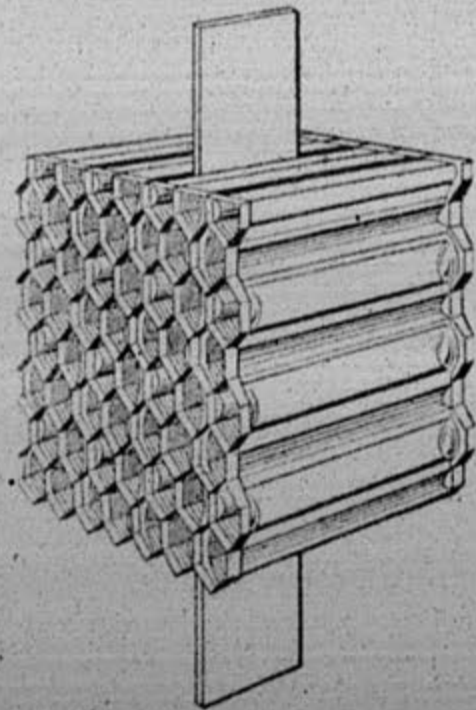
"SALADA"

TEA

CLAIM—It is the most economical and the purest tea.

CHALLENGE—Compare it with any other tea on the market for purity and flavor.

You Should Know the FAMOUS HALL RADIATOR



Is by far the best obtainable; is made in Escanaba and guaranteed; has the largest cooling surface; is not damaged by freezing.

Especially Adopted to Ford Cars and Trucks

Hall Auto Radiator Service

202 South Tenth Street

Telephone 304-J

THE ESCANABA DAILY MIRROR

COLLINS & ENGLISH, Publishers

GEORGE D. McINTOSH, Circulation Manager

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Phone 91 and ask for department wanted. Office at 713 Ludington Street.

TUESDAY, APRIL 12, 1921

DESTROY PESTS

Science has demonstrated that two pests are a constant menace to each individual coming in contact with them—rats and flies. Flies, being the most common and by most persons the least feared, are permitted to contaminate food in a way that is dangerous to human health.

A great deal has been said in recent years about the fly and the effect it has in spreading disease, especially the ailments that affect the digestive system. Many of the illnesses of children may be traced to milk or other food that has been contaminated by the fly.

EASY DIVORCE

The impression is increasing that the ease with which divorces are obtainable in nearly every part of the United States is lowering the national morale, but it remained for New York to provide a method of turning out divorcees while you wait.

An investigation being conducted by the courts shows that more than sixty divorces have been conducted by this fraudulent institution, most of them, of course, being issued to persons who are not familiar with the law regarding such matters.

Arguments for and against divorce are readily supplied, but there can be no argument against the wisdom of surrounding divorce with every possible restriction that would minimize the possibility of fraud.

The ease with which divorces may be obtained has become a scandal in some states. The only thing the public knows anything about is the issuance of the decree, and this is clouded under such circumstances in many cases that suspicion may well be aroused regarding the entire proceeding.

RETURN THAT BOOK!

Will you please return that book you borrowed and which the owner is waiting to pass on to another friend? Do it on April 16, National Book Day.

A book is like nothing else. Its real value lies in the number of times it is read. Yet that use takes nothing from it. No good book should be left lying on a shelf.

LEARN TO EARN

The Railroad Labor Board has denied the petition of about 4,600 employees of short-line railroads for wages and working conditions the same as those on the trunk lines.

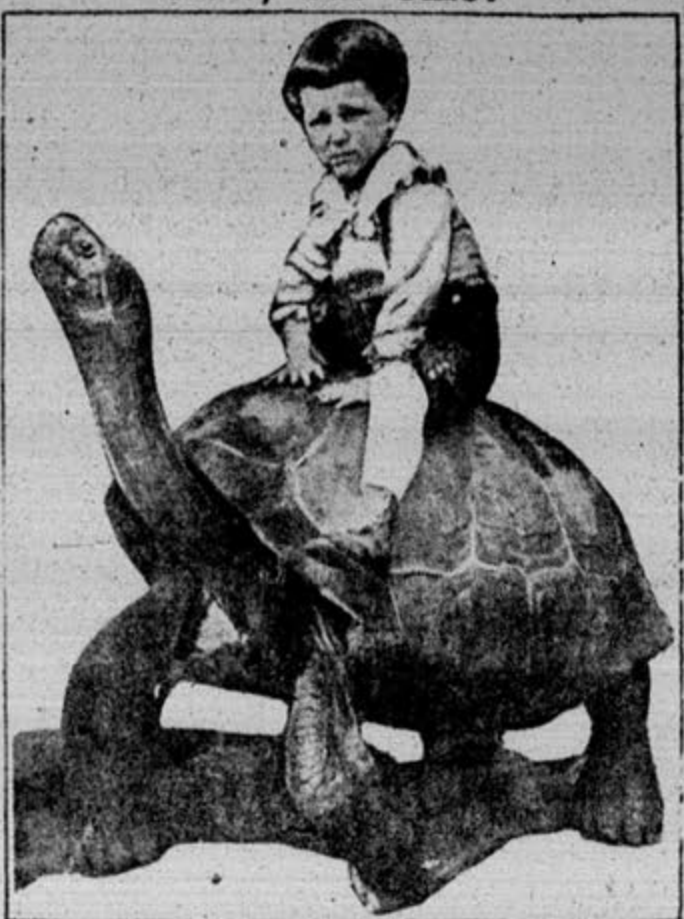
"SUFFER LITTLE CHILDREN"

Sixty thousand children romped on the White House lawn on Easter Monday, enjoying their annual sport of egg rolling, a custom peculiar to the National Capital.

General Scott has been suggested as a good man to send as ambassador to Mexico when one is appointed, but would a man with that name be altogether acceptable in the City of Mexico?

Outside of Russia, those who do not live in the countries that can take a stand similar to the one set forth in the Hughes note, envy people who do live in such countries.

Slow, but Safe!



You don't travel very fast on the back of a tortoise, as little Andrew Gold, this New York youngster, will testify, but the riding is safe.

QUAINT CUSTOMS

BURIAL AT THE CROSS ROADS

Executed malefactors and suicides were in days gone by buried at the cross roads, that spot being held the "next best to consecrated ground" from which they were excluded.

Even the nations who always set up altars of such places, and whose religions were "executed" and condemned there because it was the custom to sacrifice them to the gods.

Street Outfit



Here is a spring outfit for the street. It is of blue, trimmed in henna braid. The hat is of black tulle, trimmed in henna ribbon.

An important business of centuries ago was the man who did your buying for you. In those days there were no mail-order houses nor was there such a thing as coming into town to do your shopping.

Street Outfit

In those days there was a merchant who would buy his stocks in the cheapest market, and then sell them into a wagon, and drive them to the country, selling what he could.

Man in A Violin Bow

The number of notes in a violin bow was formerly from 30 to 100 in France; but now it is customary to have the hair ribbon broader, and this, therefore, requires 175 to 200 single hairs.

Sparks in History

Why we are informed "observes that Scipio Africanus was the man who introduced the fashion of the daily shave," and the Romans were bearded until Constantine ordered them all to shave, and he was obliged to keep an army of barbers to cut off the beards of such as did not otherwise part with them.

Harding Presents Scholarship



President Harding is shown presenting to Miss Catherine Butterfield the \$4000 scholarship offered by H. S. Firestone, Akron tire manufacturer, for the best essay on good roads.

Bull-Dog Drummond

The Adventures of a Demobilized Officer Who Found Peace Dull

by CYRIL McNEILE

Illustrations by IRWIN MYERS

There was a sudden lightning movement, a heave and a quick jerk. The Impersonator of Potts was dimly conscious of flying through the air, and of hitting the floor some yards from the door.

The next moment he was striding along the corridor toward the elevator. As a fight it had been a poor one, but his brain was busy with the information he had heard.

"Why, Captain Drummond, you look nervous." A well-known voice from a table at his side made him look down, and he bowed a little grimly.

"I'm afraid I must be declined on the spur of the moment," he answered in the same tone.

"I will most certainly," answered the girl. "But then, soon and, you will be seeing him again soon, without doubt."

"You see that girl," he remarked, "having tea with a man at the third table from the big palm? Now, can you tell me who the man is? I seem to know his face, but I can't put a name to it."

"That, sir," murmured the exquisite being, with the faintest perceptible scowl of such ignorance, "is the marquis of Laidley. His lordship is frequently here."

"Laidley!" cried Hugh, in sudden excitement. "Laidley! The duke of Lampsire's son! You priceless old stuffed tomato—the plot thickens!"

Completely regardless of the scandalized horror on the exquisite being's face, he snote him heavily in the stomach and stepped into Pail Mail.

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were world-famous; the marquis of Laidley was apparently enjoying his tea. And between the two there seemed to be a connection rather too obvious to be missed.

THREE.

"I'm glad you two fellows came down," said Hugh thoughtfully, as he entered the sitting-room of his lounge at Goring. Dinner was over, and stretched in three chairs were Peter Darrell, Algy Longworth, and Toby Sinclair.

"I did not. Who was it?" "Mrs. Denny has just told me," Hugh reached out a hand for his pipe, and proceeded to stuff it with tobacco.

"What do you mean, Hugh?" asked Toby Sinclair. "It's pretty obvious, old boy," said Hugh grimly. "I should say that about five hours ago Peterson found out that our one and only Hiram C. Potts was upstairs."

"Good Lord!" spluttered Darrell, by now very wide awake, "what do we do, sergeant-major?" "We take it in turns—two at a time—to sit up with Potts," Hugh glanced at the other three. "D—d—d—you blighters—wake up!"

"I don't know what it is," Darrell said, rubbing his eyes. "I feel most infernally sleepy."

"Well, listen to me—confound you, Toby!" "Sorry, old man," with a start Sinclair sat up in his chair and blinked at Hugh.

"They're almost certain to try, and get him tonight," went on Hugh. "Having given the show away by leaving a clue on the wrecked secretary, they must get the real man as soon as possible. It's far too dangerous to leave the—leave the—"

"He had dropped forward on his chest, a short, half-strangled snore came from his lips. It had the effect of striking him for the moment, and he staggered to his feet.

"The other three, sprawling in their chairs, were openly and unashamedly asleep; even the dogs lay in fantastic attitudes, breathing heavily, inert like logs.

"Wake up!" shouted Hugh wildly. "For God's sake—wake up! We've been drugged!"

"An iron weight seemed to be pressing down on his eyelids; the struggle for sleep grew stronger and deeper. For a few moments more he fought against it, hopelessly, desperately; while his legs seemed not to belong to him, and there was a roaring noise in his ears. And then, just before unconsciousness overtook him, there came to his benumbed brain the sound of a whistle thrice repeated from outside the window.

"Laidley!" gasped Hugh, and then the roaring noise increased in his head; his legs started to walk altogether. He collapsed on the floor and lay sprawling, while Laidley, his face pressed against the glass outside, watched in silence.

"Draw the curtains," Laidley was speaking, his voice muffled behind the pane, and one of the men did as he said. There were four in all, each with a similar pall over his mouth and nose. "Where did you get the generator, Brownlow?"

"In the coal-scuttle," A man whom Mrs. Denny would have had no difficulty in recognizing, even with the mask on his face, carefully lifted a small black box out of the scuttle from behind some coal, and shook it gently, holding it to his ear. "It's finished," he remarked, and Laidley nodded.

"An ingenious invention is gas," he said, addressing another of the men. "We owe your nation quite a debt of gratitude for the idea."

A guttural grunt left no doubt as to what that nation was, and Laidley dropped the box into his pocket. "Go get him," he ordered briefly, and the others left the room.

Contemptuously Laidley kicked one of the dogs; it rolled over and lay motionless. Its new position. Then he went in turn to each of the three men sprawling in the chairs. With no attempt at gentleness he

turned their faces up to the light, and



In His Eyes Was a Look of Cold Fury, and He Kicked the Unconscious Man Savagely.

studied them deliberately; then he let their heads roll back again with a thud. Finally he went to the window and stared down at Drummond. In his eyes was a look of cold fury, and he kicked the unconscious man savagely in the ribs.

"You young scoundrel," he muttered. "Do you think I'll forget that blow on the jaw?"

He took another look out of his pocket and looked at Drummond. "Shall I?" With a short laugh he replied. "It's too good a death for you, Captain Drummond, D. B. O., M. C. Just to start out in your sleep. No, my friend, I think I can devise something better than that; something really artistic."

"Two other men came in as he turned away, and Laidley looked at them.

"What?" he asked, "have you got the generator?"

"It's all right and working in the kitchen," the man in the middle replied. "You going to do this crowd in?"

"The generator," said the man in the middle, "is in the kitchen. I have a small unshed screw with him."

"All right, boys, in the car!" A voice came from outside the window, and with a last look at Hugh Drummond, Laidley turned away.

"Then we'll go," he remarked. "An hour by the London young bill. Be sure you're dressed with you, you'd better be ready by 10.30. And you won't be late."

Through the still main air there came the fainting of the engine of a powerful car. Gradually it died away and there was silence. And that, with a sudden jerk, Peter Darrell's head rolled over and hit the arm of his chair.

President Zachary Taylor. Zachary Taylor, the first of the great knowers of the presidents. He had only one of his presidents that was not depicted with a sword and a wreath of laurel. He was the only one of the presidents who was not depicted with a sword and a wreath of laurel.

Agitated the entire world has been by the news of the emergency in the greatest emergency to progress its components by the most nearly members of the emergency committee will be. That's why there is always a premium on brains and skill which combine to produce efficiency in emergency.

And that's why the emergency committee is always in a state of emergency. It's the only committee that is always in a state of emergency.

"Tiger" Welcomed Home



Ex-Premier Clemenceau, "The Tiger" of France, received a joyous welcome home when he returned to Paris from a six months' hunting trip in India. He is indicated by arrow.

DAILY MIRROR CLASSIFIED ADS

WANTED: At once, two experienced lunch room waitresses. Inquire at Delta Hotel. 102

WANTED: Couple wants to rent large, well furnished room, state price and location in confidence. Address: H. W. Carr, of Mirror. 5917

WANTED: Three good appearing young men to make \$25 per week. Inquire of Mr. Anderson, Ludington Hotel. 102

WANTED: Painting to do. Work guaranteed and price right. Inquire 4412 2nd Ave. North. 102

WANTED: Trained nurses at the Lansing Hospital. Inquire Mrs. Venon, superintendent. 11

WANTED: A girl for general housework; family of three, no children; desirable position. Phone 574-J. 907

WANTED: Girl for general housework, inquire at Wells Michigan Saw dust No. 2. 103

WANTED: A competent girl for general housework, inquire of Mrs. J. K. Edwards, 219 So. 11th St. Phone 3551. 11

WANTED: Electricity taught by experts. Earn while you learn at home. Electrical Book and Free Lessons Free. Your success guaranteed and position secured. Write today. Chicago Engineering Works, 1800 Southside, Chicago. 104

WANTED: MEX-Loans all kinds auto tractor and gas engine business. Splendid opportunity to earn additional money. Write for free book. Managing Mr. Master of the Auto. Milwaukee Motor School, Dept. C, 333 1/2 Broadway Ave., Milwaukee, Wis. 104

WANTED: Agents to sell Sear's Rogaine. Write National Sear's Rogaine Co., Boston Harbor, Mass. 104

WANTED: Place to rent. Children's sewing specialty. Mrs. Bishop, 414 Ludington street, upstairs. 104

FOR SALE: Four burner and oven Jewell gas range. Reasonable price. Call at 124 First Avenue South. Phone 15J. 104

STEPHENSON AVE. WOOD YARD

BEST HARDWOOD SLABS—16 Inch Per Load \$6.00 PROMPT DELIVERY GUARANTEED

Heat of Red Peppers Breaks Chest Colds

Rub It on Congested, Aching Chest—Loosens Up that Tight Feeling at Once—Surely Brings Quickest Relief.

BUSINESS DIRECTORY

For Quick Service in All Kinds of Draying, Call Maynard and Cash Dray Line. Phone 507J. 1118 Ludington St.

Dr. W. A. Lemire, DENTIST. Office, 1101 Ludington St. Residence, 1500 Hale St.

Dr. G. R. Treiber, DENTIST. Over Ellisworth's Drug Store. 701 Ludington St. Phone 258J.

C. E. KELSO, Public Accountant and Auditor. PHONE 585J. Residence, 615 Ogden Avenue.

Dr. W. B. Boyce, Eye, Ear, Nose and Throat Specialist. GLASSES FITTED. Office Hours: 9 to 12 a. m.; 2 to 5 p. m.

We Do All Kinds of Acetylene Welding. We Call For and Deliver Our Work. E. J. VINETTE, 517 Ludington St. Phone 1091.

SOCIAL SURPRISE PARTY. Miss Alice Murphy was the recipient of a very happy surprise last evening when twenty of her friends called at her home, 505 South 14th street and demanded instant admission.

DANCE AT RAPID RIVER. The Junior Girls of Rapid River will give a dance Thursday evening, April 13. The Synopsators will play for the affair and an enjoyable evening is promised to all. Everyone is invited.

CHRISTIAN ENDEAVOR. The Christian Endeavor of the Presbyterian church will hold a business meeting in the parlors of the church at 7:45 this evening. A social hour will follow the meeting.

DANCING CARNIVAL. Fully four hundred people enjoyed the time of their lives last night at the Duff Hall when Maloney's Carnival was staged. With the full decorated in a profusion of gay colors and the wonderful music, nothing tried to make it the prettier social event of its nature this season.

FOR SALE! Two 4-room flat building and full lot in North Escanaba. This house may be used for one or two families; is neat and attractive. Price, \$1850.

One 8-room house, with two full lots, So. 15th St. Price, \$1800. Splendid modern house and lot, First Ave. So. Price, \$7500. Terms \$1000 or more cash, balance \$50 per month with interest at the rate of 6%.

40-Acre Farm, 7 miles from Escanaba, 12 acres cleared, with house and barn, one-half mile from school house; good roads, good land and good neighborhood. Price, \$1000.

80-Acre Farm, 9 miles from Escanaba, on good main road, 35 acres cleared, some timber, good frame house and frame barn, with the necessary amount of our buildings: Horses, cows, pigs, chickens, and all kinds of farm machinery, small tools and implements. Price only \$4000. Will trade for house and lot in Escanaba.

150-Acre Farm, 60 acres cleared, good roads, good location and valuable farm. Price, \$5000. Fine Broom house, with basement, in North Escanaba. Price, only \$2200.

120 Acres Cut-Over Land, one mile from city limits. This is very productive; is only one mile from paper mill. If the proper interest was taken in land values, this land would sell at \$100 per acre. Selling price if taken soon, only \$1600, or \$13.33 per acre.

James S. Doherty, Real Estate, Loans, Notary Public. 1120 Second Avenue South. Phone 412J. 103

and other social diversions will be enjoyed after which light refreshments will be served. SHOWER FOR BRIDE-TO-BE. Miss Laura Hlize whose marriage is to occur soon, was the guest of honor at a shower arranged by a party of 25 of her friends at the home of her parents, Mr. and Mrs. Richard Hlize, 322 North Sixteenth street on Sunday afternoon and evening.

FIFTY CENTURIES AGO. About five thousand years ago men first began to cover up the thatch nature gave to protect heads. Then no thought was wasted on style and quality.

Today a good hat like the Gordon represents much thought and many operations by skilled artisans. The selection, assorting and blending of the fine furs that form the body of that hat—the forming of the hat from the first crude shaping on through the kneading, re-shaping, dyeing, blocking, curling, finishing, trimming—each process requiring expert care.

Will Entertain Club. Mrs. S. W. Brennan will entertain the members of the Catholic Women's club at her home tonight. Card games.

Some corking new ideas are shown in the Gordon models this season.

Some corking new ideas are shown in the Gordon models this season.

evening was spent most enjoyable at the home. SPECIAL MEETING. There will be a special meeting of the Woman's club next Wednesday afternoon April 14, at 2:30 o'clock in the lecture room of the Carnegie library for the purpose of voting on the resolution passed by the board to take up the Girl Scout movement.

UPRIA SHOW AT FIRST M. E. E. C. Hughes of the Industrial Relations Association will show some very interesting and instructive pictures at the First Methodist church this evening. All the men and boys of the community are invited.

SALE AND SUPPER. The Woman's Guild of the St. Stephen's church will give a supper and sale in the parlors of the Methodist church Wednesday evening beginning at 5:00 o'clock.

Joseph Smith, foreman of the C. & N. W. Round house is spending a few days in Chicago.

Only One Test of Worth. Not what we have, or know, or even what we do, but what we are—that determines our worth. Great universities know this. See their mottoes. One motto is "Quaecumque sunt vera." (Whatever things are true.) Another one is "The truth shall make you free." Another, "Culture must flourish under the law of God." Another, "Culture without character is a vain thing." Exchange

NEAD'S GARAGE. 318 Stephenson Avenue. Bring in Your Car and Have It Overhauled; WORK GUARANTEED

STORAGE. Stoves, \$2.50 per Season. FURNITURE. SAM DUNN. 1113 Ludington Street

THE WOMAN'S GUILD OF THE St. Stephen's Episcopal Church ANNOUNCE A SUPPER AND SALE At the METHODIST CHURCH PARLORS Wednesday, April 13 LINGERIE CHILDREN'S CLOTHES APRONS

Gordon Hats. You Get Your Answer At Once. An immediate answer from some far city may be vital in your business. It may decide the success or failure of some transaction. But details must first be accurately and comprehensively transmitted and discussed. Otherwise the deciding answer cannot be given. Long Distance Telephone Service meets this problem completely. Connections with even very distant places are made within a few minutes. Ordinary tones are heard clearly and distinctly. Complicated points may be explained instantly. And throughout, there is the powerful influence of your personality. When your business demands—the quickest—most accurate—and most comprehensive conversation—there is one logical thing for you to do—Use Long Distance. MICHIGAN STATE TELEPHONE CO. "Our Ambition—Ideal Telephone Service for Michigan"

March 8, 1921. April 12, 1921. STATE OF MICHIGAN. The Circuit Court for the County of Delta, in Chancery. FABIAN J. DEEFNET, Plaintiff, vs. GEORGE RODMAN, ET AL., Defendants. In Pursuance of a Decree of the Circuit Court for the County of Delta, in Chancery, made October 5th, 1920, and entered on the 19th day of November, 1920, in the above entitled cause, I, the undersigned, Circuit Court Commissioner of the County of Delta, shall sell at public auction or vendue to the highest bidder at the front door of the Court House in the City of Escanaba, in said County of Delta, on the 20th day of April, A. D. 1921, at 10 o'clock in the forenoon of that day, all those certain lands and premises situate as follows: South half of Lot Eleven (11) and Lot Seven (7) of Block Thirtysix (36) of the T. Stephenson Company's Second Addition to North Escanaba, in the City of Escanaba, Michigan, according to the recorded plat thereof on file in the Register of Deeds office of Delta County, Michigan. JOSEPH F. CUDRY, Circuit Court Commissioner. T. J. RILEY, Attorney for Plaintiff.

DOINGS OF THE DUFFS. Getting An Opinion. By ALLMAN. TOM, DO YOU LIKE THIS DRESS? YES, UM HAW! HOW DO YOU LIKE THE BACK OF IT? ALL RIGHT! HOW DO YOU LIKE THE COLOR OF IT AND HOW ABOUT THE LENGTH? IT'S ALL RIGHT! YOU MAKE ME TIRED! THERE IS NO USE IN ASKING YOU ANYTHING! THAT'S A PRETTY DRESS! IT LOOKS FINE! I LIKE IT GREAT! I LIKE THE FRONT AND I LIKE THE BACK! I LIKE THE TOP AND I LIKE THE BOTTOM!

# SILVERMAN'S

Ladies' Ready-to-Wear Shop

**SPECIAL LOW PRICES**

**WRAPS, COATS, SUITS and DRESSES**

WE PLACE ON SALE

**50 HIGH CLASS TAFFETA DRESSES**

In Navy, Black, Brown; sizes, 14 to 46, at the following low prices:  
In Sport or Flary Garments

**\$25.00 \$35.00 \$45.00 \$50.00**

In the best grade of taffeta. Styles cannot be excelled. We guarantee you a saving from \$7.50 to \$10.00 a garment.

**SPECIAL LOW PRICE COATS**

IN SPORT OR FLARY GARMENTS

**\$18.50 and \$25.00**

All silk lined, up-to-the-minute styles, in Polo Cloth, Gold Tones and Velours, at \$18.50 and \$25.00

**WRAPS**

**SUITS**

None but the finest materials are employed. In all the leading styles and materials. Low prices. At from **\$30.00 to \$75.00**

We are showing one of the best lines of Suits the market can produce. At from **\$35.00 to \$95.00**. If you are interested in a good Suit—see us.

**MILLINERY**

We place on sale 200 Hats for Ladies, Misses and Children, at

**\$2.95 \$3.95 and \$4.95**

Hats that formerly sold as high as \$7.50. All up-to-date styles.

## Harding's Message Looks Very Good

(CONTINUED FROM PAGE ONE)  
Private enterprises or government needs, should be made available for general usages.

**Aviation**  
Regulation by the Federal government and the encouragement of aviation for the development for military and civil uses.

**Service Men**  
The American people expect congress unfailing to voice their gratitude of the republic in a general and practical way to its defenders in "the world war."

Immediate extension and utilization of the government hospitals to bring relief to acute conditions that are now most complained of.

**Public Welfare**  
For the benefit of public welfare there must be coordination of the various government agencies, now working on the subject and a unanimous endorsement of the pending maternity bill.

**Lynching**  
"Congress ought to wipe out this stain of barbaric lynching from the banners of a free and orderly representative democracy. A proposal for a commission with representatives from the white and black race to study and report on this subject," the president said, "has real merit."

## OBITUARY

**CHARLES A. DITTRICH, Sr.**  
Charles A. Dittrich, a pioneer resident of the Ford River community passed away at a late hour last night. The deceased was born in Saxony, Germany May 18, 1844, coming to this country in 1882 he settled at Ford River. He took up a homestead and spent the remainder of his life in and about Ford River. His widow and seven children, Mrs. C. C. Hooper, of Omaha, Mrs. C. W. Malloch, of Escanaba, C. H. Dittrich, of Chicago, Gustav, Otto, Emil and C. A. Dittrich, Jr., of Ford River survive. No arrangements for the funeral services have been made.

**COTE-GALARNO**  
Mrs. Thabo Cote, daughter of Teles photo Roberts, and Fred Galarno, son of Joseph Galarno were united in marriage at 8 o'clock this morning at St. Anne's church. Rev. Father Jacques performed the marriage ceremony. Mr. and Mrs. Galarno are both residents of Escanaba.

**JAMES GALLAGHER**  
Funeral services for James Gallagher will be held at 9 o'clock tomorrow morning at St. Patrick's church. Rev. P. X. Barth will officiate at the services. Interment will be made in St. Joseph's cemetery.

FOR SALE—A first class wood and coal burner, only used a short time. Inquire 811 Hartnett Ave. 104

**LUTHER LEAGUE MEETING**  
The Luther League of the Sw. Lutheran church will hold its regular meeting tomorrow evening. A large attendance is very much to be desired, as matters of special interest will be laid before the society.

**F. R. A. ENTERTAINMENT**  
One of the largest crowds in the history of social affairs of Escanaba attended the entertainment and indoor Carnival given by the Fraternal Reserve association at the North Star hall last evening. The program for the evening was carried off very well and all attending say that it was the best of the season.

**St. Paul House At N. Escanaba Changes Hands On May 1st**

Mrs. Eugene Cabillot has sold the St. Paul hotel in North Escanaba to Tony Ambrosia who will take possession May 1. Mrs. Cabillot has run the St. Paul house for the past 18 years and has kept boarders for 42 years and thinks that she deserves a rest. She will make her home with her daughter Mrs. Pelletier for the future.

**CARD OF THANKS**  
To the ladies of my committee to the Boy Scouts, Mr. Zion and to the business men who so generously cooperated with me in carrying out our Tag day program I wish to express my most sincere thanks and appreciation. Mrs. Geo. Ramspeck, Chairman.

E. P. Reynolds, of Harris spent Sunday with friends in the city.

Harold Gesmer who has been attending the University of Michigan at Ann Arbor is spending a vacation at the home of his parents here.

Harry Bichler who has just completed a complete course at the Michigan State School of Auditing at Detroit, is visiting with relatives at Groton.

Miss Lena Ut who is a stenographer in Duluth has been visiting for the past three weeks with her parents Mr. and Mrs. Jas. Ut of Stephenson Ave.

FOR EXPERT  
Piano Tuning and Repairing  
Write or Call  
**A. J. LeDUC**  
211 No. 12th St. Phone 995

**McDonough & Son**  
1304 Ludington St.  
**AUTO LIVERY**  
Day and Night  
NEW CARS CAREFUL DRIVERS  
PHONE 42 108



You MUST Save Sometime Why Not NOW?

You can't put off saving any longer. You MUST save sometime.

Isn't it better then, to save now while you have youth and strength than to be sorry you DIDN'T save when your days have fled?

NOW—while you have a good chance in the time to SAVE. Don't let your money wait to begin. Open a Savings Account in this strong Bank today.

**THE FIRST NATIONAL BANK**  
ESCANABA MICHIGAN

At BREITENBACH'S TOMORROW

**\$4** Special Sale on... **\$4**

Mrs. H. M. P. each

## What Is a High Price to Pay For An Electric Cleaner?



An electric cleaner that outlasts other cleaners and does better work is not high priced, though it costs more to buy.

Cost must always be figured against the work done and the time saved.

The first cost of an EUREKA is no more than any other good cleaner costs—in fact, many cleaners cost from \$5 to \$10 more.

What ever price you had in mind to pay for an electric cleaner, the EUREKA is more durable, more convenient to use and runs lighter. Being more substantial, it gives less trouble now and in years to come. This makes it the cheapest cleaner to buy.

Price, complete with all attachments.

**\$57**

**EUREKA**  
Draws the Air Clear Through

**ELECTRIC SHOPS**

810 LUDINGTON STREET

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## Scandia Self-Help HELPS AND SERVES YOU

Now is housecleaning time and we have a fine assortment of PAINT, VARNISH and ENAMEL. Come in and pick out what you want. Best Grade, Best Price, at the Best Time. These Paints are going at less than HALF PRICE.

HOUSE PAINT		BERG SANITARY ENAMEL	
1 gallon	\$2.25	1/2 gallon	\$1.60
1/2 gallon	\$1.20	1/4 gallon	.85c
1/4 gallon	.70c	1/8 gallon	.40c
1/8 gallon	.40c	1-16 gallon	.25c

PORCH AND FLOOR PAINTS		FLOOR VARNISH	
1/2 gallon	\$1.40	1 gallon	\$2.50
1/4 gallon	.75c	EXTENSION SPAR VARNISH	
1/8 gallon	.40c	1 gallon	\$3.00

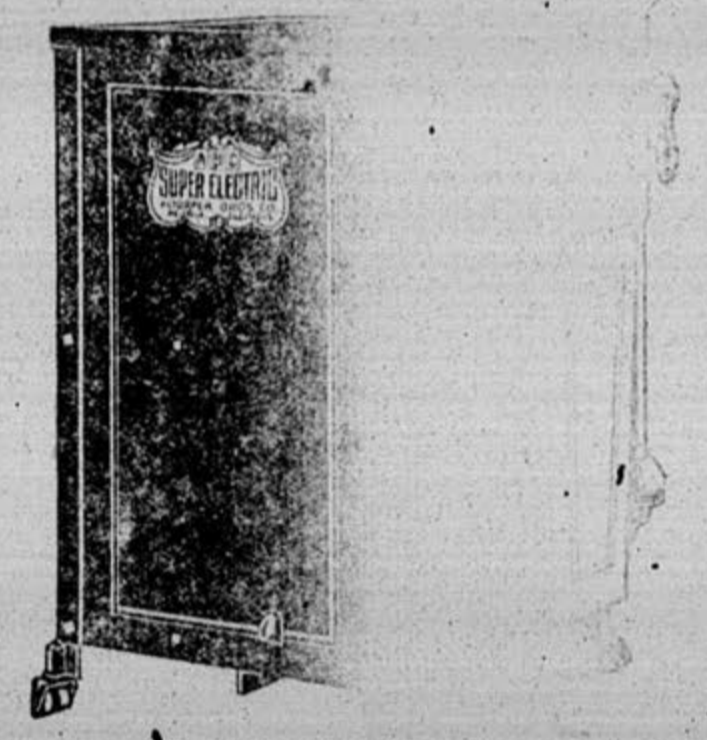
### ALABASTINE

All Colors—5 pound package ..... 64c  
Puritan Malt and Hops ..... 98c  
Snider's Tomato Soup, No. 2 can ..... 11c

SALT—2 1/2 pound sack	8c	POTATOES—15 pounds to peck	18c
SALT—10 pound sack	30c	ONIONS—2 pounds	5c
SUGAR—5 pounds	48c	CARROTS—2 pounds	5c

Lard, Pure Lard, Swift Brand, per pound	17c	Minnehaha Toilet Paper, 4 rolls for	18c
Oleomargarine, Good Luck, per pound	27c	Prunes, 2 pounds	19c
Eggs, Strictly Fresh from the country, doz	28c	Molasses, per gallon	58c
Fresh Creamery Butter, per pound	48c	Shelby Apple Cider, 1 quart can	10c
Choice of All Brands of Laundry Soap	7c	Monarch Baked Beans, No. 2 can	10c
Large half lb. bar high grade Glycerine Soap	10c	Nice Large Sunkist Oranges, per dozen	32c

## Scandia Self-Help



Some Washers Lift and Dip Other Washers Rock and Dip Both

**It's Cheaper to Wash This Way**

Even should you retain your present washing machine, the double cleansing process the A B C Electric Laundry offers, enables her to finish a big wash, and also iron, in one operation, saving the soiled things from being frayed or rubbed. The double washboard effects another saving. Wash this way and you will find that you obtain an A B C Electric Laundry. Quickly and easily, and there-after make you income go farther.

Phone For Free Trial

You can prove its worth by merely phoning for a Free Trial. We will gladly bring it to your home, and do your washing. While there is no obligation to keep it, if you will find the temptation strong, indeed, once you see the results of the work it does, ASK YOUR NEIGHBORS—THEY HAVE ONE.

**Economy Light Co.**

108 LUDINGTON STREET