DESERET EVENING NEWS WEDNESDAY AUGUST 4 1909



national building and loan associations which went to smash during the nineties has been conjured by Charles E. Piper of Chicago president of the National Fraternal congress for the warning of fraternal insurance orders which still refuse to readjust their rates to meet the requirements which will be put upon them by death. In 1893, there were 240 of the national building and lean associations with assets of \$37,020,-366; these had shrunk to 35 such organizations Jan. 1, 1998, with estimated assets of \$14,500,000. The trouble was that the assessments were too small to meet the contract promise given. To forestall any such disaster since its convention last year the efforts of the



advance

DESERET EVEN. charities or control in every state hav-ing been appealed to for the facts. The effort is to ascertain the numbers of patients in state institutions who are there as a result of drug adletions and to determine what drug in different lo-calities is making the greatest inroads. The figure of 500,000 cocaine victims in the United States is very conserva-tive according to the carliest returns. Right here in Chleago in the Desplaines street district, under the supervision of Inspector Edward Mo-Cann, new under suspension, under the very eyes of the police stations and mission houses the "dope" fionds num-ber at least \$,000. Charles W. Collins and John Day of the commission assert in a Chleago magizine, Everyday Life: "In the 'dope district' of Chleago may be picked up from the gutters in buck-etsful always empty bottles of 'catarth' or 'beadache' patent medicines in whose formula cocaine has played a large part. A church stands in the heart of that district where 'dope' and prositu-tion go hand in hand—the Cathedral Sts. Peter and Paul. Drugged wrecks of men 'figat' deliriously under its win-dows and within a stone's throw are cottages where women place them-selves on sale, cheap. The dean of that ous-with a vial of this 'catarth cure' in his fingers—I have picked up these bottles by the score off the lawn of the olergyhouse. We would clean them up Fraternal congress have been to bring the rates charged for fraternal insur-ance in every case up to a point of adequacy. The congress adopted a firm stand on this matter last year and that action was a turn for the better, al-though the Modern Woodmen of Am-erica with \$1,500,000,000 of insurance, withdrew. With nearly eight billions of insurance at stake, fraternal orders that represent about five billions of this have subscribed to the movement for readjustment of rates and will set out to urge at the Boston meeting Aus. 16, state legislation to safeguard fra-ternals by mandatory requirements of adequate rates. "An ounce of preven-tion is better than a pound of cure." is the policy of the congress although some cheap rate orders still refuse to see the handwriting on the wall. Reg-ulative laws were the means of driving wildcat building and loan associations out of business and creating state and local institutions on an enduring basis, their total assets as a result of sound-ness being nearly a billion dollars. In the up-heaval of 1893, the crimes com-mitted by the national building and loan associations were exposed, and an appailing per cent of them were found to have made more promises than were possible of fulfillment with the securi-ties and dependable resources in their vauits. In the crash the savings of tens of thousands of people were lost, yet the results were less tragic than that foreseen by the National Frater-nal congress if below cost rates for in-surance be continued by the fraternal bodies which havo not yet readjusted their charges for life insurance certifi-cates. The experience of all the sound organizations has been compiled by the congress in a mortality table which ac-In his ingers—I have picked up these bottles by the score off the lawn of the clergyhouse. We would clean them up in the morning but the next night brought a new crop.' They were tossed there nonchalantly by the population of the region, 'floating' merrily to ruin after exhausting the contents."

CHICAGO'- ZOO. Zoological gardens to replace the

cates. The experience of all the sound organizations has been compiled by the congress in a mortality table which ac-curately shows the averages of human life and the increasing per centage of members taken by death as their years advance. cramped quarters for the 1,300 growling, squealing, pattering, panting, squawk-ing, squeaking and roaring Lincoln park exhibits to which half a nullion men, women and children throng every week CURSE OF COCAINE. Money losses to the state as the re-sult of the spread of drug addictions, particularly cocaine, the American curse of today, and the increase of crime, criminals, the insinc, and derelicts are the subjects of the inquiry taken up by the Currier commission, state boards of of the year seem likely to be the Chicago solution of the wave of pro-test against caged live animals in favor of stuffed ones. The display of ele-phants, giraffes and boa constrictors realistically displayed in mimic jungles browsing as in their native lairs will be left to the field museum. A zoo of live ones that will outdo the Bronx of New York can Brok that he for Marking

York and Rock Creek park of Washing-ton is proposed to replace the 14 acres now set aside for the entire exhibit. Philadelphia's long lead on snakes and saurlans shall be effaced, declare the park commissioners. Now Chicago ranks with Chechangt and Washinston park commissioners. Now Chicago ranks with Cincinnati and Washington in its zoological show, surpassed by Philadelphia's reptile collection and of course eclipsed by the splendid aggre-gaton in the Bronx. But the zoo in Lincoln park being free and the Phil-adelphia gardens of 50 acres not so, the Quaker city has only half a million visitors during a whole year. The de-cision involves a business problem in park management; the boat and stand concessions in Lincoln park are \$30,000 concessions in Lincoln park are \$30,000 a year and payroll and feed bills do Lincoln park's head of 21 bisen, inter-nationally famous, three were shipped last week to Oklahoma. The oldest lion-ess in the zoo is Blind Nellie, who has been in the park 19 years and is the been in the park 19 years and is the mother of 34 and the grandmother of 21 whelps. Cy De Vry, keeper of animals, has refused extravagant prices for Nel-lie, declaring that her services in prop-agating lions for the park have earned her a home in her old age her a home in her old age.

PLAGUE OF RATS.

Semi-centennial contrast of the corn crops of 1909 and of 1859 has been made by Chicago statisticians, the present unparalleled yield of three billion bushels with a farm value of \$2,310,000,000 being the mark to which the crop has grown from the 831,451,707 bushels that grown from the 831,451,107 bushels that were the product in 1559. The "Com-missioner of Agriculture" in his first published report, issued in 1562, cites the 1859 crop of "Indian corn as an in-crease of over 40 per cent over the pre-vious year. "Drill planting, the horse hoe, and improved shel-lers have greatly reduced the amount of manual labor," he sold, "and the increased facilities for trans-portation to market have enhanced its and the market have enhanced its value." The estimated 1009 crop will amount to 80 per cent of the values of imports and exports of the entire world. Yet this magnificent wealth of grain and gold is threatened by armics of brown rats, one of the not-yet miti-gated import pests of the nation. These rodents, according to a bulletin of the department of agriculture, immigrat-ed in a flood tide from abroad and have





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SEMI-WEEKLY

ADVERTISERS SHOULD USE THE

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waged continued warfare on the farm-ers' crops. Carefully compiled tables waged continued warfare on the farm-ers' crops. Carefully compiled tables show that a single pair of these com-mon brown rats, if allowed to breed un-interruptedly for nine generations, a period of less than three years, will pro-duce 20,155,332 brown rats. The loss caused by one rat at the lowest figure and even allowing that half its food is waste, is 25 per cent per year. The national loss from rats, therefore, is cal-culated at \$20,000,000 annually in the cities alone, while the crop waste is proportionately larger. A farmer near Green River, Ia., complained to the de-partment of agriculture that in three cribs rats had destroyed corn enough to have paid taxes on 400 acres of land. They are ruthless in the fields, begin-ning with digging the seed out of the

They are ruthless in the fields, begin-ning with digging the seed out of the ground, nipping the tender sprouts when they appear, destroying the grow-ing grain in the milk, and stripping clean cob after cob when the grain has reached maturity. A rat will consume at least two ounces of grain per diem. They have been known to destroy three-fourths of the crop on areas as large as 13 acres before passing on to another spot. On farms of 2.000 acres a rodent population of 60,000 brown rats is not unusual.

WOMAN SELECTED.

Criticism of the precedent set by Chi-cago in the choice of a woman for the superintendency of its schools and for the \$10,000 emolument thereof has be-Cago in the choice of a woman for the superintendency of its schools and for the \$10,000 emolument thereof has be-come national and involved also the thread bare theory charged to Osler, as the appointce is 64 years of age. Mrs. Fills Flagg Young, principal of the Chi-cago normal, becomes the highest sal-aried woman educator in the United States and the second highest salaried superintendent of schools in the United States, only Superintendent Maxwell of New York having better pay. The ap-pointment shoulders upon her and re-lieves the board of education of all responsibility in the fight against the "book trust." Mrs. Young, who is a slight, dark-eyed, gray-haired woman, has ably served in numerous important capacities in Chicago's schools for years. She is a firm advocate of in-dustrial education in manual training, household arts, domestic science and arts and crafts work. "I thoroughly believe in these branches of industrial education in the schools," says Mrs. Young, "provided they are given their proper place. I hope to carry out some of the ideas of uniting art and industry. I have no doubt but that most women want to be the head of a home, but if a woman feels that she has the power and can be useful in a business career, let her follow it by all means. The schools need more social life and this I shall endeavor to create." Mrs. Young remarks that she will also endeavor to substitute a system that ahall en-courage social activities. Henry C. to substitute a system that shall en-courage social activities. Henry C. Garneau, president of the St. Louis board of education, protested thus: "I do not think a woman is physically expable of coping with the duties and when a spheric the duties and such an appointment is plain tomfool-ery. The only excuse is that it hap-pened in Chicago where they are al-ways doing something wild and wool-

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