

BREAD INSURANCE URGED BY SNELL

Well Known Salt Laker Expresses
Some Novel Ideas on
The Subject.

REVIEWS CONDITIONS IN UTAH

He Affirms That This is an Opportune
Time on Account of the Heavy
Crop Prospects.

I desire to express a few thoughts on insurance of bread for a term, say 1, 2, 3, 4, or 5 years, not to exceed five years. Some reasons for the thoughts here indicated are that a few years ago I read in a Nebraska paper that corn was at the harvest 10 cents per bushel, and before the next harvest that great suffering existed for corn to subsist on in fact, some poor people were on the border of starvation. Although I believe this condition was a little exaggerated, great suffering could easily arise and has arisen in East India, Japan, China and other places for want of a little care in the line of suggestions. I will make in this article suggestions various ways of escaping such conditions. In Nebraska, \$1.50 worth of corn to each individual would have been ample food for one year, say \$7.50 for five years, plus the care of said provisions.

Regarding the foregoing line of thoughts, I will come to local conditions for this intermountain region country, say Nevada, Idaho, Wyoming and Utah. I would like to see this insurance of bread taken up by the Mormons, whose early policy, as I understand the Prophet Joseph Smith, was to prepare for famine and times of need by having up bread stuffs. I do not believe that this can be better done than by their church having a supervision at least of the bread insurance associations and that it is an opportune time to organize, it may be under the charge direct of some of the auxiliary associations of the church, say Young Men's or Young Women's, or both. As a fundamental principle, I will say they should be paid for whatever any of their members may do, salaries on business principles perhaps on all such duties, up to one or two, until they know what may be required to be done. There should be a general head office in charge of all the business, and branch offices in all sections that desire to enlist in the cause. The duties of the officers should consist say in insuring any individual for one, two, three, four or five years bread to the amount of 50 bushels of wheat or probably 600 pounds of flour, as the estimated quantity for each year.

OPPORTUNE TIME.
One reason that this is an opportune time to commence this business is the probable successful raising of wheat this year, from the abundance of snow melting, dry farming methods, or cultivation as indicated in the vicinity of Nephi and proposed farming at Cedar Valley and other places, indicating that wheat may be raised in large quantities and probably in those sections named. I claim the insurance will be cheap with wheat 50 to 60 per cent. The rate may be charged on the value of wheat at the time of insurance, and prices might be established for as compared with the market value of wheat insured, which may be in Sanpete, Cache valley or any other portion of named states. It might be cheaper in one section one year and more in another the next year, all which could be adjusted by charging say in Cache valley for illustration: 15 bushels wheat insured Mrs. Jones 1-10 for six months, \$7.50, for year ending 1908, December, \$7.50. Elevator charges.

Extra charges on same for 1909, 2 years.
More extra charges for 1910, 3 years.
More extra charges for 1911, 4 years.
More extra charges for 1912, 5 years.

SYSTEM OF ELEVATORS.

The extent of five years' insurance, which is as long as we propose to insure, at least until we demonstrate by a year or two's experience that it is in all ways to be likely that we can insure, but this insurance is intended to be kept five years ahead of the current year. The people are insured in this way, if we have not needed to take our bread insurance for 1908, say we paid the insurance over a year later to the year 1910; if necessary to make out insurance the full five years insured paying necessary additional fees, to do so. To carry out these plans there would be a system of elevators build as per the needs of the insured; in fact, there would be sufficient elevators in each section for the care of the bread for five years, to feed all the people if they will only do their part by insuring. All the elevators are united to each other so that if one is injured by fire or otherwise, it is insured against loss by the combination of others standing the loss in a proper ratio. There may be a friendly or actual alliance with the flour mills, so that new wheat when it comes in at favorable harvest can be stored and the older used for the current demands of the market. After paying all the salaries and other expenses, the insured might have an interest in the profits.

BIG PROFITS.

The profits for five years are likely, in my judgment, to be very large, for which opinion I offer a few reasons to be considered: the wheat can be kept in better condition and cheaper than the farmer who raised it can care for it, and it can be graded so that it will be known exactly the quality it will be. The grade of flour is designated as straight grade. The insured are under heavy bonds controlling the business against loss to the insured by laws. The insurance is to be non-transferable except by death and then to the surviving husband or wife, unless already insured in which case by will or to lawful heirs if no will is made. Associations may, under ample bonds, where the harvest is assured, dispose of their wheat for profit and loss on a profit elevators with newer wheat. Bonds may be 500 per cent more than the prices they sell the older wheat at. If insured join in said enterprise, so as to share the profits fairly, they must share the bond's liability to the extent at least of the insurance they have. It is not intended to use this wheat, if possible, to be used in case of dire necessity, for sickness, destitution, famine or other like causes. The association may make rules for installment delivery, say Jan. 1, April 1, July 1, Oct. 1, of each year, because perhaps of economies in transportation and other reasons, and delivery shall not be often than three months and not more in quantity than for three months, it being desirable to protect the people in ration for a year to that extent. If not drawn at the end of the year can then have it all for said time, or pass it over with fees to a later year. This insurance will even up the market to the benefit of the farmers and all the people, by giving average prices for wheat sold.

If wheat can be produced as cheap as expected no doubt more will be fed to poultry, hogs and other animals, making these necessary foods some-



Photo by Johnson.

GRADUATES FROM THE L. D. S. UNIVERSITY.

The class members who were graduated from the L. D. S. university this year numbered 18, 11 young ladies and seven young men. Beginning at the back row and counting from left to right, following are the names of the young people receiving certificates: Frederick John Price, Austin Porter Miller, Edie Lenore Cooper, Vard Laren Tanner, Leslie Thomas Perry, Archie Larsen, Josephine Williams, Walter William Stead, J. L. Jeannette Lang Jones, Mervin Wallace Woolley, (second row) Florence Bywater Thayer, Sarah Abbie Cowley, Sarah Inez Rhead, Annie Geneva Streeter, Ruby Kate Smith, Julia Ellice Woodruff, Anna Leona Cowley, and Teresa Taylor.

what cheaper, which, considering prices at this date, May, 1907, is much to be desired.

This movement should be a grand example to all countries to imitate so that fat surplus years may be put aside for lean hungry ones, thus regulating the market better than is being done in the interest of general business. Every provider of a family should insure them bread for five years ahead, which would be better and a great deal cheaper than the same value in money. With the wheat properly taken care of all people should be assured. After this bread insurance is proven a grand success, it might be advisable to add other foods to insurance methods.

ALL ARE ELIGIBLE.

Much more might be said on bread insurance which no doubt the people can think of themselves and resolve to be an example and blessing to other people. All persons are eligible for this insurance, Mormons, Jews or Gentiles, good, bad or indifferent, white, yellow or black. The places of delivery are specified in the insurance contract. After experience has taught the necessary procedure the insurer can insure for first, second, third, fourth or fifth year at his pleasure, but at the commencement of the business only in the routine of first, second, third, fourth or fifth year, that is, cannot insure for later years until he has done so for previous years. Summing up, bread insurance can be a good, honest regulator of the bread market. An example for other people to follow, an economical way in low price bread years to be secured for future high price ones. People as a general rule live from hand to mouth, even the bread raisers and a very little can cause a shortage of food to the people as witness the San Francisco fire in that line. A shortage of only one year in China, Japan, East Indies and other countries causing great suffering.

J. H. W. SNELL.

WESTMINSTER COLLEGE.

Commencement Exercises Held in the Third Presbyterian Church.

The commencement exercises of Westminster college were held last evening, in the Third Presbyterian church, before a good attendance, with

Dean R. G. McNiece presiding. Two students were graduated, the Misses Oveena and Grace M. Larson of this city, they having completed the four-year course. The literary section of the program was as follows:

Essay: "Mrs. Stowe and Her Services to Literature and Liberty," Oveena Larson, Salt Lake City.

Oration: "Our Obligations to the Soldiers of the American Revolution," Ruth A. Storer, Salt Lake City.

Essay: "Longfellow's Centennial and the Causes of His Popularity," Ada H. Hartley, Salt Lake City.

Oration: "Cromwell's Influence in Behalf of Liberty," Charles L. Jones, Mackay, Idaho.

Address: "Is It Worth While to Get a College Education?" the Rev. Herbert E. Hayes, pastor Third Presbyterian church.

The girls did exceptionally well. They gave good evidence of not merely careful preparation, but a good comprehension of the spirit of their topics and of the lives and times of the subjects treated upon.

Scholarship was very manifest. Miss Storer's effort was the best of the evening, noticeable for its philosophy and the influence of conditions at the time of the Revolution upon events of the present day. The girls were attractively gowned and made a pleasing appearance.

Rev. H. E. Hayes, pastor of the church, made a good address on the worth while of a college education. He held that the college man could earn more than the high school educated man; that a collegiate training broadened one's views of life, strengthened the judgment, made better citizens of people generally.

Mr. Hayes made a strong appeal for the higher education, and carried his audience with him. The musical section of the program included a piano duet between Misses Florence Nielson and Jessie Lee, a vocal duet between Miss Ada Harris and Charles Jones, a piano solo from Miss Nielson, and a piano duet between Mrs. H. E. Hayes and Miss Nielson. After awarding the diplomas, Miss Oveena Larson was presented with a floral bunch that pretty near covered her up, and Dean McNiece stated the new college building on the hill was now being completed at an expense of \$350,000; while within \$200,000 had been secured for the amount necessary to erect the \$250,000 structure next to be built. Then there had been practically guaranteed the \$31,000 required for the building of the third, third building, the three buildings are all up, the Collegiate institute will be removed from this city.

"MEDICATED" GLASSES.

Fakirs Are Doing a Thriving Business Among the Unosophisticated.

Fakirs are traveling in various parts of this state, reaping a rich

harvest from the sale of what is termed by them "medicated eyeglasses."

As a matter of fact, there is no such thing as a spectacle having healing properties, aside from the proper refraction of the rays of light. They are of two kinds, glass and pebble.

The article sold by the peddlers mentioned is said to be of the cheap kind, costing not to exceed 50 cents a pair, but which are palmed upon the unsuspecting at fabulous prices. One unsuspecting old lady sold a cow in order that she might purchase a pair of "medicated glasses."

The almost worthless purchase cost her \$40. Many others have been duped in the same manner, and it is time that the public became aware that the richly colored glasses offered for sale as containing healing powers are of no more value than a very cheap goggle.

COLLEGIATE INSTITUTE.

Annual Baccalaureate Address Will be The Feature Tomorrow Night.

The annual baccalaureate address before the Salt Lake Collegiate Institute will be made tomorrow evening, in the First Presbyterian church by Rev. Dr. W. H. Padon. The annual examinations will be followed Thursday evening by the twenty-sixth annual commencement exercises, in the First Presbyterian church, with the following program:

"The Vesper Bell".....Bishop Chorus.

"The Advance of Woman".....Ladd J. Heiden

"Lincoln-Douglas Debates".....Leonard Larson

Piano solo, "Dora Bell".....Loeschhorn Jean Valentine.

"A Hero of Modern Missions".....Della Mae Mahoney

"Reclaiming the Desert".....Margaret Williamson

Piano solo, "The Mission of the Rose".....Cowan

Bessie Gates.

"A National Bulwark".....Ada Harris

"Corporations, a Benefit or a Menace".....Charles Elmer McBeth

"The Beer".....Cotter

Chorus.

"A Plea for Restricted Immigration".....Christie V. Neilson

Award of diplomas.....Borowski

Piano solo, "Minuet".....Bessie Gates.

THE MAGIC NO. 3.

Number three is a wonderful mascot for Geo. H. Harris, of Cedar Grove, Mo., according to a letter which reads: "After suffering much with liver and kidney trouble, and becoming greatly discouraged by the failure to find relief, I tried Electric Bitters, and as a result I am a well man today. The first bottle relieved and three bottles completed the cure." Guaranteed best remedy for stomach, liver and kidney troubles, by Z. C. M. I. drug store, druggists, 50c.

INSURED SOX.

100 dozen pairs of Hole-proof (Insured Sox were received yesterday by Poulsen, Madsen, Owen & Co., 111-115 Main Street. These sox are sold on a guarantee to wear six months without holes. The demand is so heavy that the company find it difficult to keep a supply on hand.

AFTER PLAY PIRATES.

Charles Klein, the Playwright, Seeks To Enjoin Local Circuit.

The Denver Theatrical company, a corporation, A. R. Pelton, F. C. Smutzner, T. A. Wolfe, Leon Bachman, A. C. Madsen, G. A. Christensen and Arthur Johnson, were named as co-defendants in a suit filed yesterday afternoon in the United States court. The action was brought by Charles Klein, playwright, and Henry R. Harris, a theatrical manager, and the purpose of the proceedings is to enjoin defendants from producing a certain play called "The Weak Against the Mighty," it being alleged that the same is but another name for "The Lion and the Mouse," of which Klein is the author, while the copyright and privileges are held by Harris.

Mothers, Pelton and Smutzner are the proprietors of the Denver Theater company, and several play houses in Utah are on its circuit. It is alleged that in some of the towns of this state, the play mentioned has been played by defendant T. A. Wolfe and company, and it is asked that an injunction be issued, prohibiting defendants from again infringing upon plaintiff's rights, and further requesting an accounting of the money received from productions of the play.

ADVERTISEMENTS

In the Program for the Careless Testimonial.

A limited number of advertisements will be accepted in the house program of the testimonial to Prof. Geo. Careless, to be given at the Tabernacle Monday, June 10. Four thousand copies guaranteed. For space apply at once to THE GILES ADV'G BUREAU, D. F. Walker Block.

SOCIAL AND PERSONAL.

Mr. and Mrs. John Dorris announce the engagement of their daughter Ruth M., to Thomas Colley Stagner, the wedding to take place in July.

Last night Mrs. M. V. Douglall gave an informal evening party in honor of Miss Hattie Young and Mr. Nephil L. Morris whose marriage takes place this week. The rooms were decorated in roses and peonies and prizes were awarded in a doll dressing contest, clothespins being used as dolls and tissue paper for clothes. Miss Clifton Mayne was the prize winner.

A large and enjoyable reception was held last night at Gordon Anderson's, flowers being everywhere, and music and addresses being among the pleasant features.

Miss Marian McEwan entertained the junior class of the L. D. S. U. at her home last night, the rooms being bright with roses and arpeggios and the time pleasantly spent with music.

Next Tuesday Miss Kathie Douglall will give an afternoon party at her

home in honor of Miss Beatrice Hyde whose marriage takes place in the near future.

Mrs. Frank Roberts was hostess at a bridge party yesterday in honor of her guest, Mrs. DeVolve, the rooms being bright with roses and about 14 guests being entertained.

Mrs. H. L. A. Culmer and Mrs. Will Culmer assisted in entertaining and prizes in the card contest were won by Mrs. Will Elberbeck, Mrs. George Steiner and Miss Jean Odell.

Last night Mrs. Seraph White was guest of honor at an enjoyable party given by the Relief society teachers of the Second ward of which Mrs. White was formerly a member. Flowers were everywhere and a program of music and addresses was among the pleasant features and refreshments were served.

The Woman's Republican club will meet on Monday afternoon at the home of Mrs. J. C. Stanley, 223 east Brigham Street, at 2 p. m. A directors' meeting will precede it at 7:45.

"They Lace In Front" L'IMPRESISTIBLE

THE Gossard CORSET

Expert Corsetiers in attendance.

Comfort.

Every woman desires comfort, as well as style in her dress.

Comfort.

Is always dear to a proper and well fitting corset. Your figure adapts itself with almost ease to the graceful lines of these marvelous corsets. We do not build a corset to fit you, we build a corset that you will fit.

Doing these things

and the comfort of it all is the test. What is beauty without health, what are lines without comfort?—comfort is the thing to prize in corsetry—the attainment of the "do-not-know-you-have-it" feeling, and yet conscious of being perfectly corseted, is our greatest achievement.

"They Lace In Front"

THE CHARLTON SHOP

OUTFITTERS FOR WOMEN

122 South Main, Salt Lake

p. m. and all are urged to be present.

Mr. and Mrs. H. Miller of Portland, Oregon, are visiting with their daughter, Mrs. L. Lederman, 154 Second East, and will be at home on Wednesday, June 5.

Miss Beatrice Davis was guest of honor at a linen shower party yesterday her hostess being Mrs. W. W. Anderson and each dainty gift to the bride being presented with lines of poetry. The rooms were decorated in roses and peonies and prizes were awarded in a doll dressing contest, clothespins being used as dolls and tissue paper for clothes. Miss Clifton Mayne was the prize winner.

A large and enjoyable reception was held last night at Gordon Anderson's, flowers being everywhere, and music and addresses being among the pleasant features.

Miss Marian McEwan entertained the junior class of the L. D. S. U. at her home last night, the rooms being bright with roses and arpeggios and the time pleasantly spent with music.

Next Tuesday Miss Kathie Douglall will give an afternoon party at her

home in honor of Miss Beatrice Hyde whose marriage takes place in the near future.

Mrs. Frank Roberts was hostess at a bridge party yesterday in honor of her guest, Mrs. DeVolve, the rooms being bright with roses and about 14 guests being entertained.

Mrs. H. L. A. Culmer and Mrs. Will Culmer assisted in entertaining and prizes in the card contest were won by Mrs. Will Elberbeck, Mrs. George Steiner and Miss Jean Odell.

Last night Mrs. Seraph White was guest of honor at an enjoyable party given by the Relief society teachers of the Second ward of which Mrs. White was formerly a member. Flowers were everywhere and a program of music and addresses was among the pleasant features and refreshments were served.

The Woman's Republican club will meet on Monday afternoon at the home of Mrs. J. C. Stanley, 223 east Brigham Street, at 2 p. m. A directors' meeting will precede it at 7:45.

"They Lace In Front" L'IMPRESISTIBLE

THE Gossard CORSET

Expert Corsetiers in attendance.

Comfort.

Every woman desires comfort, as well as style in her dress.

Comfort.

Is always dear to a proper and well fitting corset. Your figure adapts itself with almost ease to the graceful lines of these marvelous corsets. We do not build a corset to fit you, we build a corset that you will fit.

Doing these things

and the comfort of it all is the test. What is beauty without health, what are lines without comfort?—comfort is the thing to prize in corsetry—the attainment of the "do-not-know-you-have-it" feeling, and yet conscious of being perfectly corseted, is our greatest achievement.

"They Lace In Front"

THE CHARLTON SHOP

OUTFITTERS FOR WOMEN

122 South Main, Salt Lake

HEALTH NOTES FOR JUNE.



FOR SPRING CATARRH. LASSITUDE. SLEEPLESSNESS. IRRITABILITY. SPRING FEVER. FATIGUE. SKIN ERUPTIONS. NERVOUSNESS. LOSS OF APPETITE.

Spring Catarrh is a well defined Spring disease. The usual symptoms are given above. A bottle of Pe-Ru-Na taken in time will promptly arrest the course of the disease known as Spring Catarrh.

on the charge of battery, the complaint being Mrs. Sarah Mitchell, a sister-in-law. After hearing the evidence in the case, Judge Diehl discharged the fair and buxom Emily. The trouble arose over the fact that Mrs. Sarah Mitchell slammed a door in the face of the fair defendant. The latter had her little baby in her arms at the time and the door struck the child. Enraged at this, Mrs. Emily Mitchell handed the baby to a friend and proceeded to lambast Mrs. Sarah thoroughly.

EXCURSIONS NORTHWEST

Via O. S. L. June 3rd, 7th, 12th and 14th. \$31.50 to Portland or Spokane and return. Limit September 30th.

Doctors Mayo and Wherry wish to announce the removal of their office from the Deseret News building to suite 122-3-4-5 Mercantile Annex, over Walker's Dry Goods Store.

Palace Laundry. No raise on rough dry. Phones: Ind. 333, Bell 4433.

Palace Laundry. No raise on rough dry. Phones: Ind. 333, Bell 4433.

Palace Laundry. No raise on rough dry. Phones: Ind. 333, Bell 4433.

Palace Laundry. No raise on rough dry. Phones: Ind. 333, Bell 4433.

Palace Laundry. No raise on rough dry. Phones: Ind. 333, Bell 4433.

Palace Laundry. No raise on rough dry. Phones: Ind. 333, Bell 4433.

Palace Laundry. No raise on rough dry. Phones: Ind. 333, Bell 4433.

Palace Laundry. No raise on rough dry. Phones: Ind. 333, Bell 4433.

Palace Laundry. No raise on rough dry. Phones: Ind. 333, Bell 4433.

Palace Laundry. No raise on rough dry. Phones: Ind. 333, Bell 4433.

Palace Laundry. No raise on rough dry. Phones: Ind. 333, Bell 4433.

Palace Laundry. No raise on rough dry. Phones: Ind. 333, Bell 4433.

Palace Laundry. No raise on rough dry. Phones: Ind. 333, Bell 4433.

Palace Laundry. No raise on rough dry. Phones: Ind. 333, Bell 4433.

Palace Laundry. No raise on rough dry. Phones: Ind. 333, Bell 4433.

Palace Laundry. No raise on rough dry. Phones: Ind. 333, Bell 4433.

Palace Laundry. No raise on rough dry. Phones: Ind. 333, Bell 4433.

Palace Laundry. No raise on rough dry. Phones: Ind. 333, Bell 4433.

Palace Laundry. No raise on rough dry. Phones: Ind. 333, Bell 4433.

Palace Laundry. No raise on rough dry. Phones: Ind. 333, Bell 4433.

Palace Laundry. No raise on rough dry. Phones: Ind. 333, Bell 4433.

Palace Laundry. No raise on rough dry. Phones: Ind. 333, Bell 4433.

Palace Laundry. No raise on rough dry. Phones: Ind. 333, Bell 4433.

Palace Laundry. No raise on rough dry. Phones: Ind. 333, Bell 4433.

Palace Laundry. No raise on rough dry. Phones: Ind. 333, Bell 4433.

Palace Laundry. No raise on rough dry. Phones: Ind. 333, Bell 4433.

Palace Laundry. No raise on rough dry. Phones: Ind. 333, Bell 4433.

Palace Laundry. No raise on rough dry. Phones: Ind. 333, Bell 4433.

Palace Laundry. No raise on rough dry. Phones: Ind. 333, Bell 4433.

Palace Laundry. No raise on rough dry. Phones: Ind. 333, Bell 4433.

Palace Laundry. No raise on rough dry. Phones: Ind. 333, Bell 4433.

Palace Laundry. No raise on rough dry. Phones: Ind. 333, Bell 4433.

Palace Laundry. No raise on rough dry. Phones: Ind. 333, Bell 4433.

Palace Laundry. No raise on rough dry. Phones: Ind. 333, Bell 4433.

Palace Laundry. No raise on rough dry. Phones: Ind. 333, Bell 4433.

Palace Laundry. No raise on rough dry. Phones: Ind. 333, Bell 4433.

Palace Laundry. No raise on rough dry. Phones: Ind. 333, Bell 4433.

Palace Laundry. No raise on rough dry. Phones: Ind. 333, Bell 4433.

Palace Laundry. No raise on rough dry. Phones: Ind. 333, Bell 4433.

Palace Laundry. No raise on rough dry. Phones: Ind. 333, Bell 4433.