

CHAMBER OF COMMERCE MEETING AT ELKS CLUB AT 7:30

LANSING AND VON BERNSTORFF LATEST NAMES TO BE INCLUDED BY LAWSON

MORGAN AND OTHERS ARE SUMMONED

WOMAN MISSING

To the Progressive Citizens of Wichita Falls and vicinity: We are very anxious that there shall be a full attendance at the annual meeting of the Chamber of Commerce tonight, to be held at the Elks Club, at 7:30.

WOMAN MISSING

Mrs. Visconti, One of Lawson's Informants, Disappears—Flood of Denials Comes From Those Whom Boston Man Had Mentioned

Washington, Jan. 16.—The leak investigating committee spent another session on Thomas W. Lawson today and then extended the field of inquiry by summoning J. P. Morgan, Henry P. Davison, Frank A. Vanderlip, Sol Wexler and Arthur Lipper, all nationally known bankers.

The exact purpose of summoning these heads from the financial centers were not disclosed. Lawson's testimony was an amplification of his sensational statement of yesterday, in which the committee understood him to say that Chairman Henry of the rules committee was the mysterious congressman who told him a cabinet member, a senator, a banker were engaged in a stock gambling pool and that the cabinet member was Secretary McAdoo, that the banker was Pliny Fisk, and that the senator's name began with the letter "O."

Today Lawson said his information came from another source, which he did not disclose. He declared emphatically that Henry did not mention McAdoo's name. Mrs. Visconti, who wrote Lawson offering him information, later, he says, told him that Secretary Tumulty and W. W. Price, a white house correspondent, profited by the leak, suddenly disappeared today.

Tumulty, McAdoo, Price, Paul M. Warburg and others, who already have made statements repudiating Lawson's testimony, were waiting today to appear before the committee. The names of Secretary of State Lansing and Count Von Bernstorff were mentioned in the course of Lawson's testimony today as having been reported to him as involved in stock operations.

A feature of the testimony of Lawson was his story of the ranner in which the banker, Fiske, claimed to have control of Secretary McAdoo. "You stated," questioned Representative Campbell when Lawson resumed the stand, "that when you left Washington after talking with Chairman Henry, you went to New York and talked with several publishers. Will you state the substance of what you told them?"

"I asked them their opinion of what had happened in Washington," Lawson began slowly. "And told them I would like to get their advice on whether I should go further or drop the entire matter. I said much more than I related here yesterday," he told him of the things that happened in New York and said I would like to see an investigation, but there would be no one to lead me. My chairman had said and he, being an old newspaper man and publicity expert, I asked him his advice. I impressed on him the confidence which your chairman had placed in me, everything being perfectly friendly between Mr. Henry and myself at that time. "Unless your chairman said what

VILLA VICTORY NEAR CHIHUAHUA

DEFEAT OF CARRANZA FORCES NEAR CHIHUAHUA AND SATEVO REPORTED

HOLD SANTA YSABEL

INQUIRY IS BEGUN IN ALABAMA CAMP

CLINTON RAILROAD ENTERS CHEYENNE

CHICAGO JANITORS THREATEN STRIKE

PLAYERS WANT IN LABOR FEDERATION

MEXICANS WILL OCCUPY GROUND

PERSHING HOLDS ASK PROGRESSIVES IN HARMONY MOVE

GENERAL FALKENHAY REPORTED IN GREENE

\$175,000 IS PAID FOR A PAINTING BY HOLBEIN

SHURTLEFF NEW STATE CHAIRMAN, ELECTED TODAY

RITCHIE MITCHELL TO MEET CHAMPION TONIGHT

WILL PUT OUT BURGLAR FIRES TONIGHT UNLESS DENIED FOR INCREASE

PROSPECTS OF BASEBALL STRIKE HOLD INTEREST IN BIG LEAGUE CIRCLES

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GENERAL FALKENHAY REPORTED IN GREENE

Ferguson Sworn In For His Second Term Today

STRATEGIC MOVE MADE IN SENATE FOR SUBMISSION

ACTION IS DELAYED

ONE SENATOR CONSIDERS MOVE AN ERROR

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# VINOL

## The Modern TONIC RE-CONSTRUCTOR

Containing

### FRESH COD LIVERS

with peptonate of Iron

## The Miller Drug Store

RELIABLE

H. T. THORNBERRY, Prop.

Green Stamps

Phones 193 and 925 727 Ohio Ave

Free Delivery

# EMPRESS

...THEATER...

TODAY

ALICE BRADY

IN

"Bought and Paid For"

As a play, this was the biggest hit to appear on Broadway in years. The same extensive resources of the motion picture version have been greatly enlarged and improved the already masterful piece and will make of this production a masterpiece. The star has been rapidly advancing toward a top niche of her art and the work she does in this play brings her exceedingly near the pinnacle and the realization of her fondest hopes.



Bray Cartoon Comedy

"COL. HEEZA LIAR'S COURTSHIP"

5c and 10c—Prices Only—5c and 10c

TOMORROW

Owen Moore and Marguerite Courtot

IN "THE KISS"

If you kissed a masked girl in the dark, and enjoyed it, how would you go about finding her again when she slipped you and slipped back an on a whole boy of dancers? See how Owen Moore finds her Wednesday.

And the prices will be only 5c and 10c for this.

N. Y. Evening Telegram, Nov. 13th.

## PLAYS and PLAYERS

At the Broadway Theater last night Mrs. Nazimova, the Russian actress, made her debut as a film actress in "War Brides" introduces Mrs. Nazimova to the screen in the same role in which she made her greatest stage success. The scenario was based upon Marion Craig Wentworth's play. One of the unique features of the production is that it is a play about war without showing battles, it deals with the background of war and not with the fighting front. Yet, while not pretending to be a portrayal of conflict, one scene was built for this production which probably surpasses anything done on this continent to show actual war conditions. This was a huge trench, four stories deep, in which the life of the soldier is shown and the sudden and unexpected manner in which whole companies may be killed without even seeing the enemy. Nazimova as Joan, the widow of a young officer, and Gertrude Berkeley as the officer's mother have two roles which for emotion and intensity probably have never been equaled on the screen. Herbert Brenon, who made the production, has given Miss Wentworth's dramatics full epic sweep.

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## War Brides

AT

# MAJESTIC THEATRE

It comes in eight reels and takes just two hours to the show, our price is only 10c and 20c. Show starts promptly at 1:00—3:00—5:00—7:00 and 9:00.

## Aunt Patsy's POULTRY FEED

FOR CHICKENS THAT OUGHT TO LAY LOTS OF EGGS AND DON'T  
Composed of a balanced ration consisting of corn chops, whole oats, alfalfa meal, cotton seed meals, meat scraps, wheat bran, wheat shorts and oyster shells.  
CAR LOAD ONION SETS.

### Maricle Coal & Feed Co.

707 Tenth St. Phone 437

## READY FOR BIG CROWD TONIGHT AT ELK'S CLUB

ANNUAL MEMBERSHIP MEETING OF CHAMBER OF COMMERCE WILL BEGIN AT 7:30—BUFFET LUNCHEON IS TO BE PROVIDED

### PROGRAM ARRANGED

Reports of Officers, Nomination of Directors, and Short Talks by Wichitans and Visitors to be Feature of Meeting

In spite of the rather severe weather, predictions are for a large attendance at the annual Chamber of Commerce meeting to be held tonight at 7:30 o'clock at the Elk's club rooms, preparations for the accommodation of 300 being made by officials of the organization. A membership meeting held several years ago when 75 per cent of the membership braved a storm of sleet and snow to attend the meeting is mentioned by Assistant Secretary Thomas in this connection. The "message" of President R. E. Huff is expected to feature tonight's program. This will be followed by the financial statement of the organization, compiled and read by John W. Thomas, assistant secretary. The treasurer's report by W. L. Robertson and the secretary's report by B. F. Johnson.

A number of other brief addresses will be made, among them that of a chaplain of Collesport, representing the Texas Industrial Congress. Mr. Clapp's subject will be cooperation between the Chamber of Commerce and the Industrial Congress in the agricultural work carried on by these organizations.

Various phases of the work of the organization will be discussed by members in attendance. The report of the nominating committee for the 25 directors and the election of these officers will conclude the program. A buffet luncheon of five chicken, cold tongue, liver sausage, potatoes and relishes, followed by punch and cigars has been prepared for the occasion.

Chamber of Commerce officials with what has been signed for and an additional amount pledged but not yet signed for estimate the amount raised for the work of the organization this year to be practically \$17,000 with the membership of the organization about the 500 mark. They are confident that the \$20,000 budget may be counted on with the amount left over from this year, if the work of the members in the past year and the coming year does not bring the other \$3,000 as expected.

## DECISION AFFECTS CONVICTIONS HERE

Mann Act Ruling Makes Valid Several Sentences in Cases From This Section

The action of the United States supreme court in holding that the Mann white slave act applies to "personal immoral escapades" as well as to the interstate transportation of women with the intention of profiting through them, makes valid several convictions obtained in the federal court in cases from this county. By reason of its closeness to the Oklahoma line, Wichita Falls has been the scene of several arrests in case where women were brought from Oklahoma and convictions have been secured in instances where nothing more than a "personal immoral escapade" was shown by the evidence. The irregularity of state and federal regulations in such matter is shown by the application of the law. A couple might start from Wichita Falls and travel all over this state on an "escapade" and never be liable to more than a misdemeanor charge; but should the same couple go just 25 miles north from Wichita Falls and cross into Oklahoma, a term in the federal penitentiary would be the penalty if detection resulted. Cases where there was any evidence of commercial traffic in women have been rare. There is a

## LA GRIPPE PROVES FATAL TO VISITOR FROM RHODE

While here visiting her grandson, J. E. Haskill of Fifth street Mrs. T. E. Haskill of Rhode was stricken with la grippe which resulted fatally Monday night. Mrs. Haskill was 74 years of age. Her body will be forwarded this afternoon to Rhode for burial.

## DR. J. L. MCKEE WILL ENTER EVANGELISTIC WORK

Dr. and Mrs. J. L. McKee, formerly located here have closed down the Fairmont Seminary at Weatherford and are now making their home in Kansas City. Dr. McKee will remain in Weatherford for a number of years pastor of the First Presbyterian Church of this city, coming here from Kansas City.

## W. O. W. CAMP 3001 TO GIVE DANCE TOMORROW

The Woodmen of the World Camp No. 3001 will entertain at the Odd Fellows hall with a special dance on Wednesday night, January 17th. The intention of the lodge is to have one of the largest attendances the hall has ever witnessed. All members of the lodge and their friends are requested to show their loyalty and interest in the occasion. The committee has made a special effort to provide for one of the most interesting affairs the new year will witness. The orchestra furnished the music for the occasion and several special musical numbers will be furnished. The officers and men of the order will be present in their uniforms and special work will be carried out by the drill team under the direction of Captain Wallace.

## GETS EXTRA FINE FOR KICKING FELLOW PRISONER

Kicking a fellow prisoner in the city jail caused the recommendation to Judge Whiteley by Chief Humbert of a "good stiff dose" for a party arrested on a charge of intoxication last night and \$15 which is equivalent to 15 days labor on the city streets was assessed. \$35 fine for speeding, one for vagrancy and two cases of speeding and reckless driving which were continued made up the business at the city court this morning.

## SERIOUS COAL SHORTAGE REPORTED AT OLNEY

Shortage of coal promises to be a serious situation for residents of Olney, according to a report from that place. With the thermometer below freezing the coal supply of the town is almost exhausted. The only hope of relief for the town is a car of Oklahoma coal long since due, for which tracers have been sent out by the local railroad officials.

## Let Us Be Your Druggist This Year

There are many things to demand of your druggist—many things that you have a right to expect from your druggist. We believe we are in a position to meet all your demands, to fulfill all of your expectations. We carry a complete stock of the purest, freshest and best drugs, and we never try to offer you "something just as good." We always fill every order just as it comes to us—at the earliest possible moment, and no customer is kept waiting. We also carry a full line of all druggist sundries, and can fill your wants in everything that pertains to the drug business. Our prescription department is in charge of experienced pharmacists, whose first duty it is to see that the doctor's orders are absolutely carried out, without loss of time. Your phone orders will receive the same prompt, careful attention as if you come in person, and you will always find our prices most reasonable.

### Richardson-Taylor Drug Co. "The Store of Better Service"

Phones 65-1792 Ohio at Seventh

## LECTURERS' TEAM IS DUE TOMORROW

"Safe and Sound Farming" Advocates to Hold Meeting Here at 1:30 p. m.

Only one meeting will be held here tomorrow by the team visiting in this city in the Texas Bankers association diversification campaign. Instead of two as was at first planned, this will be an afternoon meeting held in the Chamber of Commerce rooms at 1:30 which will be participated in by both farmers and local business men. C. W. Reid is local chairman of arrangements assisted by John Thomas, assistant secretary of the Chamber of Commerce. Mr. Reid will preside over the meeting. Mayor Britain will deliver a brief welcome address to the visitors. A number of local business men will be on the program for short addresses on various angles of the subjects under discussion. The local application of the campaign will be discussed by A. K. Short, agricultural agent for the Denver.

## AUCTION SALE OF JERSEY AND HOLSTEIN CATTLE

On Thursday, January 18th, J. A. McSpadden will sell at public auction at the Waller place, two miles from Wichita Falls, on the Burdett road, his entire herd of Jersey and Holstein cattle, and also dairy equipment, horses and mules and farming implements. There are 40 head of cattle of which 18 are giving milk; three head with young calves; three head young Holstein bulls. Auction starts at 10 o'clock. Free lunch. No by-bidding, but owner reserves right to stop sale. 211-212

## HIGH SCHOOL BOY'S CLUB IN SESSION MONDAY NIGHT

Impromptu talks by various of the members and humorous stories made up the program of the Boys Club meeting at the high school in regular session Monday night. J. B. Jones, principal, was in charge of the meeting and some discussion was made of the business session of the leader to carry on the work of C. H. Watkins, who has gone to San Marcos, though a definite action was taken.

## Editor The Times: DENIES NEW RATES ON BROOM CORN ARE JUSTIFIED

In your paper Sunday morning, you say the rate situation here is improving and that broom corn rates have been equalized and adjusted. The above statement is unfair to the broom factory and its stockholders. Below are the rates on broom corn from the principal productive points in Texas and Wichita Falls, Oklahoma City and Wichita, Kansas. These figures speak for themselves. From Texline to Wichita Falls \$10.40 239 miles; to Oklahoma City \$8.50 ton, 101 miles; to Wichita, Kansas \$8.50 ton, miles 484.

## It is true that the rate effective from November last year to the 5th of this month were some higher than the present rates, but it is easy to see these rates are still too high. I notice you fail to mention rates on brooms which have been advanced in both C. L. and L. C. L. from 30 to 35 per cent.

The only reduction made affecting broom corn and its products was made prior to December 6th because the discriminations were so glaring that the railroad rate making bodies were afraid the L. C. C. would reopen the whole case. A study of the rates should convince any one who is not prejudiced as to their unfairness. From Wichita Falls to Beaumont—old Texas commission rate, C. L. 45 cents; L. C. L. 30 cents; Tariff 2-B, 25 cents; L. C. L. 27 cents; L. C. L. \$1.14; present rate, C. L. 45 cents; L. C. L. \$1.14.

## From Wichita Falls to El Paso—old rate, C. L. 85 cents; L. C. L. \$1.20; Tariff 2-B rate, C. L. \$1.22; C. L. 3, \$1.44; present rate, C. L. 70 cents; L. C. L. \$1.44.

From Wichita Falls to Corpus Christi—old rate, C. L. 45 cents; L. C. L. 30 cents; Tariff 2-B rate, C. L. 37 cents; L. C. L. \$1.14; present rate, C. L. 63 cents; L. C. L. \$1.14. From Wichita Falls to Dalhart—old rate, C. L. 48 cents; L. C. L. output is sold nearer home with a morning.

## FELL'S HAND-DIPPED CHOCOLATES

Are superior to the factory-made kind, because they are made of the purest materials and are always fresh.

TRY THEM  
**FELLS & CO.** 722 Indiana Phone... 626

## NATIONAL BANK of COMMERCE

WICHITA FALLS, TEX.

THE PERSONAL ELEMENT IN BANKING

It is an unfortunate fact that many people still regard a bank as more or less a "necessary evil"—a place to go when problems of a financial nature arise which only the facilities of a bank can solve.

Only a few years ago, people were justified in feeling that way about banks, because many bankers formerly "condemned" to accept the business of their patrons who were made to feel that the bank was favoring them when the truth of the matter was that the bank was receiving the favor.

We strive in every way possible to make banking at the National Bank of Commerce a real pleasure to our customers.

May we serve you?

**CHARLES W. REID**  
CASHIER

low freight rate; our rate to Scotland, 27 miles or to any points between 30 and 40 miles taking a two line haul is forty-one cents per 100 the same distance for a one line haul from our factory is thirty-three cents per 100. Their rates for the same distance is twenty-one cents per 100 pounds which gives them considerable advantage over us.

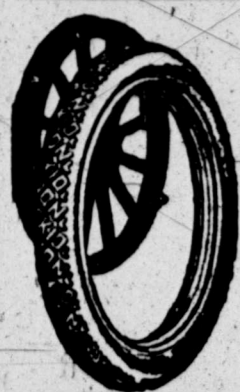
T. B. NOBLE.

An acquittal was the result of the trial in the county court of Elizabeth White, known as Elizabeth Moseley. The jury was out only a few minutes before returning their verdict this morning.

## Ladies' Suits, Coats and Dresses

NOW GOING AT  
**Less Than Half Price!**  
MANY NEW SPRING STYLES.

### Kahn's Retiring From Business Sale



717 7th St.

Firestone MOST-MILES-PER-DOLLAR AUTOMOBILE TIRES Firestone

In Connection with Our Local Salesroom and Distributing Depot We Operate the Most Completely Equipped Auto Tire Service Station in Texas

We Have AGENTS and SERVICE STATIONS in Every Town in West Texas

717 7th St.



IN THE SPHERE OF WOMANKIND

Recipes for this column are solicited. Phone 1671 or send to The Times office.

O Slush: O the snow, the lovely snow, I have given way to slush, I love to walk about in it...

Let poets sing of lovely snow, But I will sing of slush. That follows after snow, It makes the housewife get the brush...

Then sing heilho for slush and snow My heart with joy does hop. For I have writ come long enough And now at last can stop.

Recipe For Deviled Crabs. (By Mrs. Ed Howard) One can of crab meat, four hard-boiled eggs, one cup of sweet milk, one cup of cracker crumbs...

MRS. JUDD PRESSLEY HOSTESS TO Y. W. A. Owing to the weather conditions the attendance at the meeting of the Young Woman's Auxiliary...

study and a business session refreshments of tea and cake were served.

CHRISTIAN AID TO GIVE CHICKEN DINNER A chicken pie dinner will be given Saturday by the Ladies Aid of the First Christian Church...

FIRST PRESBYTERIAN AID HOLDS BUSINESS SESSION Business discussions made at the meeting of the Ladies Aid of the First Presbyterian Church...

WESTMINSTER GUILD MEETS MONDAY AFTERNOON An enthusiastic meeting of the Westminister Guild was held Monday afternoon at the First Presbyterian Church...

On account of the severe weather the rabbit drive on the Dale ranch east of town which was to have been continued through this week...

On account of the weather the meeting of the Guild of the Good Shepherd was postponed from last Monday...

VAUDEVILLE BILL IS WELL ATTENDED

Three Acts and Three Reels of Pictures Make-up Pleasing Program Monday

The first program of pictures and vaudeville at the Wichita Theatre last night was witnessed by a good house, considering the unfavorable weather conditions.

The first installment of "The Purple Mask" was shown and from the exciting beginning it would be safe to predict that the interest in this picture will be sustained throughout the entire course of fifteen weeks.

On account of the severe weather the rabbit drive on the Dale ranch east of town which was to have been continued through this week...

The business meeting of the Mission Society of the M. E. Church, South, announced for Monday was postponed. There will be no meeting of the society until the all day social meeting the first Monday in February.

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FIGHTS 3 FIRES IN FREEZING WEATHER

Old Warehouse Containing Quantity of Feed is Burned Monday Night

Three times within 12 hours the local fire department was called out in the freezing weather to fight fires, each being called to the old warehouse of the Farmers Union on Mississippi street...

The fire originated from an unknown cause and the contents of the warehouse were practically a total loss amounting to about \$750.

The fire which was under the floor and in the walls of the building was difficult to reach, but was fought with chemicals until a water plug could be located and a supply of water obtained.

The loss is estimated at \$500 on the building, which was of wood and \$150 on the contents. The building was partially covered by insurance.

The third run came early this morning when a heavy rain near the Denver coal chute was partially destroyed by fire of unknown origin.

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The fire which was under the floor and in the walls of the building was difficult to reach, but was fought with chemicals until a water plug could be located and a supply of water obtained.

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Perkins-Timberlake Co. ASSOCIATED STORES

JANUARY CLEARANCE SALE

Special Bargains in Every Dep't of the Big New Store

TURKISH TOWELS Extra good grade, size 18x38, sale price, pair 29c

Extra good grade Outings, light and dark colors, sale price, 10c

Pereales, good range of colors and patterns, regular 10c quality January Clearance sale, yard 8 1/3

BEAUTIFUL SILKS at CLEARANCE SALE PRICES - Pretty Patterns in Fancy Silks and Satins on Table arranged for Quick Selling.

KIMONA FLANNELS Pretty colors and good quality, 16 2-3c quality, sale price 12 1/2c

Good grade apron checks, yard 5c

FOR QUICK CLEARANCE Every Suit and Dress in Our Ready-to-Wear Section Goes at Exactly HALF PRICE

SPECIAL ATTENTION GIVEN MAIL ORDERS - During January Clearance sale, charges paid on all purchases.

McCall's February Patterns now on sale.

Perkins-Timberlake Co. AUTOMOBILE DELIVERY Telephone 168

NUSSBAUM'S

Clearing of Men's Wearables

Every Article Marked at Half Price or Even Less Than Half.

Comparison of quality and price both combined make this sale different; as our only object is to shovel out the goods, and to do this, the former price will not ever be considered; as all winter merchandise must be turned into cash.

- Men's Mackinaws, \$5.00
Men's Sweaters, 98c
Men's Overcoats, \$7.50
Men's Wool Shirts, 98c
Men's Overshoes, 95c
Men's Wool Hose, 18c

The Store that is Different

Woolnap Blankets \$2.69
Cotton Blankets 50 to \$1.25
609 - 611 - 7th St

GAS PRESSURE LOW BUT NO COMPLAINTS

Local Supply Kept up to Needs, Though Other Cities Draw Heavily Upon Field

Wichita Falls is sharing gas with Dallas, Fort Worth and other cities today to such an extent that she at times cannot get a filling for herself.

The present situation may be expected to continue for some time, as the five successive days of real cold weather...

There was no meeting of the Ladies Aid of Temple Israel as announced for Monday and the society will meet next Monday, January 23, with Mrs. Abe Marks.

MEN'S SUITS HALF PRICE!

We still have a fine assortment of Hart Schaffner & Marx, Stein-Block and Kuppenheimer Suits for men, in both winter and spring weights. All new styles, going now AT HALF PRICE

Kahn's Retiring From Business Sale

Wichita Company is the local distributor of the Kahn's Retiring From Business Sale...

Christmas Savings

WE OPENED OUR CHRISTMAS SAVINGS ACCOUNTS JANUARY 1st. Believing some of our friends and patrons have overlooked joining...

CITY NATIONAL BANK

CAPITAL, SURPLUS AND PROFITS, \$480,000.00. J. A. Kemp, President; C. W. Snyder, Cashier; W. L. Robertson, Asst. Cashier; T. T. Reese, Asst. Cashier.

WICHITA DAILY TIMES

Published Every Week Day Afternoon (Except Saturday)
By THE TIMES PUBLISHING COMPANY (Printers and Publishers)
Times Building, Corner Seventh Street and Scott Avenue
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Business Office 167
Editorial Room 167
Wichita Falls, Texas, Jan. 16, 1917

combine to make an interest rate not far from ten per cent on the average farm loan. On the hundred millions now owned by the farmers of Texas that amounts to \$10,000,000 a year. The same sum of money will be obtained from the farm loan bank for \$8,000,000—and since these farms are all home-

NEW ORLEANS PUTS ALL CABARETS OUT

New Law Regulating Such Places to Be Rigidly Enforced There
By Associated Press.
New Orleans, Jan. 16.—Cabarets and dance halls in the restricted district as well as in the so-called "Gumbo Belt" outside the district, were closed here last night following the issuance of orders by police officials for a rigid enforcement of the city's new law. The law prohibits serving of liquor to women in places other than licensed restaurants; forbids women entering cabarets or dance halls unescorted and forbids entertainers after cabarets mingling with the guests.

3 CHILDRESS BOYS IN CUSTODY HERE

Admit They Ran Away From Home Sunday—One Has Been Sent Back

Three small boys each about 15 years old, who acknowledged to running away from home at Childress Sunday, coming to this place on a freight train were taken in charge at the Union passenger station by Night Chief R. L. McDonald last night and later turned over to Sheriff Lockwood for holding until arrangements could be made to send them home.

FIRE INSURANCE REDUCTION NEAR

PRACTICALLY COMPLETE REPORTS SHOW LOSSES HERE WITHIN MARGIN

FIGURES GIVEN OUT

Premiums in 1916 Total \$122,000 With Losses of \$48,000—Should Reduce Rates 12 Per Cent

With reports from all insurance agencies but one, on file with Max A. H. Britain and with an approximation of the premiums collected and losses paid by that agency, the city is expected to announce a 12 per cent reduction of insurance premiums. The ratio of premiums and losses for the year was 52 per cent plus. An approximate figure gives the premiums collected here during the last year as \$422,733 and the losses paid as \$218,529. While the losses were considerably more during the year, the premiums paid were much greater than at any time in the history of the city.

DISTRICT NUMBER TEN

According to the census of 1916 the State of Texas has by the grace of the farm loan bank secured 10,191 acres of land in the land bank system, contains 167,934 7/8 acres of land. The number of farms in the State at that time was 417,770 and these farms contained 112,435,967 acres of land. But there was only a small fraction, 27,369,666 acres of this land actually in cultivation. The remainder was pasture land, woodland and other idle land.

INSPECTS RURAL SCHOOLS SHARING IN STATE FUND

L. T. Cunningham of the state department of education has completed with County Superintendent Hall, a tour of inspection of the five county schools which are to share in the \$500,000 special rural school fund of the state. The schools at Boyer Creek, County Line, Enterprise, Cashion and Pond, Texas, which received \$1700 provided it is found they comply with the conditions of the appropriation. It was found that all five of the schools were complying with these stipulations.

FORMER PRINCIPAL OF HIGH SCHOOL IS DEAD

News has been received here of the death of Prof. J. Frank Sigler in Fort Worth Saturday. Mr. Sigler was noted through the state as an educator and as a high school principal, holding at the time of his death the principalship of the North Fort Worth high school. He was principal of the local high school for several years, leaving here in 1896 and going to Fort Worth, where he was in the old Polytechnic College.

How To Secure Farm Loans Under New Law

By FRANK R. WILSON, Federal Farm Loan Bureau, Washington D. C.

Only farmers or prospective farmers who wish to borrow money may join the national farm loan associations provided under the Federal Farm Loan Act. It takes ten or more to make up one of these associations. If a farmer wishes to borrow, he should find out if such an association has been formed in his community. If it has, he should make application to the secretary for membership. If no association has been formed, he should attempt to get ten or more farmers who wish to borrow, to meet for the purpose of organizing.

BURNS RESULT IN DEATH HERE TODAY

Mrs. J. A. McConnell Succumbs to Injuries Received When Clothing Is Ignited

Mrs. J. A. McConnell, aged 68, died at eleven o'clock this morning at the Wichita General hospital from the effects of burns sustained early this morning. Mrs. McConnell has been staying at the home of M. L. Tittle, 1617 Ninth street and about three o'clock this morning arose to light the heater in her room; she had been suffering from arthritis and became cold. Mrs. McConnell and her husband, Mr. and Mrs. Tittle were awakened by her screams and rushed into her room to find her night clothing a mass of flames.

WARNING To Automobile Drivers!

We desire to call attention to the reckless driving of automobiles across the tracks of the car lines. During the last few weeks accidents have occurred at 10th and Scott, 15th and Lamar, 13th and Travis, 10th and Broad, 10th and Kemp Boulevard, Lake Road at Autoville, and at other places. Each of these accidents might have proved fatal to all occupants of the automobile. In order to serve the public the trolley cars must run on schedule time. All persons about to cross the street car tracks should first STOP, LOOK AND LISTEN. Remember that a steel car weighing 14,000 pounds and running on schedule time can not be brought to a stop in less than 200 feet, neither can it turn to one side or dodge an approaching automobile, and if this trolley car should strike the strongest automobile made, it would crush it as you would crush an egg shell in your hands, and all occupants might be instantly killed. We earnestly ask all automobile drivers to STOP, LOOK AND LISTEN before crossing the tracks of this company.

Wichita Falls Traction Co.

By F. N. LAWTON, Gen. Mgr.

Don't Let Your Car Run Down

Don't wait until it goes dead on you. No excuse for that when we are right here on the job ready to repair it for you. Inspection by our mechanics cost you nothing. There is many a thing to expect of your garage; many things to have a right to expect of your garage. We believe we are in a position to do all work brought to us, we are ready and fixed to repair your car, no matter what the make or brand. We guarantee all our work to be the best for the money. We have the necessary tools. Give us a chance, and you will come again.

Personals

Mrs. Charlie Mackman of Vernon was in the city today on her way to visit relatives in Burkburnett. Mrs. L. M. Newland of Stamford, who has been visiting relatives in Gainesville, was in the city today on her way home.

Mrs. C. Hatcher of Leslie Ark., who has been visiting Mrs. G. N. Walker, 1209 Eighth street, returned home today.

Mrs. R. M. Willis of Abilene, will arrive tonight to attend the marriage of her son, Parker Willis to Miss Abbie Thompson, the wedding to take place at the First Presbyterian Church tomorrow.

Homer Scott of Abilene, will be among the out of town guests attending the Thompson-Willis wedding tomorrow.

Miss Tula Stokes left this afternoon for Mangum, Okla., for a visit with friends and relatives.

Mrs. A. J. Chambers of 208 Lee street is reported to be critically ill with pleurisy at her home.

Each member joining the local association must buy stock in the association equal to 5 per cent of the amount he borrows. If he borrows \$1,000 he will get \$50 in cash and a certificate of stock for \$50. Or he may make his loan \$1050 and thus have a net loan of \$1,000, taking as long a time to repay as he wishes to borrow. This investment is for the purpose of providing the increasing capital of the Federal land bank, and the local association invests it in the land bank stock. The borrower will get his money back when he pays off his mortgage, and will get what dividends it earns while it is invested.

Now, what is the object of requiring the borrowers to thus group themselves into loan associations? Primarily that the loan associations may eventually own the Federal land banks.

This is a cooperative banking system and machinery must be provided for the government of the banks. Each of the local loan associations has a vote in the election of the directors of one of the Federal land banks. The loan committee, provided by the local association, is the agency for the valuation of the lands. The Board of directors of the local association admits or rejects new members, according to their wishes. But most important of all, since this system is cooperative, the borrowers must provide the money for the increasing capital of the bank—and they do this by investing in the local association.

Loans made under this system may not exceed 50 per cent of the appraised value of the land used as security, and 20 per cent of the appraised value of the permanent, insured improvements thereon. Non-land owners may become members of an association by indicating in their application what land they expect to come into possession of and against which the mortgage will be placed.

Editor's note: The next installment will have to do with the subject of organization, a process provided for the gradual retirement of a mortgage under this system.

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New Goods Arriving Daily
Some of the latest arrivals came a beautiful collection of Wool Skirts, in Black Taffeta—light, fancies, solid black and navy. You will have to see them to appreciate their beauty. The price, too, is very reasonable.
A full new line of Spring Draperies and Curtain materials.
All Ladies' Suits at One-Half Price.
Edwin Clapp and Bion F. Reynolds Shoes for Men
Pennington's WICHITA FALLS
717-INDIANA AVE.—719
"Popular Merchandise at Popular Prices"

Men's Shoes and Oxfords Half Price
MEN'S HATS, HALF PRICE
MEN'S OVERCOATS, HALF PRICE
MANHATTAN SHIRTS, ONE-THIRD OFF
This is your opportunity to Make Money by Saving.
Kahn's Retiring From Business Sale

Wichita Nursery & Floral Company
If you want to get something that will be worth the money, varieties that have been tested and backed up by thirty years' experience, at reasonable prices, call 271, or come and see for yourself.
SHADE TREES OF ALL THE BEST KINDS.
4-foot trees, 15 cents.
6-foot trees, 25 cents.
8-foot trees, 50 cents.
Larger sizes, 75 cents to \$1.00 each.
Evergreens, 25c, 50c, 75c, \$1.00 to \$1.50 each.
Peach trees, 20 cents each; \$15.00 and up per hundred.
Plums, apricots, pears and cherries, 25 cents each.
Blackberry and dewberry plants, \$2.00 per hundred.
Strawberry plants, 75c per 100.
Roses, 2 years old, 25 cents; American Beauty plants, 35 cents each.
Lilac, Flowering Almond, Japonica, Ponciana, Althea, Salvia, Agrostis and Honeysuckle, 25 cents each.
Grafted peaches, \$1.00 each; Seedling peaches, 25 cents to 50 cents.
Now Playing at The WICHITA THEATRE
INTERSTATE VAUDEVILLE. TWO SHOWS NIGHTLY. THE FIRST EPISODE OF "The Purple Mask"
In Two Parts, Two Big COMEDIES, Featuring FORD STERLING.
MURRAY & LOVE—Comedy Singing and Talking. Just a bit of nonsense.
THE THREE AUSTRALIAN BLANDS—The World's Greatest Wonder Workers.
VANFIELD & RENA—The Juggling Funnies in a Little Pastime of the Clubs.
A new and complete show Thursday Matinee Wednesday, and a special Matinee Saturday for the school children.
PRICES NIGHTLY—10, 20, 30.
MATINEE PRICES—Children 15, Elders, 25c.
ANDERSON & PATTERSON
Insurance of all kinds—Loans, Real Estate and Rentals. 616 Eighth.

WANTED TO BUY Second Hand Furniture and Stoves Phone 1011 Star Furniture Co.

BE READY FOR THE COLLECTOR

Receiving Want Ads by telephone is the final detail in making the Times Want Columns promptly and perfectly useful to the readers.

Miscellaneous Wants

We buy all kinds of office furniture and fixtures, desks, filing cabinets, show cases, tables, etc. McFall Transfer and Storage Co., phone 14. 98 cts

Housekeeping Rooms

FOR RENT—Housekeeping rooms, \$2.50 week, phone 1680. 94 cts

For Sale or Trade

FOR SALE OR TRADE—5 passenger Cadillac 1913 model, has not been run over 17500 miles, phone 1320. 190 cts

Dressmaking

Mrs. Frankie Ross Dressmaker, alterations, repairing, phone 1718, 401 Scott avenue. 184 26tp

Found

FOUND—Man's watch with chain and leather fob. Owner can have by calling at Times office and paying for ad. 211 24c

Unfurnished Rooms

FOR RENT—3 unfurnished rooms, 1804 Lamar. 191 cts

Help Wanted—Male

WANTED—A farm hand to handle big teams and do anything on the farm. C. Dean, R. R. 2, Phone Thornberry. 210 4tp

List your Lots

Cravens Walker & Co.

Kemp & Kell Building Phone 694

For Rent—Houses

FOR RENT—Several houses. See R. B. Gosselin. Phone 789 or residence 62. 1212c

Notices

Notice by Guardian of Application for Mineral Lease of Real Estate of Ward

For Sale—City Property

FOR SALE—A real good bargain, large 5 room house all modern, nice light fixtures in every room, hot and cold water, fenced, garage, chicken house, and nice lawn, location on Ninth street, best part of Floral Heights. The place is only \$2500.00, and good terms too. —Thomas & Bland, phone 99. 206 1tc

For Sale—Miscellaneous

FOR SALE—Chalmers five passenger automobile, 1913 model, 56 horse power motor, 6 cylinder, cost \$2500 new will sell at a sacrifice for quick sale. J. S. Pitman. Phones 119 and 1108. 56 1tc

For Rent

FOR RENT—Automobile repair shop, cheap, best location in town, 508 Indiana, phone 2324. 210 1tc

Help Wanted—Female

WANTED—Competent white girl for general house work, phone 1997. 1617 Eleventh street. 212 3tc

Situations Wanted

SITUATION WANTED—If in need of the services of a practical bookkeeper, years of experience, best references, C. care Times. 210 3tp

For Rent—Bedrooms

NICELY FURNISHED single and double rooms, hot and cold water in every room; private bath. Under new management. 820 1/2 Ohio. Phone 6008. 203 26tp

For Sale—Farms and Ranches

FOR SALE—200 acre farm, 3 1/2 miles of Wichita Falls, 175 acres in cultivation, small house, all smooth, level land, priced at \$4500.00 cash, but will accept in notes of \$500.00 each at 8 per cent interest, must sell. J. L. Jackson. 207 1tc

Chickens, Eggs and Pet Stock

FOR SALE—11 Wyandotte hens, 1 cockerel, \$2.25 each, 1305 Seventh street, Phone 1959. 212 3tp

For Sale

Good five room house at 510 Scott street, with bath, sewer and everything modern except hot water connection. This place is on a 35 foot east front lot and can be had for \$2250, on terms of \$750 cash and the balance to suit purchaser. It is right close in and a nice place.

J. S. BRIDWELL Phone 661.

House Moving and Raising W. D. HAGEMAN Phone...1848

MONEY TO LOAN

Plenty of money to loan on first class real estate securities, at reasonable rates. Terms to suit you.

Wichita Southern Life Insurance Co. Fifth Floor Kemp & Kell Building

For Rent—Offices and Store

FOR RENT—Three new modern store rooms, 25x75 feet at 600 Indiana avenue. See J. C. Mytinger 505 Kemp and Kell Bldg. Phone 860. 96 1tc

Local Brevities

Cut flowers and floral designs a specialty. Donnelly Floral Co. Phone 957. 29 1tc

For Rent—Offices and Store

FOR RENT—Modern store room, Maer building, Scott avenue. See J. C. Mytinger 505 Kemp and Kell Bldg. Phone No. 860. 99 1tc

Livestock

FOR SALE—3 span road mules, apply Peoples Ice Co., phone 81. 180 1tc

Lost

LOST—Saturday, somewhere between McClurken and High school, gold watch, Illinois make, monogram, "L. H. H." on back. Return to Chella Hendrick, 1512 Tenth. 210 3tc

Market Report

Fort Worth Live Stock Fort Worth, Texas, Jan. 16—Cattle, receipts 2600, twenty-five to 50 cents higher, steers \$6.50 to \$9.25. Hog receipts 3000, ten to fifteen cents higher, bulk \$10.25 to \$10.50. No sheep, nominal steady lambs, \$11.50 to \$12.50

Chicago Grain

Chicago, Jan. 16—Complete figures showing that the United States visible supply of wheat fell off 3,325,000 bushels last week had a bullish effect on prices. The opening which ranged from 1 1/4 to 1 1/8 advance, with May at \$1.85 to \$1.85 1/2 and July at \$1.60 were followed by a decided additional gain. The close was nervous 1 1/4 to 1 1/8 net higher with May \$1.88 1/2 and July at \$1.61 to 14. Corn closed steady at 7 1/4 to 7 3/4 a cent net advance.

EAGLES NAME COMMITTEES TO PLAN FOR CONVENTION

Committees to handle various features of the plans for entertaining the state convention of the Fraternal Order of Eagles were appointed at Monday night's meeting of the local association. The local members are starting early with their preparations for this convention, which will be held in May, in order to complete all of the extensive arrangements in ample time.

Headquarters for all Kinds of Real Estate, Oil Stocks and Leases

Try your luck in the oil business while you have an opportunity to get in on the ground floor.

A. L. HUEY Real Estate and Oil Stock Office: 604 Eighth St. Phone 1478

House on Twelfth street to trade for house and lot, or vacant lot, close to car barn. We have a customer who wants to buy a rooming house lease and furniture.

STEHLIK & BABER OTTO STEHLIK JAMES BABER Room 5, over Collier & Hendricks. Phone 2331

THE OLD and THE NEW

The Old has been rung out and the New rung in. The hen noting this fact has begun her song of joy and occasionally cackles aloud to advise mistress that she is ready to fill the egg basket if given the proper feed. Aunt Patsy Mash the egg producer is what she needs. It contains all ingredients of which the egg is composed and builds the seed to full size eggs, then the hen is compelled to lay. She can't help herself.

Carroll - Brough - Robinson - Gates

R. F. REDIN AND SONS Paints and Wall Papers of all Kinds A nice line of brushes. We also contract painting and paperhanging. Satisfaction guaranteed. We will appreciate your business. Call and see us. 84 Seventh street, Phone 174.

W. J. NOLEN GROCER

WE CARRY A COMPLETE STOCK OF THE BEST Staple and Fancy Groceries Our prices are as low as is consistent with the best service and goods.



J-M Fire Extinguisher

Can be pumped and aimed simultaneously, or by a few seconds easy pumping with the nozzle closed, enough air pressure is developed to shoot a steady stream straight to the base of the flames. Inspected, tested and labeled by the Underwriters' Laboratories, Inc., and listed as an approved fire appliance by the National Board of Fire Underwriters.

Nickel or Brass \$8

WICHITA BUILDERS' SUPPLY CO.

Kemp & Kell Building Phone 343

A POSTER

Be posted on the fact that we offer the finest MOTOR SERVICE hereabouts. Our work is guaranteed for we employ only skilled, expert men working under exacting supervision. You take no chances when you trust your household effects. Rates quoted gladly.

McFall Transfer & Storage Co

L. H. ROBERTS CEMENT WORK

WALKS, CURBING, STEPS, CEMENT WORK, FLOORS, FOUNDATIONS, STREET CROSSLINGS. Telephone 504.

NOW IS THE TIME

To Eat EMPSONS CUT BEANS They are good Kings Grocery 721 Seventh Street Phone 604

Professional Cards

ROBERT E. HUFF Attorney-at-Law Room 214 National Bank Building. RUFF, MARTIN & HULLINGTON Rooms: 214, 215 & 316 Kemp & Kell Bldg. CARRIGAN, MONTGOMERY & BRITAIN Rooms: 320 First National Bank Building. W. F. WEEKS HARRY C. WEEKS Attorneys-at-Law 613 First National Bank Building. J. W. BLANKENSHIP Attorney-at-Law Room 2, Ward Building, Phone 678. P. B. COX Lawyer Office 204 First National Bank Bldg. Phone 491. SMOOT & SMOOT Attorneys-at-Law Office in Frisberg Building. W. LINDSEY DIBB Attorney-at-Law Civil and Criminal Law. Office Phone 1327, 207 K & K Building. Bernard Martin B. G. O'NEAL Attorneys-at-Law Room 206 Kemp & Kell Building. J. R. GOLE Attorneys-at-Law Notary Public. Room 11, Ward Building. Phone 188. Walter Nelson NELSON & HUNTER Attorneys-at-Law Suite 204 206 First National Bank Building. Telephone No. 121. JOUETTE M. BONNER Attorney-at-Law General, State and Federal Practice. Office: Suits 6, 10 and 11 Ward Building. Telephone No. 121. C. B. FELDER Attorney-at-Law Office: 813 First National Bank Building. John C. Kuy HAY & AKIN Attorneys-at-Law Office: 616 First National Bank Building. RALPH F. MATHES Attorney Office: Room 216 First National Bank Building. Phone 719. F. R. (Dan) Boone Leslie Humphrey Attorneys at Law Suits 107-108 Kemp & Kell Bldg. Phone 188. WAYNE SOMMERVILLE Lawyer Office: Room 411 First Nat's Bank Bldg. Phone 188. W. B. Channey JOHN DAVENPORT CHAUNCEY & DAVENPORT Attorneys-at-Law 211 Kemp & Kell Building. Phone 1404. FLETCHER S. JONES Attorney-at-Law Associated with Carrigan, Montgomery and Brittan. 320 First National Bank Building. Phone No. 7. WICHITA FALLS, TEXAS. DENTISTS DR. W. E. FELDER Dentist 605 Seventh Street. ARCHITECTS AND CIVIL ENGINEERS MADORIE & FIELD Architects Successors to FIELD & CLARKSON. 832 Reserve Bank Bldg., Kansas City, New Courthouse, Wichita Falls, Texas. CHARLES J. PATE Architect 502 Kemp & Kell Building Wichita Falls, Texas.

PERSONALS

W. C. Pope, local oil man, has returned from a holiday visit to Missouri.

L. W. Parrish of Henrietta is in the city on legal business.

Mrs. F. H. Vall returned today to her home in Pratt, Kansas, after a visit with Mrs. J. M. Sammons.

Arch Mittenhal of Dallas is here for a visit with his uncles, Abe and Morris Marens, and will probably locate here. Mr. Mittenhal's family resided here several years ago.

Mr. and Mrs. W. M. Porter of Newcastle were in the city today on their way to Lubbock where they will make their home.

Mrs. E. W. Hartman of Little Rock, Arkansas, who had been visiting her sister, Mrs. R. D. Kennedy of 1102 Indiana Avenue returned home today.

Mr. and Mrs. L. A. Spraggins of Tulsa were in the city today on their way to visit relatives in Summerville.

Mrs. L. T. Scott of Oklawaha was in the city today on her way to Sherman for a few days visit with relatives.

Mr. and Mrs. B. M. Stout of Enid, Oklahoma, were in the city today on their way to visit relatives for a few days in Beaumont.

Mrs. J. W. Blackwelder and son Harold Blackwelder of Gainesville were in the city today on their way home from a visit with relatives in Mangum.

Mrs. J. O. Wheat has returned from a two weeks visit in Kansas City and other Missouri points. She was called here by the illness of her parents, Mr. and Mrs. William Herbert.

L. H. Thornburgh, G. D. Fox and T. B. Smock have returned from a short business trip to Athens.

Joe Sheppard, the little son of Mr. and Mrs. A. W. Allan who has been seriously ill with pneumonia, is now better.

Ivan Murchison, of the Frezer Furniture Co., returned yesterday from a two weeks trip to Grand Rapids, Mich., and Chicago, where he attended the winter furniture exposition and purchased a large stock of goods for spring.

L. C. Hivick, formerly an extensive operator in the Northwest Texas oil fields, now located at Ardmore, is in the city on business. Mr. Hivick still retains some holdings in Archer county and is keeping one eye on developments there.

V. B. Barnett of Charlie was in the city today on his way to Amarillo.

Mr. and Mrs. H. H. Cox of Petrolia were in the city today.

Mr. and Mrs. C. N. Fain and daughter of Comstock, were in the city today on their way to visit relatives in Byers.

Mr. Orville Moore and Mrs. Fred Powell of Burk Burnett, who have been visiting Mrs. T. C. Mount of 409 Austin returned home today.

**Dr. J. W. DuVal**  
Eye, Ear, Nose, Throat  
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Our stock is very complete and it will be a pleasure to us to show our goods.

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Desks, Chairs, Tables, Typewriters

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