

TWIN FALLS NEWS

VOLUME II.

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REVENUE FROM LICENSES AND FINES IN DISPUTE

Village Trustees Decline to Turn Over Half the Amount to the Schools on Ground That the Law Is Unconstitutional—School Trustees Insist That They Must Have the Money or Schools Will Close—Courts Will Be Called Upon to Decide.

The town board said it wouldn't turn the license money in. The trustees said they couldn't get along without the tax.

The town board said it cared not. A linker's appropriation. If the trustees did not get over the situation.

The trustees said they would see the Twin Falls Commercial club. The latter would guarantee. But pay? Ah, there's the rub.

This was the condition of affairs confronting the Commercial club at its meeting on Monday evening. In McCormick & Co's bank. The school trustees were in a quandary. In expectation of receiving a considerable sum of money from the city as the school districts share of licenses collected and fines levied, the trustees had expended liberally for school supplies which will eventually be paid for out of the bond issue and they found themselves short of funds. The schools, they said, would have to be closed on February 1 unless there was money in sight to keep them open.

The board of village trustees declined to turn over half of the license and fine money for the reason that they had been advised that the act requiring them to do so was unconstitutional. They pointed out that the city had been under unusually heavy expense during the first year of its incorporation. It cost the corporation a great deal to collect the licenses, the saloon keepers having resisted the imposition of the \$2,000 license and fought it in the courts. They also called attention to the fact that the citizens of Twin Falls would, in the event that the license money was turned over, be unjustly and illegally taxed to support schools for the benefit of pupils whose parents resided outside the city limits and paid no city taxes. It was admitted that \$600 had been expended for wagons to transport the children from the country district to the city and \$100 per month was being paid for drivers. This money, it was asserted, would come directly from the pockets of the citizens of Twin Falls.

CLEAR LAKE IS IN NEED OF HAY

FARMERS SOLD TOO MUCH TO TWIN FALLS RANCHERS.

Did Not Expect Such a Heavy Snowfall—More Snow in That Locality Than Has Fallen in Any Winter for Many Years.

CLEAR LAKE, Jan. 16.—More snow fell here during the past week than has been known for years. The scarcity of hay is getting to be a serious question with the people who have sick, owing to the unlooked-for snow, the farmers seem to have run themselves short.

The roads are getting somewhat icy here, although the mails will arrive on time.

James McEvoy took over a load of beef to Twin Falls last week, returning on Monday evening. He reported good luck.

Will Slater has been under Dr. Moore's care for the past three weeks.

George M. Lamb is expecting a new supply of goods for his store.

Mrs. S. P. Briggs, who was ill last week, is much improved.

We are pleased to learn that Mrs. H. M. Adams, who had been teaching the school here, has secured a position with good pay at the town school of Gooding, Idaho.

Mrs. M. B. Syster visited in Hager-

REORGANIZATION.

A Chicago dispatch states that the negotiations between the Trowbridge and River company and the Buhl-Kimberly interests in the Twin Falls Land & Water company have been satisfactorily concluded. Accountant Volgt of the Land & Water company is in Chicago with the company's books and the details of the transfer are being worked out. I. B. Perrine, S. H. Hays and R. W. Faris are also in attendance and it is expected that the details of the transaction will be concluded in a few days, when the stockholders of the reorganized company will meet in Salt Lake and elect officers. There will be no hindrance on the canal work because of the transfer. The new company is prepared to take hold and continue the work with greater vigor.

WANTS BOUNDARY RESURVEYED

Senator Hayburn introduces bill for the purpose. Senator Hayburn has introduced a bill appropriating \$25,000 for the resurvey and marking of the Idaho-Washington boundary from the mouth of the Clearwater river north to the international boundary, a distance of 185 miles. There is some doubt as to the location of the old line.

GOVERNOR STEUNENBERG'S LIFE INSURANCE

Meenas, Spencer and Livingston, who are in Twin Falls in the interest of the New York Life insurance company, received the following interesting history of the policy held by Governor Steunenberg:

Ex-Governor Steunenberg of Idaho, insured under policy No. 901,594, November 21, 1895, for the sum of \$2,000, on 20-year payment life, 20-year accumulation plan. Premium due November 21, 1904, was not paid and the policy lapsed, but under the valuable provisions of New York Life accumulation policies this insurance was extended in force for seven years and eight months from November 21, 1904. On December 30, 1905, the company's special representative called on the governor, and explained to him the merits of his policy, and advised him to apply to the company for reinstatement. The ex-governor expressed himself as satisfied with the policy and the company, gave his application for reinstatement, with check for the amount due the company, and our representative left him at 5 p. m. At 6:45 p. m. the same day for less than two hours after the application was made (statement) Ex-Governor Steunenberg was murdered at his own doorway by the explosion of a dynamite bomb. The company not only pays the beneficiary \$2,000 (the face amount of the policy, which was in force) but in addition there is refunded the amount paid to our special representative with application for reinstatement.

BOB McCOLLUM SURPRISED BY "HOMELESS TWENTY"

Old Friends Got Together and Invaded His Household as They Did in the Pioneer Days—Glorious Evening Enjoyed by the Old Timers—Decision Reached to Form a Pioneer Society and Celebrate "Pioneer Day" in Appropriate Manner.

The "Homeless Twenty" got together on Wednesday evening and swooped down upon the house of McCollum in true pioneer style. They began to whoop before they left the Hotel Perrine at 9 o'clock and they never stopped whooping until they came back to the hotel at 2:30 in the morning. It was a surprise party for Bob McCollum—and such a party! Formalities were cast to the snowdrifts. The boys were all at home and they showed it. When the advance guard, under the command of Major Reed, thumped on the front door of the McCollum home, Bob appeared, collarless and in slippers. He wore long sleeve protectors and he was promptly kicked for wearing his trousers on his arms. Then the boys took his slippers off and spanked him.

The first piano in Twin Falls was put in commission and everybody sang a song, or tried to. Some of the efforts were exceptionally good and all were highly appreciated. Bob himself was given the alternative of singing "A King of the Desert Am I" or being turned out of his own home. He sang and the roof was bulged three inches by the applause which followed. Mrs. McCollum and Miss McCollum played the good old songs with which they entertained the "Homeless Twenty" in the days when its members had no other home, and the building shook with applause at the end of every number.

Mrs. McCollum, Miss McCollum and Miss Rauch presided at the refreshment tables, and when Major Reed said: "Boys, we are in the presence of angels," everybody seconded the motion with a homeless yell. Johnny Hayes, the bridegroom, was accused of stealing sovereign spoons and table napkins to set up housekeeping. Somebody slipped a spoon and napkin in his pocket and he was then searched. "Burley owns half of Johnny Hayes," said Major Reed, "and I want to say that Burley is ashamed of him. Proceed with the search, boys." Johnny was found not guilty and his health was toasted in pure, Rock creek water amid great enthusiasm and excitement.

When the spread, which was just the right thing (Mrs. McCollum's spreads always suit the "Homeless Twenty"), was disposed of, the guests lined up and did a lockstep through the hall.

It was decided to organize a pioneer society and designate a pioneer day. The details of the organization are now being arranged and will shortly be announced. The suggestion came from Dr. Clouchen and was received with great favor.

ST JOHN SKINNER BEATS THE SUN

HAD TO DO IT IN ORDER TO RAISE CROP.

Harvested 1202 Bushels of Wheat and Oats From 33 Acres of Ground Which He began to Water on the First Day of July.

After feeding his stock for three months on unthreshed grain pulled from the stacks, St. John Skinner threshed his crop on January 12 and received 1202 bushels of wheat and oats from 33 acres. He made no allowance for the amount of grain carried away by the army of mice and roaches. On July 1 the crop was watered for the first time. It matured perfectly.

When he obtained water on July 1 Mr. Skinner dug up his watermelon seed to see if it had started. He found that the sprouts were "just ready to break through the ground. As a result he decided to water the melons and see what would become of them. To his surprise they shot ahead and he had a crop of more than 400 of the large and most beautifully flavored and matured water melons he ever saw.

CROSSING OVER ROCK CREEK

Farmers Provide a Good One South of Town.

A number of farmers living south of town got together and decided to build a good crossing over Rock creek one mile from Twin Falls. They got the lumber from the county, the money for the powder from the Commercial club and did the work themselves.

MASONS INSTITUTE FIRST LODGE IN TWIN FALLS

Charter Members Number 31—Several Members of Order Who Have Not Dismitted Assist in the Ceremony—Meeting Held Last Saturday Evening and is Followed by a Splendid Banquet at the Perrine Lodge Already Has Site for Temple.

A Masonic lodge was instituted at Twin Falls on Saturday evening, January 13, with a charter membership of 27. The charter members are: George D. Alken, Guy F. Baker, Clifton C. Bedford, Tervah W. Scott, Fred E. Ramsey, Isaac J. Cline, James McMillan, Woody T. Seal, Amos A. Green, Samuel T. Hamilton, Walter F. Pike, James A. Waters, Cedrus M. Price, George F. Sprague, John Peters, William A. Ring, Charles W. Dyer, Herbert E. McDonald, John E. Hartigan, John A. Schiffman, St. John Skinner, James L. Barnes, Charles O. Morrell, Daniel P. Albee, Charles H. Mull, George W. Harris, Henry H. Jacobs.

The lodge was convened and organized in Odd Fellows' hall, and in addition to the charter membership there were 15 visitors present, and 16 jurisdictions represented in lodges.

The dispensation provided the following officers: George D. Alken, W. M.; G. F. Baker, S. W.; C. C. Bedford, J. W.; and the master completed the roll of officers by appointment of C. W. Dyer, treasurer; C. H. Mull, secretary; S. T. Hamilton, S. D.; J. A. Waters, J. D.; John Peters, S. S.; W. A. Ring, J. S.; John E. Hartigan, Tyler. After organization and general discussion for the good of the order, the lodge was closed and the members went to the Hotel Perrine where a banquet had been prepared and was in waiting for them. The hotel was beautifully lighted and the tables decorated with cut flowers, and the feast included all the delicacies of the season and was served in the elegant manner usual by Mr. and Mrs. Williams and their efficient help.

After a short prayer by Dr. D. P. Albee the lodge and its guests were seated at the banquet tables.

At the close of the banquet guests were the order of the evening. G. D. Alken acted as master of ceremonies and presided with his usual affability. M. J. Sweeney responded to the toast, "Masonry at Large." In a very happy and forcible manner, Major Fred R. Reed of Burley responded in his usual cheerful style to the toast, "Universality of Masonry." F. E. Chamberlain was given the whole field and limited to five hours by the toastmaster. He, however, brought himself right down

to the subject of "Masonry in Its True Sense," and interspersed his remarks with some stories which were in point, and concluded in less time than had been given him. James McMillan next responded to a toast, "Masonic Duties." S. T. Hamilton responded to the toast, "Masonry at Twin Falls," which closed the program, after which the Masons joined hands around the table and sang "America" and closed with "Best be the Tie that Binds."

The regular meetings of the lodge were fixed for the first Monday in each month. There are about 60 Masons at Twin Falls and on the trail and several at Burley, Rock Creek and other adjacent localities who expect to limit to Twin Falls lodge, and there is no doubt that the Masonic lodge at Twin Falls will be the strongest institution of its kind in southern Idaho.

Some members of the order who were here when the townsite was first opened had the forethought to procure two lots at the corner of a block near the park for a temple site and these lots have been held for the order. The lots are now worth much more than their original price and considering the value and location of the lots the lodge is even now well on its way toward a temple.

It was the unanimous opinion of all who attended this function that it was one of the happiest occasions of a lifetime. Everyone went away with a renewed interest in the order which brought his members together.

Cassie is Busy.

Mrs. Cassie L. Chastek, who has been too ill to work for the past few days, began her prison duties at Columbus, Ohio, on Tuesday, with the other women convicts. She was put to work making buttonholes in shirts.

For President of France.

M. Fallieres, president of the senate, has been nominated for president of France by the senators and deputies belonging to the Republican majority party. He received 416 votes. Doumer received 191.

Death of Marshall Field.

Marshall Field of Chicago, who was considered the foremost merchant of his generation, and whose wealth is estimated as high as \$200,000,000, died at New York on Tuesday afternoon of an attack of pneumonia, with which he was stricken eight days before.

STATE BANKS IN GOOD CONDITION

EXAMINER LOVELAND SUBMITS ANNUAL REPORT.

Of the 78 State Banks Now Open, 19 Were Authorized Last Year—Closer Financial Relations Between Idaho Institutions Are Advocated.

State Bank Examiner C. B. Loveland has submitted his first annual report to Governor Gooding. It shows that 19 new state banks were opened in the state during the year and that the 78 state banks are in a healthy and prosperous condition.

Mr. Loveland, who is a Twin Falls pioneer, reports that the law under which his office was created is working out nicely, being very acceptable to the bankers and beneficial and protective to the depositors. The bank examiner's office will prove more than self-sustaining.

Following are extracts from the report:

"This department was created on March 6, 1905, on which date there were 61 banks doing business and subject to the provisions of the act. Since that date there have been 19 new banks authorized, while one state bank has nationalized and one liquidated and discontinued business, leaving 78 state banks active at the date of this report. In addition there are 28 national banks under federal supervision, the total number of banks in Idaho being 106.

"In addition to the new banks established, four of the private banks and one foreign bank have incorporated under the law.

"All of these banks are listed here with under separate headings and show a net gain in the banking capital of the state banks of \$440,000.

"Reports were made by all banks doing business on March 6 and 60 banks were examined during the year. By the provisions of the act, the first report was to be made within six months after the act went into effect, consequently the majority of the reports were not made until the latter part of that period and more examinations could not be made before expiration of the year.

"Every facility has been afforded by the bankers to make the examinations complete and the act is very generally commended as beneficial both by the bankers and by their customers and depositors.

"While there are a few private banks operating without capital, the owners are bankers of high standing in other cities, who have promised either to supply the necessary capital required by the act, or to incorporate as state banks within the time allowed. Two mercantile firms which were doing a small banking business at points where banks were in operation have discontinued their banking departments.

"One feature disclosed by my examinations is the neglect of directors to attend to their duties. This neglect has been so often productive of disaster that I felt it necessary to call the attention of directors and officers where regular meetings had not been held, to the necessity of giving closer attention to their duties. I hope my next visit will show a decided improvement in this respect and prove that the directors are fulfilling their obligations as required by the law.

"While the increase of the banking business in the past nine months has been quite large, the prospects for the coming year are for a greater growth. The irrigation, timber and mineral developments, with railroads building, will naturally build up business calling for banking facilities where none exist at present.

"With the benefit of better railroad communication between north and south and increased railroad facilities in other sections, closer financial relations should be established between Idaho banks, leading to the building up of reserve cities within the state. Instead of looking to other states as at present.

"Soon after the banking act went into effect the Idaho Bankers' association was organized and held its first annual session at Boise on May 10. It is hoped to become an important factor in the upbuilding of our state and should have the active support of all its bankers.

"The receipts of the office for the year were as follows:

For examination fees	\$2,555.00
For legal work and sales of law	29.60
Total	\$2,584.60

and there is every evidence that the office will prove more than self-sustaining."

BENEFIT AND DISCOMFORT RESULTING FROM STORMS

Heaviest Snowfall on Record in This Section of Idaho—Pioneers Cannot Recall When Precipitation Has Been so Great—Price of Hay Forced Skyward—Sheepmen Feeding Corn—Bountiful Water Supply and Excellent Range Assured for Next Year.

More snow has already fallen in this portion of the Snake river valley this winter than in any previous winter within the recollection of the pioneers. Only once in the past 20 years was it possible to see snow. As a rule the winters have been mild and sunny, with occasional flurries of snow followed by thaws and warm winds. The peculiar chinook wind, the greatest agency in the west for the melting of snow, reaches the Snake river valley only occasionally and then with a lower temperature than it usually carries.

The present snowfall is a blessing. It protects the fall wheat, prevents the ground from freezing to too great a depth and heaving, as might be the case in the event of low temperature and bare ground, and it gives the roads and cultivated fields a very acceptable coating. In sections where water cannot be turned into the canals the snow has furnished a welcome supply and has been of great benefit to the live stock.

In the mountains south of Twin Falls an exceptional amount of snow is packed in the timber. This means that the creeks which traverse the Twin Falls tract and which have their sources in the mountains, will be furnished with water in the spring and the canals will have to be carefully protected against their overflows. It also means a better range than the stockmen have enjoyed for years.

The storm, or series of storms, which culminated in the high wind of Tuesday night, visited the entire northwest. In Silver City, which lies in the adjoining county to the westward, six feet of snow fell during a single storm and traffic was suspended. In the vicinity of Burley and Minidoka the snowfall was much greater than at Twin Falls.

Thousands of cattle have been driven down to the river on the west end of the Twin Falls tract. They are in good condition and no losses have been reported. On the north side of the Snake river conditions are not so favorable. There all the stockmen are feeding and hay is very scarce on account of the large quantity sold to Twin Falls farmers last autumn. At Hagerman hay is worth \$10 to \$15 per ton in the stack and is very hard to get at that figure. The sheep men are shipping in corn by the carload and feeding at the rate of a quarter pound of corn to a pound and a half of hay per head per day. This makes a very satisfactory ration, Mr. Shoddy, the well known cattleman, is reported to have lost some stock and other heavier losses are predicted in the event that severe weather continues. The snow is very deep between the river and Shoshone, and unless the weather moderates it will be necessary to take up and feed the range stock.

At Riverside F. N. Uhrlaub, with characteristic liberality and kindheartedness, is feeding a large covey of quail, numbering more than 100. This is a splendid example and might well be followed by the Twin Falls farmers whose places are frequented by the industrious little topknots. The deep snow makes it difficult for the quail to secure food, which is none too plentiful for them at any time. They will more than save to the farmers the amount of grain fed them during the winter by destroying noxious weeds and destructive insects. On I. B. Perrier's farm at Riverside there is a small field of oats which was not harvested. On this field there are hundreds of quail, plucking the grain from the stalks. The birds also pick up what they can find around the stables and the house, even venturing right up to the threshold.

The liberal coating of snow made the people from the east feel quite at home. They yearned for blizzards and blizzards did not disappoint them. The heavy snow had three small Studebaker cutters over in his warehouse, the only vehicles on runners in the city. The cutters were at once put in commission and used continuously while the snow lasted. Somebody managed to scarf up a string of bells the sound of which accelerated the circulation of blood in the veins of the eastern people.

Following the heavy snowfall on Monday came a regular chinook wind on Tuesday. The warm breath blew from the west and beneath its genial influence the snow melted away like tallow in a furnace. Leaky roofs, leaky basements and submerged crossings were the result. As the long suffering citizen picked his way along the street in search of a carpenter to fix his roof or a man to shovel snow he was pelted with snowballs from the hands of the happy small boy who found the snow just right for bombardment purposes. Men engaged in shoveling snow from roofs were kept continually ducking to escape the fire of snowballs from the street.

Tuesday was rather a strenuous day. It closed with a stiff blast from the west at sundown which parted clouds of hard snow. The walls of the Bradley & Smith building, opposite the Hotel Perrine, were not sufficiently braced and they toppled over. It was thought that the heavy cement blocks would stand unsupported but the wind was just right to catch them and down they went. The upper story of the west wall on the Babcock & Craven block, which had been erected during the day, also yielded to the pressure and the bricks came tumbling down into the street. It was a tempestuous evening but when the sun shone from a clear sky on Wednesday morning the people forgot all about the discomforts of the day before.

Should Answer All Letters

Senator Heyburn Believes This to Be a Public Duty.

WASHINGTON, Jan. 15.—In a discussion in the senate a few days ago over the question of proper clerical assistance for senators, an argument incidentally arose in which the duty of senators to their constituents was entered into by Senators Bailey, Daniels, Lodge, Heyburn, Spooner, Bacon and others. In the course of the discussion Senator Bailey made the following statement: "The government is touching the people at so many different places, I regret to say, that the correspondence of a senator is today perhaps five times what it was in the days to which Senator Hale refers. The truth of it is the correspondence of a senator has become the burden of a senator's life, and the task of writing 30 or 40, and sometimes 50 letters is an almost daily one with us. Writing those letters for a thousand years would not add a cubit to a man's intellectual stature."

In reply to Senator Bailey's remarks, Senator Heyburn clearly and forcibly set forth his views on the question in the following words: "It has been stated here that it would be desirable could each senator be rid of what has been termed the incubus of correspondence incident to his position. I do not think that that is just in the right spirit in which to regard this question. We are here to represent the people and they are entitled to correspond with us, and they are entitled to be answered. For one I like to see the people come close enough to the government and be interested enough in the performance of their duties as citizens and our duties as their representatives to communicate with us. They are entitled to it and I do not begrudge it at all. I am perfectly willing to answer every letter that comes and to perform all of the little duties in the way of accommodations that are incident to the holding of the position."

Congressman French has introduced a bill in the house providing that in addition to the 32,000 acres of public land granted to the state of Idaho for state capital purposes, at its admission, an additional 450 sections of public land be set apart for the state for the purpose of aiding in the construction of the state capitol, and procuring grounds and accommodations necessary thereto. Montana received 182,000 acres and Washington 132,000 acres for the same purpose, and Mr. French is determined that Idaho be treated as well as her sister states in the matter of public lands. Idaho, it is said, is now erecting a capitol building which will cost when completed approximately \$1,300,000. Senator Heyburn introduced a similar bill in the senate a short time ago.

Get your fire fencing from Perrine & Burton. They have just received a carload.

EVAPORATED CREAM

The Standard Oil company is undergoing a searching examination under the direction of Attorney General Wood of Missouri. Thomas W. Lawson was requested to appear as a witness but declined. The star witness was H. H. Rogers.

The peace of Europe is threatened by the outcome of the international conference on the Moroccan question which is now in session at Algiers.

The Chinese boycott on American goods is becoming more acute.

The Liberal forces, under the leadership of Sir Henry Campbell-Bannerman, triumphed in the British elections. The result may mean absolute freedom for Ireland relative to the year was the greatest in the history of British commerce.

President Morales of Santo Domingo has issued a decree which places under conditions in that republic, is out of a job. The revolution has been quieted and peace prevails.

Rebates have been abolished by the three great insurance companies and ex-President Cleveland has been employed to enforce the rule.

Football has been abolished at Harvard, pending a reform in the game that will be acceptable to the board of overseers.

The prediction of Jacob H. Schiff, the noted New York banker, that unless the currency system were reformed panic would result, appears to have fallen flat, although it created some excitement when it was made.

The revolution in Russia still continues. The strike leaders have been arrested but the disorders still continue and the Romanoff throne totters.

Alexander E. Orr of New York has been elected president of the New York Life Insurance company, to succeed John A. McCull. Mr. Orr's salary will be \$50,000 a year, just half of the amount drawn by his predecessor.

Senator Blackburn, who for years dominated Kentucky politics, failed of renomination, the honor falling to Judge Thomas H. Paynter.

The Roosevelt-Higgins forces are in control of the New York legislature and ex-Governor Odell has been defeated. The Odell faction was defeated in the contest for the speakership which resulted in the selection of James W. Wadsworth, Jr.

FORMATION OF AN EAR OF CORN

Scientific Description by a Nebraska Professor.

In Popular Science Professor E. G. Moninger tells us what an ear of corn is. The explanation consoles us even when we think of how the vegetable huckster robbed us last summer by his outrageous prices for the inferior article he sold. The explanation of the mystery of "what an ear of corn is" is made so simple by the learned professor that it awakens not only admiration for him, but kindles a new reverence for the sublime way in which nature goes about the work of producing food for man and beast and bird. The professor's opening words are as follows:

"It is generally thought that corn (Zea Mays) originated from some plant like teosinte (Euchlana), and that the ear is the result of the fusing together of a number of two-rowed pistillate spikelets, such as is found in Euchlana."

There is much more of the explanation, but the foregoing is a hint of the whole. Did any boy or girl at a chucking bee ever think as he tossed the husked ears into the center pile what paltry nature had taken to make those ears?

We hope that Popular Science is generally read throughout the blue grass region of Kentucky. Old residents on reading that will understand how the irresistible charm of corn-fue originated, and it may enable them to trace back to their source the headaches which they sometimes feel in the morning, and to comprehend that when the teosinte caught the two-rowed pistillate spikelets, and fused them so indissolubly, the juice made from that particular Euchlana was liable to make a devoted Kentuckian dream of pistola, even if the dreams did not succeed.

There should be no more astonishment that there are mortal feuds in Kentucky and wholesale killings, for when the teosinte jumps upon the pistillate spikelets, why should not the pistillate be so inclined and why should not the spikelets draw their pistillates?

Next to the banana, Indian corn is the chief blessing of all the food-vouchsafed to man. It is a plant which to man offers more nutritive properties than any other. Rice is not in it by comparison; wheat is a good food for man but not for animals; oats are excellent food for horses and Scotchmen, but their field is limited; barley is good within certain latitudes,

but outside is fit for nothing but beer, but corn for food for animals and for food and drink for man has no counterpart. We have long admired its manifold virtues, praised its wonderful versatility, its capacity for starch to keep a man's shirt collar stiff, when in another form it made his neck limber, but the secret of its power never came to us until this Nebraska professor beat down and informed us that when the "two-rowed pistillate spikelets of the Euchlana" went out and "fused" something might be looked for.

But how jealous the Hon. Wm. J. Bryan must be of that Nebraska professor. If he ever reads this dissertation on what an ear of corn really is, he will say: "Montgomery was right there in my state, had I gone under his training for a week I should surely have been elected president. As it was, I had to talk plain English to the people, something they could understand, whereas, could I have told them what corn really is in a way to cause them for the time being to lose their reason, they would have been just as apt to vote for me as for the other fellow."—Goodwin's Weekly.

O. K.

Gus Johnson's

Barber Shop

Is Still Open at the Old Stand.

Next to Hamilton & Co., Main Street, Twin Falls.

First Class Work.

COMFORTABLE BATHS.

NO ADVANCE IN PRICES.

COURTEOUS TREATMENT.

Next to Hamilton & Co., Main Street, Twin Falls.

Twin Falls Nursery

James A. Waters, Prop.

General assortment of Fruit, Shade and Ornamental Trees.

Come and See Them

Contracts taken for Planting in Large Quantities.

Three-quarters of a Mile North of Town on Blue Lakes Avenue.

Souvenir

—OF—

Twin Falls

A beautiful Album, containing 12 pages of views in and around Twin Falls, and a concise history of the growth of the city and tract. Just the thing to send to the folks at home.

Issued by the Ladies' Aid Society of the First Presbyterian church.

On sale at the drug stores and book stores. The albums are going fast. Get in early.

If Your Fire

Doesn't keep good over night, DON'T blame the stove. DON'T swear that your wife failed to shut off the draft. The stove is all right, and so is your wife.

It's the Coal you use that causes the trouble.

Try an order of

KEMMERER COAL

It lasts longer and gives more heat.

Nibley-Channel Lumber Co.

Wheeler & Wilson

HAS ADVANTAGES CONTAINED IN NO OTHER SEWING MACHINE.

It combines great speed with light running and allows you three yards of goods more than other machines sew too. It makes a stitch on heavy goods that is elastic and strong and will not break the lightest material. It has a practical set of steel attachments covering a large range of work. Not a few stitches but a sewing machine. 200 uses are realized without first giving the

"No. 9"

a trial. If your dealer does not handle them send for catalogue.

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72 and 74 Wabash Ave. CHICAGO, ILL.

For Sale by TWIN FALLS FURNITURE CO. A. M. Peterson, Prop. and Mgr.

The Capital Nursery

BOISE, IDAHO

J. M. Campbell, Prop.

A General Line of Choice Forest and Fruit Trees, Small Fruit and Flowering Shrubs.

We solicit your patronage.

Apple Trees, a Specialty.

W. T. CUMMINGS and C. C. ANDERSON, Agents at Twin Falls, Idaho.

The Academy of Idaho

POCATELLO.

The Academy of Idaho is the best equipped secondary school in the west. The following courses are offered: College Preparatory, Commercial, Domestic Economy, Mechanical Arts, Shorthand and Music.

New Features: Girls' Dormitory, Dining Hall, Gymnasium, Science Laboratory, instructions in Athletics.

No tuition is charged; living expenses \$16 a month. All teachers are specialists. For further particulars or Catalogue address the Principal.

State Normal School

ALBION, IDAHO

1. Professional Studies.
2. Academic Studies.
3. Model School.
4. Kindergarten.
5. Manual Training.
6. Piano and Harmony.
7. Physical Training.
8. Drawing.

Two dormitories. Splendid equipment. Fine library. Best teachers. Good athletic coaches. Free year course. Diploma a state certificate. Fall term begins September 4, 1906. Write for Catalogue.

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HOW PRIVATE CAPITAL IS DEVELOPING IDAHO

Splendid Work Accomplished by Three Large Irrigation Projects in This State Operating Under the Carey Act—More than 1000 Settlers on the Twin Falls Tract Were Actually Supplied with Water Prior to November of Last Year and 83,120 Acres of Land Reclaimed.

The Twin Falls Land & Water company, the American Falls Canal & Power company and the Canyon Canal company, three of the largest irrigation companies in the state operating under the Carey act, have submitted their annual reports to the state board of land commissioners. The reports are incontrovertible evidence of the falsity of the statement attributed to Chief Engineer Newell of the government reclamation service who is quoted as saying: "I do not know of any of the big private irrigation schemes which are what might be called legitimate development enterprises." If Mr. Newell has ever denied this statement, which appeared in a great many reputable newspapers, the denial was not given any publicity. Contrast what has been accomplished by these "schemes" with the puny showing of the government reclamation service.

Up to November 1, 1905, the Twin Falls Land & Water company had issued 1425 water contracts, covering 121,582 acres.

There were settled on the tract on that date 1033 water users who had actually reclaimed and watered 88,120 acres. More than half of the actual water users had moved up on their land and fully two-thirds of them raised crops by irrigation last year.

In reporting this progress of construction work on the project, the company announces that the dams have been completed, 75 miles of main line canal built and about 400 miles of lateral ditches constructed.

The amount of money expended up to and including the month of November was \$1,625,665, not including expenses.

The price of water bought under the Twin Falls canal is \$25 per acre for Carey land and \$15.50 for state lands. The terms of payment are \$3 per acre down, \$2 per acre for the next six annual payments, \$3 per acre for the eighth and ninth payments, \$1 per acre for the tenth and final payment, with deferred payments drawing 6 per cent interest.

American Falls Company.
The report of the American Falls Canal & Power company, which was also made in November, says that there have so far been water fights sold for 12,286 acres.

Number of water users at present, 19, covering 2500 acres.

Number of acres of land segregated for this company for reclamation under the Carey act, 57,000.

Amount of money expended up to November of last year, \$250,000. Estimated cost of completion of the project, \$190,000.

Water rights are sold at not to exceed \$25 per acre.

Rates of payment, 20 per cent cash, 10 per cent in two years, balance in annual 10 per cent payments. This rate applies to all but state and school lands, which are required to be paid for as follows: 40 per cent cash, 10 per cent in two years, balance in 10 per cent payments until paid.

While but 57,000 acres have been segregated for reclamation under the Carey act, the American Falls canal was built with a capacity to irrigate 50,000 acres.

Construction work is now in progress on both the high and low line canals, south and west of Spring creek. A series of wells are being drilled at intervals of two and a half miles in proximity to both canals. Five of these wells have been completed and

abundant flows of water have been encountered at an average depth of 75 feet along the high line canal and 35 feet along the low line. The flow is encountered in solid lava rock.

A permanent construction camp has been established at Spring creek for the continuance of work. Half a million tons of oats have been stored and a large amount of hay. The company's commissary departments carry a full stock of general merchandise. The 37 tents at this camp are taxed to their utmost capacity. This spring the company will inaugurate enlarged operations and hopes to have the whole canal system in operation in 1906.

From the 1904 report of this company the information is given that \$250,000 had been expended up to and including November of that year, and that the estimated total cost will be

\$200,000. At that time eight miles of canals had been constructed, with temporary headgates.

One natural reservoir was constructed with a meander line of 15 miles, within which 6000 acres can be covered to a depth of 10 feet. Another reservoir with a meander line of five miles will impound water to a depth of seven feet. These two storage reservoirs are estimated to increase the canal capacity of the company 60,000 acre feet.

The officers of the company are: Glen R. Bothwell, president; F. A. Sweet, vice president; C. C. Campbell, secretary; J. R. Shrock, treasurer.

Canyon Canal Company.
The report of the Canyon Canal company is somewhat brief. It shows that the number of water rights sold covers 12,435 acres, being 155.5 second feet. The number of water users who have entered into contracts with the company are 135.

George H. Powers is president, F. W. Hunt secretary, and W. F. Cross treasurer.

The company will be prepared to reclaim 24,000 acres.

The irrigation works are now in process of construction. Dams and headgates have been completed and the main canal dug for a distance of five-eighths of its total length. Water is expected to be turned in May 1906.

AUTOMATIC GUN NOT IN FAVOR

Spells the Sport and Exterminates the Birds.

It is intimated that some steps may be taken through legislation to regulate or prohibit the use of automatic and repeating shotguns in the hunting of birds. G. O. Shields, president of the League of American Sportsmen, former editor of Recreation, and now editor of Shields' Magazine, is behind the movement tending to the abolition of the gun in question. The opinion of the local gun devotees is largely in favor of some measure to prevent the use of a weapon that enables the "pot" hunter to have an unreasonable amount of game, says the Spokesman-Review.

"The use of the automatic or repeating shotgun tends to destroy the spirit of true sportsmanship," said Dr. C. P. Thomas. "A man goes out to 'hunt' game, rather than to 'get' it. A limit to the amount that he may shoot is prescribed by law. If he carries one of these guns he either kills all his birds within a few moments of shooting, thereby spoiling his fun for the rest of the day, or he keeps on shooting and disregards the law."

"Another objection to the gun is that it enables a man and tempts him to keep on shooting at a flock of birds after they have passed out of killing range. In this way many birds are maimed, and to no good purpose. I think that some law ought to be passed making it an offense to carry one of the guns."

"The automatic shotgun is a murderous weapon, whose use should be discouraged," said George T. Crane. "No good sportsman will use one. They make the killing of a bird altogether too easy. It is human nature for a man to shoot at a flock of birds as long as there is a shell in the gun. With a gun having half a dozen shells in the magazine the injury wrought to birds is frightful. Out of every flock of birds one bird is killed. I venture to say that six are wounded."

"I don't use an automatic, and would be in favor of having all of them prohibited," said Lane Dillingham. "They are not a sportsman's gun. The birds are being killed off fast enough as it is, without inventing easier methods of slaughtering them. I am in favor of any law that will prevent their use."

The same opposition to the automatic shotgun was expressed by other sportsmen. The automatic rifle, it is conceded, is altogether a different proposition. Their service as a weapon of defense in bear hunting is acknowledged. Large game that is badly wounded can be run down and killed. Between the repeating rifle that is used by practically all hunters and the automatic, there is scarcely enough difference to warrant opposition to the latter.

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TIME TABLE

Freight.	Passenger.	Stations.	Passenger.	Freight.
2:01 a. m. lv.	9:40 a. m. lv.	Minidoka	arr. 6:30 p. m.	arr. 10:20 a. m.
2:30	9:17	Acquia	6:15	9:50
3:00 p. m.	9:29	Rupert	6:02	9:29
3:45	9:43	Heyburn	5:50	9:00
2:30	9:49	Burley	5:40	8:42
2:50	10:01	Starbuck Ferry	5:28	8:30
3:15	10:18	Milner	5:10	8:15
3:40	10:35	Dry Creek	4:53	7:55
3:55	10:43	Martingale	4:45	7:40
4:10	10:50	Hansen	4:35	7:25
4:27	11:00	Kimberly	4:27	7:15
4:50 p. m. arr.	11:15 a. m. arr.	Twin Falls	lv. 4:15	lv. 7:00 a. m.

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FAVORS THE TEACHING OF AGRICULTURE IN SCHOOLS

Splendid Paper on the Subject by a Talented Eastern Teacher Who Agrees Precisely with the Ideas of Western Educators—Children Should Be Interested in Nature-Studies and Informed Regarding Plant Growth—They Would Then Be Content on the Farm.

I have noticed that a few of the writers for our page condemn the teaching of agriculture in our schools on the grounds that it is beyond the comprehension of the child. I content that if children that are old enough to attend school cannot understand it and also become not only interested but enthusiastic in the study, the fault lies with the teacher—not the pupil. To illustrate my meaning I will quote from an essay I once wrote in answer to a call from the Horticultural society of northern Illinois for prize essays on the questions, "Why and how should horticulture be taught in our rural schools?" Today I do not confine myself simply to the teaching of horticulture, but of agriculture in its many and varied branches. I have for years been interested in this subject and being fortunate enough to be a teacher in those schools, have had a grand chance to practice what I preached.

As to why it should be taught, the reasons are manifold. These industries today are not what they were a century ago. While the arts and sciences have steadily advanced in that period, agriculture has kept pace with the foremost, horticulture standing next to grain raising in importance—not only in the pleasure and comfort it brings to our homes—but in a commercial point of view.

Long and earnestly have we worked to help to bring it to its present high standing, but soon our hands will rest from their labors, soon the responsibility will rest upon our children. Shall we fit them for the work or shall we leave them to struggle long years to solve problems that may easily be explained to them in childhood?

It seems to me a great and sad mistake for any person to object to these studies in our rural schools, as many of our boys and girls get all the education they ever get in these schools. For this reason, if for no other, it is our sacred duty to grant them every privilege that will aid them to become intelligent workers. If we would have them have a love for the work, it must be instilled in childhood and fostered in youth, for we all know how next to impossible it is to change the habits of old people.

It has been said, and that very truly, that to attempt the reformation of an old man was like trying to straighten old and distorted trees in a forest. With the application of my ropes and pulleys one might possibly straighten one in a year, but more than likely kill it in the operation; but if we went to the saplings we might straighten a hundred in a day and not injure one of them.

This it is with the minds of childhood. We can easily impress valuable lessons upon them, that would make little or no impression on mature years.

Children are lovers of nature, and I have yet to find the child who would not gladly take lessons from her great book. To them it is a source of pleasure which needs little or no encouragement. All they need is opportunity. Let us then, by all means, give them this chance, by admitting the study of agriculture in our rural schools.

And now the question arises, "How shall it be taught? My answer is, let the work be practical. Do not depend altogether on books. In Germany, gardens and orchards are a part of the school grounds, and a portion of time each day during the growing season is spent there in giving practical lessons. That the little boy referred to in these columns a short time ago been taught in this manner, he would not have found his book on agriculture so dry and his lessons so dull, but he would have been interested in its lessons and enthusiastic in the work. I once read an article written by a successful horticulturist of Wisconsin, who said he owed his success to lessons learned in such a school.

Each pupil had his task to perform and an experienced teacher to guide his hand; I say, let our schools do likewise, for such practical knowledge is worth more than many terms of school where nothing is taught but that is contained between the covers of books.

I said I had practiced what I preached, but in my experience no

tarden was ever furnished, nor was I asked to teach agriculture; but the little folks and I always managed to have our flower beds, when it was possible, and from them many a lesson has been given. I wish that any who doubt the feasibility of this work could see the children as I have seen them—eagerly watching for the first tiny plant, and when it appeared—what a shout of rejoicing went up. Each day when the weather was fine they had their lesson from the flowers, but if, perchance, it rained, a lesson was given in the schoolroom where seeds and potted plants were helpers. Each child would listen with rapt attention as I showed them how each tiny seed wore a little coat, and that underneath this coat was a little plant and a store of food to nourish it until it took root in the ground and sent up its tiny leaves as they had seen them in the yard.

Transplanting the flowers opened the way for another lesson, showing them how different plants required different soil according to their nature, and that we all had to study and learn what kind of soil the different plants and crops required, and what food the soil needed to make it productive. I then explained to them that everything that lives and grows must have food; that although trees and plants did not have mouths and teeth to chew their food like animals, they had roots and leaves which served them instead, and obtained their food from the soil and atmosphere, taking in the gases and soil substance through their roots and leaves, that under the influence of sunlight they have digest this food and use it to build up the plants and trees.

I never saw a class of boys and girls more interested than one before when I exhibited a simple specimen of clover and told them of the wonderful work it could do. Each child was allowed to examine the plant, their attention being called to the little lamps or tubercles on its roots. Then I explained to them how the soil was a perfect menagerie of microscopic organisms or bacteria, and that in studying their nature it had been found that they have the habit of locating themselves on certain kinds of plants, and especially on the clovers, where they cause the little tubercles, which they had just been shown, and that they live in these, drawing nourishment from the plant, and in return give it compounds of nitrogen, which they are able to produce from the air.

Thus, in a short space of time, they learned a lesson that is all important to the tiller of the soil—a lesson that many old heads were years in finding out; that by green manuring with leguminous crops we might greatly lessen the expense for commercial fertilizers.

In thus giving my experience I give my answer as to how agriculture should be taught in our schools. Let it be practical, and let us in securing our teachers, strive to engage those whose heart is in the work; teachers that will teach it because they love it, and not simply because the school board requires it.

I am glad it is already introduced into many of our rural schools, and it is my earnest prayer that the good work may go on until the same interest permeates our entire land, and that agriculture is taught in every school, from the rural school to the university, and a love for it is cherished in every home.

When this is done we will have come nearer than ever before solving the old repeated question, "How shall we keep our boys on the farm?"—John A. Wilson of Ocala, Florida, Michigan in the Journal of Agriculture.

A Modern Miracle.

"Truly miraculous seemed the recovery of Mrs. Mollie Hooper, Woodford, Tenn., who was so wasted by coughing up puss from the lungs. Doctors declared her dead and so near that her family had watched by her bed for hours, when, at my urgent request, Dr. King's New Discovery was given her, with the astonishing result that improvement began and continued until she was finally completely recovered, and is a healthy woman today." Guaranteed cure for coughs and colds. 50c and \$1.00, at Sprague & Ferney's drug store. Trial bottle free.

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VALUE OF BUILDING AND LOAN
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Data Obtained From Boise Association
Shows Immense Benefit It Has Been
to That City—Sound Business Propo-
sition.

Below are extracts from a pam-
phlet issued by the Idaho Building &
Loan association, showing the won-
derful growth of the organization and
the great good it has accomplished in
the city of Boise. The history of the
Boise association is that of all other
carefully managed associations of the
kind.

To those who are not familiar with
the workings of building and loan as-
sociations the extracts from the pam-
phlet will prove rather abstract. In
concrete the idea is this: The organ-
ization is formed with, say, 100 stock-
holders, each subscribing for 10 shares
of stock of the par value of \$100 a
share. A subscriber may have as
many or as few shares as he desires.
Most associations start very modestly.
In Boise stockholders pay 50 cents
per share per month. Supposing a
man has a \$300 lot in Twin Falls and
wishes to build. He desires to make
a loan of \$1,000. First he subscribes
for 10 shares of building and loan
stock. He pays 25 cents per share as
a certificate fee, which fee covers the
cost of stationery, office expenses, etc.
The other fees in Boise are: Attorney,
\$5; appraisement, \$2; recording mort-
gage, \$1.40; completing abstract, \$2.50.

The borrower draws \$1,000 in cash,
which the association secures by mort-
gage at 8 per cent interest. The bor-
rower pays in \$9 per month for 85
months, or seven years. At the end
of this time he will have paid in
\$765.90 and his mortgage will be lift-
ed. If he has not made a loan he will
receive \$1,000 in cash. In other words,
he gets nine per cent on his money,
the difference between the eight and
nine per cent being accounted for by
compound interest. A Boise citizen
\$1,000 cannot be rented in Twin Falls
for less than \$20 per month at pres-
ent. Of course rents are bound to
come down in time, but supposing they
should be reduced to \$10 per month,
an almost ridiculous supposition, it
would cost a man \$120 a year for house
rent alone. Through the medium of
a building and loan association he
would be enabled to build and live in
his own house at a cost of \$108 per
year, and have his home paid for at
the expiration of seven years.

If a subscriber should find, at the
expiration of a year or two, that he is
unable to carry his building and loan
stock, he will have no trouble in sell-
ing his stock and getting back what he
paid in with seven per cent interest.
Seven per cent is the standard rate on
building and loan stock, consequently
the investment is better than a sav-
ings bank deposit.

The plan is co-operation, pure and
simple. The stockholders elect their
officers and the officers serve without
pay, at least until such time as the
work becomes too burdensome for the

secretary. There is no expense at-
tached to the administration; the re-
cords improve every year; the books
are always open to inspection. Care-
ful and conservative management is
all that is necessary and the greatest
care should be exercised in the elec-
tion of officers. Following are extracts
from the report of the work accom-
plished by the Boise association:

All of the working force of this
great home-building society, and 97
per cent of its cash capital, is fur-
nished by the people of Boise. Ignor-
ing the constant supply of outside cap-
ital, our citizens have joined their ef-
forts and associated their own means
in a movement to develop the re-
sources of their town. The striking
success of the Idaho Building & Loan
association shows what any liberal
and courageous community can do for
itself.

How such enterprises grow may be
noted by the progress of our associa-
tion as indicated by its deposits during
its 10 years of active business.

Year ending Sept. 1, 1890	\$ 6,499.96
Year ending Sept. 1, 1891	11,922.40
Year ending Sept. 1, 1892	19,216.45
Year ending Sept. 1, 1893	21,274.30
Year ending Sept. 1, 1894	22,495.29
Year ending Sept. 1, 1895	32,998.35
Year ending Sept. 1, 1896	51,525.20
Year ending Sept. 1, 1897	72,993.70
Year ending Sept. 1, 1898	82,835.83
Year ending Sept. 1, 1899	95,659.97
Year ending Sept. 1, 1900	85,496.89
Year ending Sept. 1, 1901	85,604.18
Year ending Sept. 1, 1902	100,434.38
Year ending Sept. 1, 1903	122,220.89
Year ending Sept. 1, 1904	138,984.01
Year ending Sept. 1, 1905	201,699.97

Total deposits, 16 years, \$1,117,701.77.
Even the fact of the investment of
more than \$1,000,000 does not fully
show what the Idaho Building & Loan
association has accomplished. Out of
the thousands of buildings which make
up this beautiful modern city, one
sixth of the total number were bought
or built with the aid of this associa-
tion; beyond this we cannot estimate
how many young people have accom-
plished an educational fund with
how many have saved the capital
which formed the foundation of pros-
perous business enterprises; how
many have shared the benevolent
funds kept up by the churches,
lodges and societies, or how many
have learned here habits of economy
and thrift.

Loans Without Stock.

Our system of mortgage loans is
not based on stock ownership.
The borrower is required to give
mortgage on real estate to secure the
loan; he must make a monthly pay-
ment of at least \$1 and pay 50 cents
for each \$100 borrowed; out of this is
deducted one month's interest on his
loan at 8 per cent per annum; the re-
mainder of the payment is used to
reduce the principal of the debt, and
forming a new principal, upon which
the next month's interest is computed.
Any part of the debt may be paid
at any time, under a system which re-
duces the interest at every payment.

Books for entry of each payment
are made in duplicate. Each monthly
payment makes a complete settlement
and the borrower finds entered the
exact balance due this association af-
ter each payment is made.

If the borrower pays no more than
the smallest monthly payment re-
quired by this note it will take 88.42
payments to discharge this debt. If
he pays \$1.75 per month for \$100, it
will require 78.14 months. If he pays
\$2 per month it will require 67 months.

If the buildings are sufficiently val-
uable, insurance in an amount equal to
the loan is required.

If the building is new, it bond
against mechanics' or other liens is
required, in amount equal to the loan.

The usual maximum loan is 50 per
cent of the value of the ground and
completed improvements. Loans on
lots one mile from the postoffice are
frequently limited to 50 per cent.

Applications for loans on lots not
containing plat must be accompanied
by surveyor's diagram and measure-
ments from platted lands.

No loans are made outside of Boise
and South Boise and their platted ad-
ditions.

Loans may be made on buildings
constructed of brick and stone and

with metal or composition roofs, on
monthly payments of \$12 per \$1,000
loaned. This will give 123 months in
which to pay the debt, and is espe-
cially adapted to large and expensive
business houses, where it is possible
for the rents to ultimately pay the cost
of construction.

Applications must be made upon the
association's blanks, stating the
amount required, and legal description
of the ground, and value of improve-
ments made or to be made.

Cost of Loans.

The following expenses must be paid
by the borrower:

Attorney's fee	\$5.00
Appraisal	2.00
Recording mortgage	1.40
Completing abstract, usually	2.50

Also, to the expense fund of the as-
sociation, 50 cents on each \$100 bor-
rowed, up to \$1,000, and \$1 on each
\$100 above the first \$1,000.

Stock of This Association.

On the first days of March, June,
September and December, this associa-
tion issues a new series of shares of
its own stock. The monthly payments
upon these shares furnish the capital
upon which the business of this asso-
ciation is founded.

The par value of this stock is \$100,
but no one is expected to pay this sum
in advance. Each member pays first
a certificate fee of 25 cents for each
share; this pays for book, registra-
tion, and the necessary future care of
his investment. The sum of 90 cents
is also paid monthly upon each share.

Our by-law 27 says: "When the dues
paid upon any series of shares, to-
gether with the earnings apportioned
thereto, shall equal \$100, such series
shall be deemed to have matured, and
payment of dues thereon shall cease,
and the holders of shares in such se-
ries, upon the surrender of such stock,
shall be paid out of the funds of the
association such matured value there-
of, less any indebtedness due from the
holder to the association."

The earnings are apportioned quar-
terly, and the stock may be withdrawn
at any time, under our present prac-
tice, with full earnings apportioned at
the last preceding quarter day.

The owner of 10 shares will thus pay
\$2.50 certificate fee; then \$9 per
month during the continuance of the
investment; and when his investment
has continued 85 months he will re-
ceive \$1,000. If our present rate of
profit, 8 per cent, continues, Ten
shares should be worth at the end of
two years \$234.65; three years,
\$366.60; four years, \$508.20; five years,
\$659.50.

Stock Certificate Loans.

We are at all times ready to make
loans up to the value of the stock, at
8 per cent interest, with no other se-
curity than the pledge of the stock
itself. This is always a convenience
in emergency, where a borrower does not
wish to withdraw the shares. Practi-
cally these loans are payable at the
convenience of the borrower; interest
is payable monthly when dues on the
stock are paid.

The Facts in Brief.

Our association commends itself to
public confidence for good reasons:

1. No property has ever been ac-
quired by this association under fore-
closure of mortgage. It has been so
careful of both moral and material risk
that foreclosures have been unneces-
sary.

2. Absolute integrity characterizes
all of its dealings with both investors
and borrowers. Its motto is, "A fair
deal and no preference."

3. It is managed with greater econ-
omy than any similar institution
known to the business world.

4. "Publicity" marks its plans, pro-
cesses and results. It has nothing to
conceal. There is nothing mysterious
or difficult to understand about its
method of doing business.

5. It pays a higher rate of interest
to its stockholders than can be ob-
tained by any other investment, with
equal security.

6. It offers the best possible oppor-
tunity for the investment of small
monthly sums.

7. It allows borrowers to repay the
whole or any part of their loan at any
time, thus saving delay and loss of in-
terest.

Braun Bros. will collect your freight
and express, and deliver it in first
class condition.

These are the Days for

RUBBER BOOTS

We Have Them,

Men's, Women's and Children's

Allen Merc. Co.

Whatever's Right"

THE NEWS is agent for the
largest publishing houses
in the United States and
guarantees prompt delivery of all
orders for late fiction and standard
publications of all kinds.
Complete Catalogues on hand.

Blank Books
Legal Blanks
Fine Stationery
Typewriter Supplies
Artistic Commercial Printing

News Office

Wednesday Afternoon
For the Ladies and
Friday Night for Dances

AT THE

ROLLER RINK