D. G. GRAHAM, Associate Editor.

BE YEAR STRICTLY CASH IN ADVANCE. ared at the P. O. at Downers Grove, III.

TELEPHONE DOWNERS GROVE 221.

THURSDAY, MAR. 26, 1903.

A table recently prepared by the Spectator reveals the magnitude of the life insurance The Business of business of the Idio Insurance. United States, and gives an idea of the immense profits of the regular companies. The table mentioned does not include the fraternal insurance business. There was a large increase in every item in the reports for 1902. On the 1st of Janpary, 1903, the companies had assets amounting to over \$2,100,000; surplus over liabilities, \$295,000,000; received in premiums in 1902, \$407,000,000; total income in 1902, \$504,000,000; payments to policy holders in 1902, \$195,-000,000; total disbursements in 1902, \$320,000,000; whole amount of insurance in force, \$8,719,000,000. These figures show that life insurance is one of the great industries of the country. The table shows that no other business can boast corresponding gains in every material respect equal to those of the life insurance companies. The amount distributed to policy holders, almost \$200,000,000, without doubt brought material melief to nearly half a million people. Estimating 'he policies at \$2,000 each, there would be more than 99,-000 direct beneficiaries, a large proportion of whom had others dependent upon them. Add to these disbursements of the regular companies the sums annually paid by the fraternal companies, and the magnitude of the life insurance business can be appreciated.

"Don't never prophesy-onless ye know," said Mr. Bigelow, and so one is moved to say, in Predictions running one's eyes of Great Men. over a little catalogue of the unfulfilled predictions of great men, who thought they knew it all, printed in the New York Tribune. Prof. Wagner, of Berlin, predicts that the Monroe doctrine will prove a "barren ideality." So? Well, did not Napoleon the Great predict that in 50 years Europe would be either all republican or all Cosmck? It is neither republican nor Cossack. "Italy," declared Matternich, a famous diplomatist and statesman, "is merely a geographical expression, and will never he anything else." It is a united nation, "There is," oracularly proclaimed Guizot, "no morrow for universal suffrage." Universal suffrage came in shortly after Guizot's death, and will continue. "Jefferson Davis," said Mr. Gladstone, "has created a na-"These wretched colonies," wrote Disrueli of Canada and Australia, in 1852, "will all be independent in a few years." Perhaps-but not yet "Rome will never be the capital of tana. It has been Italy's capital for more than 25 years.

Secretary of Agriculture Wilson is a firm believer in the fertility of Alaskan soil, and Alaskas is anxious that Agmoulture. some crop-raising experiments be conducted there as soon as possible. Commissoner Congdon, who is familiar with conditions mlong the Yukon, says that Alaska is a country of great possibilities, and by removing the moss and allowing the sun to warm up the ground, most any kind of a cereal crop can be profluced in that latitude. The country is rich in minerals, but still richer in sell, and he believes that the wealth of Alaska will sooner or later come from crop raising. A great railroad in being projected there now, and when that is completed the development of the country will be rapid. The greatest drawback is that the growing seasom is so short and the winters so

Idbraries, hospitals, bridges and playground are taking the place of statues as memorials to individuals, and the change is wholesome. Traces of the same tendency sometimes show themselves in connection with the celebration of historic anniversaries. It has been suggested that Henry Hudson's great discovery be commemorated, not by a world's fair, but by an adequate waterway between the Hudson and the great lakes. Next July Chicago will observe the centenary of its birth at Fort Dearborn. How memorable the occasion would be if the smoke nuisance or the stock-yard odors could be abolished! Statues and tablets are often excellent, but clean streets, pure air, open parks-all things that contribute to better physical and moral health in urban life-are better.

As soon as it was announced that Count Cassini, the Russian ambassador, intended to sail for Europe about the middle of May a rumor became ourrent that he would not return. This is now said to be without foundation. The count is conceded to be the cleverest diplomat in Washington, and the star member of the Russian corps. As he is now dean of the diplomatic set in Washington-a position of much importance in European eyes- it is not regarded as likely that the shrewd. Russians will care to relinquish the advantage which this gives them.

Some months ago I wastraveling in Switzerland with a German-American who had married a Swiss wife and had retired on his means in that country, says a writer for the London Spectafor. I asked him why he came to Switzerland, and having left America, why he did not settle in his own country. His reply in purest American was: "Well, I guess if it had not been for my wife I should have stayed over the water, and if I wanted to make a move it would not have been to Germany. I have breathed the air of freedom in the states too long for that. and an occasional visit to Germany to see my relations is enough for me."

In 1876 there were 208,486 owner of \$505,000,000 capital of national banks. The average share being worth \$100, the average number o shares to each holder was 24.1. Only 767 persons held more than \$50,000 of stock. The report this year, says the Indianapolis Journal, shows that there are 330,124 shareholders and \$673,000,000 of capital, or 20.4 shares to each shareholder. That is, while the capital stock has increased 34. per cent, the number of shareholders has increased 58 per cent. ----

Everybody has something he wishes he had not-David, an Absalom to disgrace him; Paul, a thorn to sting him; Samson, a Delilah to shear him; George Washington, childlessness to afflict him; John Wesley a termagant wife to pester him; Pope, a crooked back; Byron, a club foot; John Milton, blind eyes, and, you, something you never OFFICE IN THE COURTHOUSE-AT bargained for, and would like to get

A New York woman who is 102 years of age says she has lived long enough and wants to die. She says "Hinly," said M. Rouher just after Men- | that when she was a young woman of 90 she could do as much work as anybody, but at 102 life has lost most of its charms for her.

> A New York newspaper has started a great reform. In its columns a hat is called a hat instead of a "confee-

> Admiral Coghlan has been ordered to Honduras with his fleet, to protect American interests. Honduras is the 'power" situated east of Salvador, and next to Guatemala and Nicaragua; the one of which Tegucigalpa is the capital he can't miss it.

No work is worth doing badly; and he who puts his best into every task that comes to him will surely outstrip the man who waits for a great opportunity before he condescends to exert

Even wireless telegraphy has drawbacks. It is being employed in chess matches between vessels many miles apart.

Incubators and Brooders

The twentieth century way of hatching and rearing chickens. If you desire to increase your flock as well as your profits you should use these machines.

The Cornell Incubators

Are the recognized standards of today for

the artificial hatching and rearing of chicks,

We are introducing these goods here at

reduced prices. Call on us and get our

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"I had a most stubborn cough for many years. It deprived me of sleep and I grew very thin. I then tried Ayer's Cherry Pectoral, and was quickly cured." R. N. Mann, Fall Mills, Tenn.

Sixty years of cures and such testimony as the above have taught us what Ayer's Cherry Pectoral will do. We know it's the greatest cough remedy ever made. You will say so, too, after you try it.

Three sizes: 25c., 50c., \$1.00. Consult your doctor. If he says take it, then do as he says. If he tells you not to take it, then don't take it. He knows.

You will like Ayer's Pills also, purely vegetable, gently laxative. Keep the bowels regular. J. C. AYER CO., Lowell, Mass.

HOTEL FOR SALE OR RENT.

The American House at Naperville is for rent or sale on easy terms. Good chance for right party. For particulars address Thos. Costello, 36 Main street, Naperville.

MANAGER WANTED.

We desire to employ a trustworthy ady or gentlemen to manage our busigess in this county and adjoining territory. Our house is well and favorably known, \$20 straight cash salary and all expenses paid each week by check direct from headquarters. Expense money advanced; previous experience unnecessary; position permanent. Address Thomas J. Cooper, Manager, 1040 Caxton Bidg., Chicago.

LOW RATES TO THE NORTHWEST.

Every day from Feb. 15 to April 30, 1903, the Burlington route will sell oneway tickets to many hundreds of points west and northwest at extraordinarily low rates. There never was and perhaws never will be, a better opportunity to visit the, great and prosperous region lying west of the Rocky mountains. On certain dates one-way tickets at proportionately low rates will be on sale to many points to Minnesota , North Dakota and Manitobia. On certain other dates round trip tickets at one fare plus \$8 will be on sale to sections of Nebraska, Kansas, Colorado, South Dakota and Wyoming. Ask the C. B. & Q. ticket agent for our special folder telling about the cheap rates and our trains to the west and north

∴R. T. MORGAN.∴ **COUNTY SUPERINTENDENT**

OF SCHOOLS.

WHEATON.

Examination and Office Days the last Saturday of every month, excepting July, August November and December,

Thop Sing's PAINTS...

Hand worl saves the wear and tear on your linen, Send your bundles to the Chinese Laundry; good work at low prices,

Family Washing Done

We do family washing also and turn out superior work. Rough dry-you iron them at home-35 cents per dozen, but only. one shirt may be included in each dozen pieces. Try us.

63 South Main Street Downers Grove.

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Commencing April 1st

HALLER'S

Cream of The West

FLOUR Only \$3.59

Per Barrel.

You can't afford to let this chance go and if the Flour don't suit you can have the Remember money back. the name "Cream of the West" sold only at the Fair

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28 AND 30 SOUTH MAIN STREET WE CLOSE EVERY WEDNESDAY EVENING AT 7 O'CLOCK.

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Mochel Mertz

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Paints Paint.

The season of the year when you will be considering the improvement of your property by painting is at hand. As usual we are fully prepared to meet all demands in this line and direct attention to the following well known and desirable brands of paint and kalsomine



Rubber Paint

This paint is made of purest and most durable materials combined with a large proportion of India Rubber in such a manner as to form a smoothe, glossy, firm, durable, elastic, durable paint.

OUR HYGIENIC KALSOMINE

We guarantee that our Kalsomine will cover moresurface and do a better job than any of the various socalled "Wall Finishes" on the market. All shades and Use it on your wall.





Senour's Floor Paint

Specially made for floors It will cement up the cracks and make a hard, and serviceable covering. Makes a surface as hard as stone.

Rogers' Stainfloor Finish.

A combination transparent stain and finish for floors, tough and durable.

THE DOWNERS GROVE DIRECTORY

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METHODIST EPISCOPAL—Rev. Merbert
M. H. Rood, Pastor. Services Sunday at 19:49
a. m. and 7 p. m. Sunday School at 12:00 m
Prayer meeting Wednesday avening at 7:30
Epworth League Sunday evening at 6:00. CONGREGATIONAL .- Dr.C. Reynolds, Pas-

tor. Services Sunday at 10:45 a m and 7:30 p m. Sanday School at 12 m. Prayer meeting Wednesday evening at 8:00. Christian Endoavor Sunday evening at 6:30. BAPTIST—Rev. C. J. Pope, Pastor. Ser vices Sanday at 10:45 a m and 7.30 p as Bible school at 12 m. Prayer meeting Wednes-day evening at 8:00 Baptist Union Sunday at 6:30 p m. Junior Union at 4:30 p m.

EV. ASSOCIATION; GERMAN—Rev. Carl FriederickPastor. ServicesSunday 10:30a.m. and 7:45 p m. Sanday Scool 9:30 a m. Young Peoples' Alliance 7:00 p m. Prayer maching Wednesday evening at 7:45.

PRCTESTANT EPISCOPAL, St. Andrew's Mission—Rev. H. E. Chase, Rector. Ser-vice Sunday at 3:30 p m. Sunday school at 2:30 p. m. Jas. Pridham, Supt. GERMAN LUTHERAN—Rev. J. J. Meyer, Pastor. Services every other dunday at 2 pm in the Congregational church. Sunday School before service.

ST. MARY'S CATHOLIC—Rev. C. J. Vo-bypka Rector. Mass every Sunday morn at 8 and 10:30 o'clock. English sermon let and 3rd Sundays in each month. Mass every week day morning at 8 o'clock.

Societies. GROVE LODGE 824 A. F. & A. M. Meets every second and forth Friday evening in each month. Visiting bretheren cordially in-vited. J. H. Griffiths, W. M. Bert C. White,

VESTA CHAPTER 242 O. E. S. Meets second and forth Tuesday of each mouth in Masonic hall. Visiting members always welcome. Mrs. E. Miller, W. M. Mrs. Louic MAPER POST 468 G A.R. Meets the second and fourth Thursdays of the month. Visiting comrades always welcome. T. S. Rogers, Commander. Geo T. Hughes Adjutant.
HONOR CAMP, 3079, R. N. A. Meets in Carpenter's hall on second Tuesday evening of each menth. Visiting neighbors always welcome. Elizabeth S. Dexter, Oracle; Myrtle

.. Cullier, Recorder. DOWNERS GROVE LODGE 750 I. O. O. F. Meets every Saturday evening in hall Central block. Visiting brothers cordially invited. Wm. J. Beidelman, N. G. H. F. Legenbausen,

TICTORY COUNCIL 110 ROYAL LEAGUE Meets first and third Tuesday evenings in Workmen hall. John Gollan, Archon. Chan

Colwell, Scribe. MAPLE CAMP 898 M. W. A. Meets is Car-A penter hall on the second and fourth Thursday evenings of each month. Visiting neigh-bors always welome Fred Innis, V. C. W.

H. Baruhart, clerk. MAPLE GROVE LODGE SP K. OF P. Meets first and third Wednesdays of each month. Visiting Knights cordially invited. R. J. Morden, C. C. T. G. Vernou, K. of

DOWNERS GROVE TENT, No. 142 Knights of the Maccabees. Meets second and fourth Wednesdays in each month in Carpenter's hall, Chas. Peters, Commander. Julius Johnson, Rec-

Chas. Peters, Commander. Julius Johnson, Record Keeper.

L ADIES' LIBRARY ASSOCIATION. Library building on Curtius street. Meet first Tuesday in each month at 2 p m. Mrs. W. H. Radell, President. Mrs. L. P. Naramore Treas.

DOWNERS GROVE LOAN AND HOME stead Association. John Holland, President; J. W. Rogers, Treasurer; Chas. Carponters ter, Secretary.

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Recorder and Circuit Clerk T. M. Hul
County Judge Linus C. Rutl
States Attorney Mazzini Slusse
County Clerk H. F. Lawrence
Sheriff Joseph M. Hise
Sheriff Joseph M. Hise Superintendent of Schools R. T. Morgas
Surveyor Geo. H. Wifson
Surveyor
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Clerk Bert C. White Chief of Police..... P. J. Kearney Superintencent Water Works and Electric... Light Plant G.C. Babel

TOWNSHIP OFFICERS. Supervisor Jan. McClintock, Hisadale Assistant Supervisors......C. B. Blodgett Downers Grove; Frank H. Cramer, Lace, P.O. Town Clerk Nelson Webster Hinsdale Insensor F. A. Rogers, Downers Grove Justice of the Peace......J. B. Mackie Commissioners of Highways.......Peter Leibnodguth, J. P. Mohr C. H. Warkentine

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Supt. of Schools O. M. Seartes
Regular meetings held first Tuesday of each
mouth in the Maple avenue school building.

From the east:-7:07; 9:07 a. m. 12:11; 5:11 p. m C. B. & Q. BAILWAY TIME CARD,

Leave Downers. Arr. Chi. Downers Grove suburban. Downers Grove suburban. Downers Grove suburban .. 8.25 a m. Jowners Grove suburban . 9.08 a m. Ittawa and Streator 9.52 a m. owners Grove suburban . 10.03 a m Downers Grove suburban. 12.50 p.m.

Downers Grove suburban. 4.55 p m. Ottawa, Streator & LaSalle. 5.28 p m. St. Paul and Minneapolis. 8.55 pm. 9.35 pm Downers Grove accom..... 10.35 p m .. 11.25 p m

Downers Grove suburban. 6.45 a m. Burl, Rockford & Streator. Galesburg and Quincy 11.30 a m.

Aurora theatre express..... 11.30 p m... 12.16 a m Downers Grove owl train. 12.15 a m. 1.16 a m. Sunday Trains. East Bound. Leave Downers. Arr. Chi. Local (stops on signal).... 6.08 a m... Downers Grove suburban.. 7.40 a m...

Milk.express. 8.46 a m. Downers Grove Suburban. 9.13 a m. 10.05 a m Downers Grove Suburban. 10.55 a m. 11.45 a m Denver and California..... 1.32 p m. 2.10 p m Downers Grove suburban. 3.08 p m. 4.00 p m Aurora express...... 8.55 p m. 9.45 p m

Downers Grove accom 10.05 p m . . 10.55 p m Sunday Trains West Bound. Leave Chi. Arr. D. G Aurora suburban...... 9.15 a m. 10. Galesburg and Quincy..... 11.30 a m. 12. Downers Grove suburban. 11.40 a m. 12.

St. Pant and Minneapolis. 10.50 p m. 11.27 p Anrora theatre express. ... 11.30 p m. 12.16 Downers Grove per accom. 12.15 a m. 4.10 p

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