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BUILDINGS OF STATE WORTH $14,505,959

Saving Effected By New Form Of Insurance Policy.

The total appointment of all state business and contents of the property of the present fiscal year was $14,505,959, according to an announcement made by state superintendent of insurance. Deductions from this amount because of concentrated business, outbuildings and contents and floors, leaves a balance of $11,[illegible]176, on which $10,251,233 is to be insured, the superintendent declared.

Many institutions in the state had buildings on which insurance was being carried that had been moved later, the up, enlarged found, while other buildings had been erected that never been covered. A new form of blanket insurance for coverage on all state institutions has been adopted, giving a 30 percent reduced rate on insurance clause.

The form of insurance heretofore used, the superintendent declared, calls for a specific form on each specific building, whereas the new form is to insure cost and covers all buildings at a saving sufficient to pay the salaries of a number of high-priced state employes.

Every policy written under the new form carries a premium just and equitable in each and every building and contents in an institution. By this means, superintendent, the state knows at all times what the various institutions are worth and the amount of insurance carried.

The average rate for the entire state combined, fire and tornado, is 32 cents on $100, or about one half of what had previously been paid, the superintendent declared.

LOAN ASSOCIATION HAS $2,730,000 INCREASE

Upper Floors of New Building Are Sought For Offices.

Showing a net gain in assets for the year of $2,730,000, the Local Building and Loan Association is beginning 1921 by occupying its new home, West street, and Robinson avenue. The removal to the new location was begun Saturday and will be completed by the middle of this week.

The new building is said to be unsurpassed in interior equipment among building and loan offices of the southwest. The entire structure is an Oklahoma City production, Hawk & Parr, architects; Charles E. Mathews, contractor, and the Tilghman-Dewey company, manufacturers of fixtures, have had charge of all phases of the construction work.

Special attention has been given to the furniture installed in the new building and loan association house. Walnut is used for the furniture, and the woodwork is trimmed with black Belgian marble. Alabama white marble also is used in completing the furnishings.

Among the special features inside this building are locker rooms for employes, fully equipped; a dressing room in which the women employes will second floor, and a fireproof, equipped vault. Negotiations are now under way whereby the Lower company will immediately obtain possession of the second and third floors of the building for office space. Application already has been filed from out-of-town concerns for one of the spaces, and if obtained by the loan association a passenger elevator will be installed with entrance from Robinson avenue. At present the quarters space is being used for storage purposes.

H. D. Brewer, manager of the Local association, states his company is expecting a prosperous year. Indications point to a great deal of building in 1921 and many inquiries are received daily at the offices, indicating the rent of the many tightness has been reached and passed. December was said to have been a better month than November for the association, and January, 1921, is moving even better than December, according to Brewer. Conditions of loans are declared never to have been in better shape than at present.

BANK SECOND IN WEST.

Association Ranks Fifth First Place in 1921 With $12,000,000 Assets.

"This spring will see a revival of building on a large scale in Oklahoma City was the opinion expressed by H. D. Brewer, manager and second vice-president of the local Building and Loan association, at his annual meeting of stockholders Saturday afternoon at the Huckins hotel. The Building and Loan association is in better financial condition than ever before in its history, Brewer reported, with assets amounting to $7,541,495.52. Twelve million dollars is the goal set for 1921.

"The record made during the last year placed the Local Building and Loan association in the rank of second largest west of the Mississippi river, Brewer said. During 1921 the association expects to win first rank," C. F. Colcord, president, said.

The report showed that the association has only $1,255.36 in delinquent interest, which is the lowest mark reached in its history, and which Colcord pointed out was a record which the association will may feel proud of. Inflections of a lower money market and greater business prosperity are seen by the association, Brewer said.

Officers were elected as follows: C. F. Colcord, president; W. T. Hinds, vice-president; H. D. Brewer, manager and second vice-president; Lloyd M. Hayes, secretary; E. L. Roberts, treasurer; J. H. Everest, secretary, and H. M. Howard, Hubert Joseph Blair, W. S. Bickley, Joseph Hopkins Jr. and E. J. Edwards, directors.

REALTY BOARDS GIVE LICENSING BILL O. K.

Board of Five Men Would Be Named to Regulate Business.

Approval of an act to regulate the manner of conducting the affairs and business of real estate in Oklahoma, which includes the creation of a state board of real estate, not provides for the trial and punishment of violators of the provisions of the act by fine or imprisonment, or both, has been made by the Oklahoma City real estate board. Indorsement of the bill which has been introduced at the legislature, has been made by real estate organizations in all parts of the state.

Some of the provisions included in the bill, which would be considered to be aimed at the protection of the public as much as for the betterment of their business, are: To require all individuals or associations engaging in the business of a real estate broker or salesman either directly or indirectly, to obtain a license under the provisions of the act; to provide for the creation of a real estate board to be appointed by the governor, the board to be composed of five men, whose vocation for ten years prior to their appointment shall have been the real estate business. Three of the board members are to be chosen from eligible members of the Oklahoma Real Estate association; copies of all rosters and papers in the office of this board, duly authenticated, shall be received in evidence in all courts of county.

Character Data May Be Asked.

Under provisions of the act, more stringent regulations govern the qualifications for license, which shall be issued by the board. Among the regulations it is required that every real estate broker shall maintain a place of business in this state. Data must be furnished by applicants regarding their former connection with the real estate business, and if required by the board, they must simply character references. Licenses issued by the board shall be displayed in a conspicuous position in the separate places of business. Upon having the employment of a broker, the license of a salesman shall be mailed to the board, and if competent is made by the salesman with another real estate firm, he shall be entitled to a reinstatement without cost, at the license.

The annual fee of a real estate broker is set at $10; that for each salesman at $5. When a broker's license is granted an individual, it is provided he shall be entitled to perform all acts covered by the act without further application, on his part or without payment of any fee other than the regular broker's fee. In case the broker's license is granted any firm, partnership, association, copartnership or corporation qualifying of more than one person, each real estate broker shall be entitled to designate one of its officers or members, who must qualify under the act. The person so designated must also make application for a salesman's license. If refused, another person may be designated to apply.

Section 14 of the act makes it unlawful for any real estate salesman to accept a commission or valuable consideration for the performance of any of the acts included in the bill from any person other than his employer, who must be a licensed broker.

Board May Revoke License.

It is made unlawful for any person or group of persons to solicit business without having complied with the act. Stringent regulations regarding the open and above-board conduct of each real estate business are included and provide for investigation by the board either upon its own motion or upon verified complaint from any person, made in writing. The board has the power to revoke or suspend a license.

A fine of not less than $100 nor to exceed $500, or by imprisonment for a term of not to exceed two years, or both, for any individual or firm, and fine of not more than $1,000 to any corporation are penalties provided for violations of the act.

HERE ARE THREE STUDENTS CHOSEN FOR O. U. PLACES

Durance Hodevitt.

Frank A. Ogilvie.

Ben Parks.

NORMAN, Jan. 22.—(Special)—Three of the closest watched races at the University of Oklahoma student election here Thursday were those of the 1921 Sooner, university annual; business manager of the book, and president of the Y. M. C. A.

Durance Hodevitt of Tulsa, was elected editor of the Sooner; Frank A. "Doc Ogilvie, business manager and Ben Parks of Wanurtha president of the Y. M. C. A.

Hodevitt took up the purple in high school" publications before coming to the university and is a senior of the university of Oklahoma. He also has taken an active part in dramatic and musical organizations throughout his university career.

Ogilvie, business manager of the Sooner, is a junior law student. He was a member of the University of Oklahoma football team last season, before serving in the army he was a student at the Texas Christian university at Fort Worth.

Ben Parks, newly elected president of the university Y. M. C. A., is known best throughout the state as one of the notable championships Parks is a senior business student. He attended the Southwestern State normal before entering the university. Parks is manager of the Sooner team. He takes this spring and is planning a new through the northern Middle eight valley states.

TERRITORIAL COURTS RECALLED BY TRAGIC DEATH OF U. S. JUDGE

TULSA, Jan. 22.—(Special)—The recent tragic death by accidental shooting of Sumner United States Judge Dolph E. Campbell in Tulsa recalls that the Indian country of Oklahoma, until abolished on June, 11, 1907, was regulated by a disinterest system—federal and aboriginal.

The government maintained a northern, central, western and southern district court, and because of the rough and ready nature of the region, each tribunal was constantly occupied with being dockets, criminal and civil, while the Choctaw, Creeks, Cherokees, Chickasaws and Seminoles had their own "Marshal courts, under their rules as separate sovereignties.

Soon after the end of the civil war a federal court was established at Fort Smith, Ark., with jurisdiction over the entire Indian "country." This court was clothed with authority to try criminal cases arising in the Indian territory, where the United States citizens was involved, but did not have authority to try cases where all of the interested parties were Indian citizens.

Jurisdiction Broad.

The jurisdiction of this court was continued over the Indian territory in cases as described up to the passage of a bill in 1889 which created a separate court for the Indian territory and put in force certain statutes applicable to United States citizens only in criminal cases and provided for the appointment of federal commissioners and established the court at Muskogee, Indian territory.

The court created by the act was given greater jurisdiction and power by outmoding certain statutes of the state of Arkansas over the Indian territory, and statutes to be enforced by the new court. The act of congress was approved on May 2, 1890, the caption of which read:

"An act to provide a temporary government for the territory of Oklahoma, to enlarge the jurisdiction of the United States court in the Indian territory and for other purposes."

The Indian courts and judicial systems of the Five Civilized Tribes were recognized and created by this and by the following language:

"Provided, however, that the judicial tribunals of the Indian nations shall retain exclusive jurisdiction of all civil and criminal cases relating to the property in which members of the nation by nativity or by adoption shall be the only parties; and as to all such cases, the laws of the state of Arkansas shall not ever and put in force in said Indian territory by this act shall not apply."

Starkeford First Judge.

The first United States district Judge appointed for the Indian territory was James Starkeford. The first commissioner appointed under the act of May 2, 1890, for the town of Tulsa was E. C. Pulliam, named by order of Judge William M. Springer in the spring of 1891. Judge Pulliam was a native of Tennessee and resided at Bald court Mrs. Sol court ten years.

Tulsa's first permanent deputy United States marshals was worked by the commissioners court here Burt Cox and Lon Lewis, appointed by E. M. Hutchinson United States marshal for the northern district of the Indian territory in the spring of 1891. Lon Lewis was the first sheriff of Tulsa county, elected at the state-hood election in September, 1907. A native of Texas, he came to Tulsa in 1892, he served as deputy marshal for the district court Tulsa for ten years prior to statehood. He became noted as an entire county, and district of Bud Leatherbur of Muskogee, and Dixon Stephens of Chickasaw. Lewis was with Ledbetter in the fight with the Dalton gang at the Spike 8 ranch, twenty miles south of Tulsa in 1897 and is the man who shot Al Jennings in the hip at the entire bunch was running from the ranch house.

Mr. Lewis is now living on a farm, six miles west of Depew, Okmulgee county.

Woman's Party Soon To Name Delegates

Delegates to represent Oklahoma at the annual convention of the National Woman's party, to be held in Washington February 21 to 25, will be elected at a meeting of the Oklahoma branch to be held in the offices of Mrs. F. Linsley, state chairman, in the Old Exchange building, Saturday, January 29. Equality in all branches of activity—political, professional, and industrial—will be the aim of the party during 1921, Miss Linsley said. If the convention decides to continue the organization, it was organized originally as an national equal rights party.

The education of school girls along vocational lines will be one of the things to be considered by the organization, and efforts will be made to get young girls to plan seriously for vocations and professions. The convention will open with a memorial meeting to pioneer suffrage workers, among of Susan B. Anthony, Lucretia Mott and Elizabeth Cady Stanton will be unveiled.

Farm Property Sales Increase.

Increased volumes of sales of farm property is reported by S. T. Bynum, realtor, for the first two weeks of January. More activity in the sale of farm-owners wants of the city, which are being quoted by his firm, have also been noted by Bynum. Real estate men, as a whole, report a greater interest on the part of city residents regarding ownership of tracts or small farms away from the city. Crowded living conditions, restrictions, and a desire to get back to the open, are said to be the reasons for the pickup in tract and farm sales.

Civil Engineer Dies.

HARTFORD, Conn., Jan. 22.—Lathe W. Nichols, civil engineer, who had been connected with many bridges in his professional work, died today.

Stillwater Man Buys Farm.

TULSA, Jan. 22.—(Special).—When John E. Nichols, retired farmer, of Stillwater, was advised recently that his daughter, Mrs. Doyle M. McAnally had given twin girls two sons, he bought a five and a half-acre development for Sooner Tulsa that his grand children might have plenty room to play when they visit him.

WAURIKA BOY WRITES ENROUTE FOR PERSIA

Gracelose First O. U. Student to Be Missionary There.

NORMAN, Jan. 22.—(Special)—Cruising in the mid winter through the warm waters of the Mediterranean, admiring the ruins of Athens, heading for Damascus and from Cheroo to another Baghdad on his first leg up to Persia as a missionary, sits up the wonderful Miss Elgin Gracelose of Waurika, first student from the University of Oklahoma to undertake such a mission.

From a universal fact life on western Oklahoma plains in a short course, even in January, just the 19th lace of Hercules and the 19th Cross of Tarfe, on up the Tigris river, believe a span of twenty centuries.

Gracelose has written recently of his trip to the east where he will start early in February, his arrival in Bagdad in Persia.

"We are skirting the African coast and there are fifty seven varieties of blue to be seen—from the turquoise blue of the sky and the purple blue of the distant ranges to the blue-gray of the water," Gracelose wrote Prof. Lois Ley, at the University of Oklahoma. He is en route to Tabriz Persia, in charge of T. H. Y. C. A. work.

"Our winter cruise in the Mediterranean, on some of our passengers not it, never nothing to be desired. We sighted Cape Vincent and soon were entering the Rock of Gibraltar. From the time we passed the Pillars of Hercules and the little Cape of Tarfe behind which the pirates in early days hurled to cover their call from every passing vessel, past the Spanish mountains dotted with quaint villas, monasteries and half ruins, past the African range on the right, purple in the morning light—our voyage is proving a continual delight," he declared.

Some Delays Journey.

"Schools of porpoises are constantly playing around the prow of the boat, keeping just ahead of it and leaping like shrunk trout."

Gracelose expected to reach Damascus early in January. He will not reach his destination until very spring because some in the mountains renders the road impassable. It is 1,000 miles from Bagdad to Tabriz and the party will make the journey on horseback.

When Gracelose entered the University of Oklahoma in 1916, he was but 17 years old and then was one of the youngest men who had ever entered here. He was third place in the Missouri valley oratorical contest last spring and was active in religious and literary society work in the university.

After leaving the university in 1919 he did research work as a newspaper in Muskogee while waiting to start on his appointment to Persia.

DODSON KILLING USE OF CALOMEL

Says Drug Is Mercury and Acts Like Dynamite on Your Liver.

Dodson is making a hard fight against calomel in the South. Every druggist there knows a great falling off in the sale of calomel. They all tell the same reason, Dodson's Liver Tone is taking its place.

"Calomel is dangerous and people know it, while Dodson's Liver Tone is perfectly safe and gives better results," said a prominent local druggist. "Dodson's Liver Tone is perfectly guaranteed by every druggist. A large bottle costs but a few cents, and if it fails to give your relief in every case of liver sluggishness and constipation, you have only to ask for your money back.

"Dodson's Liver Tone is a pleasant, harmless, purely vegetable remedy, harmless to both children and adults. Take a spoonful at night and wake up feeling fine as a fiddle—no sick headache, acid stomach or constipated bowels. It doesn't gripe or cause inconvenience all the next day like calomel. Take a dose of calomel today and tomorrow you will feel weak, sick and nauseated. Don't lose a day's work! Take Dodson's Liver Tone record and feel fine, full of vigor and ambition. (Adv.)

Rub Backache Away

Rub hurt you? Don't straighten up without feeling sudden pains, stabs and twinges? Lumbago? Sciatica? That's lumbago, sciatica or maybe from a strain, and you'll get instant relief the moment you rub your back with soothing, penetrating "St. Jacobs Oil." Nothing else relieves sciatica, lumbago or backache so quickly. You simply rub it on and it comes the pain. It is perfectly harmless and doesn't burn or discolor the skin.

Limber up! Free yourself! Get a small trial bottle from any drug store, and after using it just once, you'll forget that you ever had backache, lumbago or sciatica, because your back will never hurt or cause any more misery. It never disappoints and has been recommended for 60 years. (Adv.)

PRO-ORA FOR THE MOUTH

Cleanse the Mouth in a Delightful, Refreshing Way—

Daily kiss's taste in the mouth. And bad breath follows. Pro-Ora Tablets are a delightful way to sweeten the breath. Infections in teeth and gums. Pro-Ora Tablets are a powerful germicide. Pro-Ora Tablets are pleasant, refreshing and refreshing to use. Said first class in every way. Sold everywhere. Frequently in many cases.

Prevents or Relieves—
Sore Throat
Tender, Spongy or Bleeding Gums
Canker Sores
—Specialists and Tonsilitis

Dentists Prescribe It—At Your Druggist's

End of Wild West Shows Aim Of Bill

TULSA, Jan. 22.—Wild west exhibitions in Oklahoma may be banned by law and become obsolete, is a state where the proposal is a production of a bill, if conditions to be presented to the state legislature, now in session upon the recommendation of a meeting of officials of a social welfare society here, are adopted into a law.

A. H. Welch, county humane agent of Tulsa, who presided at the meeting, has announced that Tulsa county's legislators will be asked to foster a bill which would prohibit roping contests and "bull-dogging" and provide a penalty for such offenses.

Engineers At O. U. On Inspection Tour

NORMAN, Jan. 22.—(Special)—Some of northwest senior engineers of the University of Oklahoma who are on the annual tour of inspection just have been announced by Prof. F. H. Turpen, director of the school of electrical engineering.

They are: Cindy Wann, Albany; Archie Wallace, Jenkins; Lewis Schwerdt, Cornell; Hugh Powell, Bethel, Kans.; James D. Perry, Chanute; George Bimes, Lawton; Myrel Ross, Jermay; Mont Willis Jr., Bokchitoba, Okla.; John Hoover, Bartlesville; Benjamin Hume, Moore; Robert Henry, Norman; Howard Pusey, Wichita Falls, Texas; Bryce Greenfield, Carter; Harold Shaner, New Lyme, Wis., and Kendall, Iowa.

Wilson; Lee Greene, Johns; Guy Mitchell, Norman; and Ludwig Schmidt, Sapulpa.

The students will inspect the government aircraft and machine shops at Rock Island, Ill., the field museum of natural history, the art museum and other places in Chicago, the Illinois Steel company plant at Gary, Ind. Stops will be made at Milwaukee, Wis., and Kenosha, Iowa.

"The party is in charge of Otto A. Walter, special instructor in electrical engineering.

"We never know what accidents may meet with in life." "I know it that will never happen to my husband. He won't fall off the wagon again."—San Francisco Chronicle.

DRAUGHON'S BUSINESS COLLEGE
OKLAHOMA CITY, OKLA.

DRAUGHON leads in business training because of the superior courses, OUTLINE-INDIVIDUAL methods of instruction and advantages to graduates. You will go to business college only once and wind the very best in business training then are the school DRAUGHON graduates are in demand because of the school's NATIONAL reputation—every graduate guaranteed a good position.

NIGHT SCHOOL

Here is the place to take your pay check. You select the work you want and receive INDIVIDUAL instruction—no classes. Phone W. 972.

The Best— Bar None—

DRINK MORE WATER IF KIDNEYS BOTHER

Eat less meat and take Salts for Backache or Bladder trouble.

Uric acid is what excites the kidneys, they become overworked; you struggle, ache, and feel like lumps of lead. The urine becomes cloudy; the bladder is irritated, and you may be obliged to seek relief two or three times during the night. When the kidneys clog you need help them flush off the body's urinous waste or you'll be a real sick person shortly. At first you feel a dull ache in the kidney region, you suffer from backache, and headache, dizziness, stomach gets sour, tongue coated and you feel rheumatic twinges when the weather is bad.

Eat less meat, drink lots of water; also get from any pharmacist four ounces of Jad Salts; take a tablespoonful in a glass of water before breakfast for a few days and your kidneys will then act fine. This famous salts is made from the juice of grapes and lemon juice; combined with lithia, and has been used for generations to clean clogged kidneys and stimulate them to normal activity, also to neutralize the acids in urine, so it no longer is a source of irritation, thus ending bladder weakness.

Jad Salts is inexpensive, cannot injure; makes a delightful effervescent lithia-water drink which everyone should take now and then to keep the kidneys clean and active. Druggists here say they sell lots of Jad Salts to folks who believe in overcoming kidney trouble while it is only trouble. (Adv.)

Ask Your Grocer for Bar-None Flour

If you want to Bake Better Biscuits

J. H. ANDERSON, General Sales Agent, Oklahoma City, Oklahoma City.

It's Not What You Earn

It's What You Save

The dollar that you earn and save, is worth a thousand times more than the ten dollars you spend.

If you have found it hard to save money, try the Oklahoma City Building and Loan association way—systematic, every-month saving.

Oklahoma City Building and Loan association stock pays regular dividends, compounded semi-annually.

We'll be glad to tell you more of our plan if you will call at our offices, telephone or write us.

First and Harvey Maple 970

Oklahoma City Building and Loan Association

Eastern States Store More Oil

OIL CITY, Pa., Jan. 22.—(Special)—The Eastern pipe lines had in their lines or in storage on January 1 the total volume of 7,864,256 barrels of crude oil, an increase of 181,[illegible]. The over the previous month. Of this oil, 5,652,256 was Mid-Continent crude; 2,207,000 Pennsylvania crude; 1,179,000 Lima-Ind. 831,551 Kentucky oil, and 3,956 Illinois oil.

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