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**A YEAR'S CHANGE IN
 BUSINESS CONDITIONS**

In the history of American busi-
 ness no chapter reads more like a
 fairy tale than that dealing with the
 events of the past year. No more
 rapid or complete transition from a
 state of dependence to one of inde-
 pendence or from the pauper to
 prince condition, has ever occurred
 in any country.

A year ago the United States was
 worried by its debts to Europe and
 apparently had no means of paying.
 The amount was from \$300,000,000 to
 \$400,000,000. England sent commis-
 sioners over here to tell us how it
 must be paid. The main argument
 was to pay in gold and pay quickly.
 American dollars were at a heavy
 discount, \$7 being required at one
 time to offset an English pound,
 against a normal \$4.86. Industries
 were closing. The numbers of unem-
 ployed taxed the organized efforts of
 all charity bodies. Savings banks
 were losing deposits at an alarming
 rate. Mortgages were being fore-
 closed on a scale almost unknown in
 the East. The stock exchanges were
 silent. There were several hun-
 dred thousand idle cars on the side
 tracks of American railroads, and
 a proportionate number of idle en-
 gines. Money was tight, and banks
 in New York were much under their
 legal reserve requirements. Gold
 coin and gold certificates were being
 hoarded. Mines were shut down.
 Building operations were at a stand-
 still. Even automobile sales dropped
 abruptly.

The reverse of nearly every one
 of these conditions obtains today.
 To pay our bills constituted gold
 the war we sent \$110,000,000 gold
 abroad, most of it to Canada for ac-
 count of the Bank of England. Not
 only has this amount been returned
 but \$175,000,000 more. The deprecia-
 ted dollars have been set on a pedestal.
 The merchant in China, the
 trader in South America, the import-
 er out in India, and the neutral man-
 ufacturer of laces in Switzerland read
 the pulse of the world's exchanges in
 dollars where they used to make
 their diagnoses from the fluctuations
 of sterling. Never until the debt
 of Great Britain to the United States
 became so large in September had
 bills on London sold at \$1.50 or at
 a discount of about 7 1/2 per cent.
 Simultaneously exchange on Paris
 was 15 per cent. below normal, ex-
 change on Berlin and Frankfurt even
 a little more depreciated and Italian
 lire more than 20 per cent under the
 national figure.—From American
 Business transformed by The War, by
 Charles F. Snee, in the American
 Review of Reviews for October.

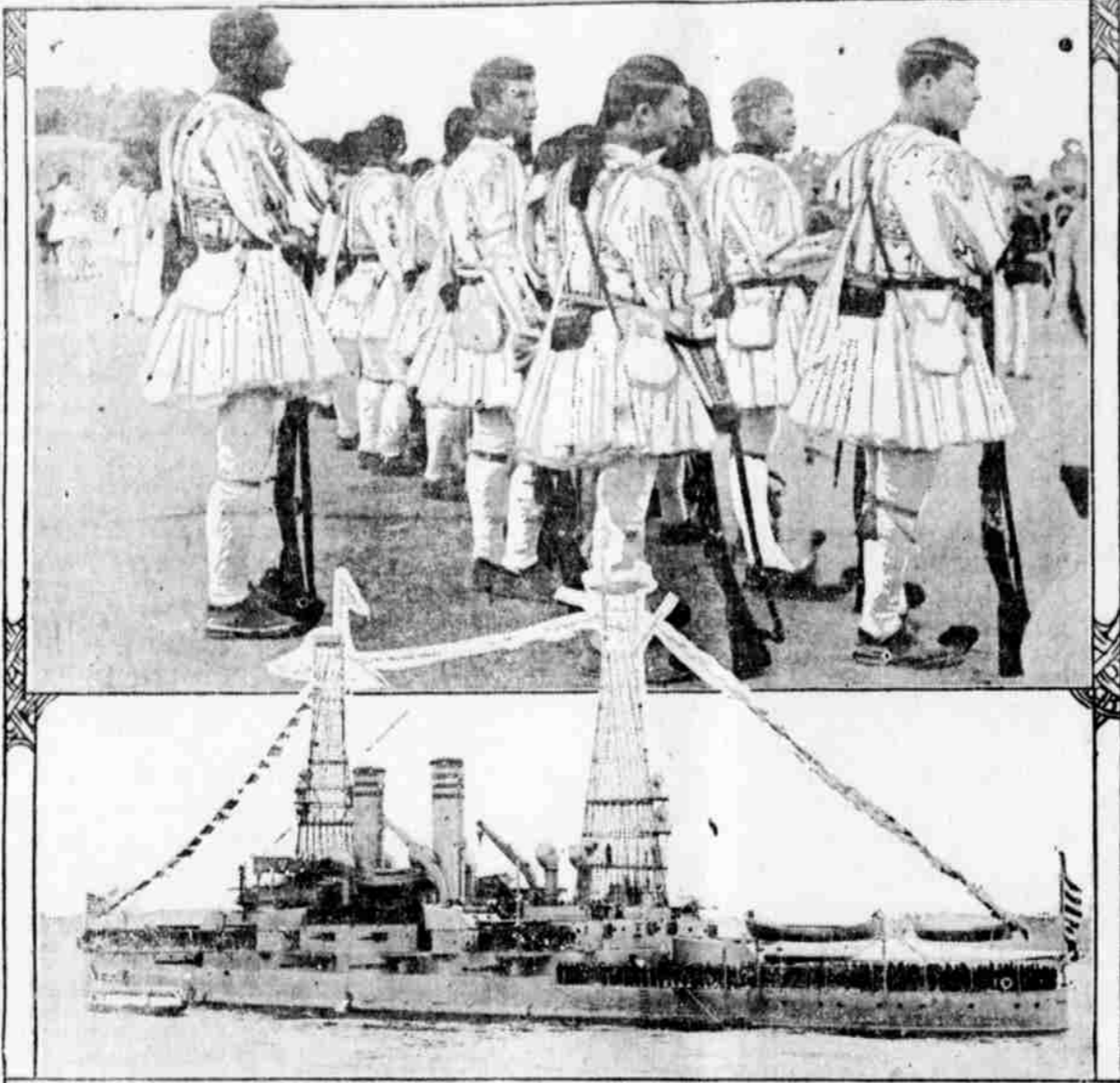
**FORTUNES MADE IN
 SPECULATION**

Golden tales of fortunes made in
 war stocks are spreading far and
 wide. They are read with avidity in
 many humble homes. The story of
 the man who put up \$180 on one
 stock for his baby, and now has
 \$364,000 will go far. Clerks, teach-
 ers, servant girls, and widows are
 itching to try their luck.

A woman whose husband made a
 pot of money in such a way was
 urging her neighbors to try some
 of these long chances. "If we hadn't
 done it, where would we be now?"
 was her philosophy. Perhaps it will
 be like Bell telephone, has been an
 argument that has persuaded many
 people to take long chances on min-
 ing prospects, tropical plantations
 and undeveloped inventions. The
 story of the war stocks of 1915 will
 similarly incite people to risky spec-
 ulation for many years.

Every case where a fortune is ac-
 quired in speculative stocks is trump-
 eted in the newspapers. For every
 one of these there are scores who
 drop little hoards and keep still
 about it. It is bad enough to lose
 without having people know about

**EX-AMERICAN WARSHIPS MAY SEE ACTION;
 GREECE'S "PETTICOAT" SOLDIERS CALLED OUT.**



GREECE'S "PETTICOATED" SOLDIERS—The LEMNOS (FORMERLY U.S.S. MISSISSIPPI)

Greece, deciding on general mobilization as a reply to Bulgaria's action, can put at least 500,000 men under arms. The country is divided into six army corps districts, which produce eleven divisions of 25,000 men each, making 242,000 men in all. By using the veterans of 1912-13 these could easily be raised to 500,000. Some of the infantrymen dress in the famous and distinctive Greek national dress, including the "petticoat" or kilt. The Greeks take great pride in their artillery, which, like the Bulgars, is the French pattern. The Greek infantry is armed with the Mannlicher-Schonauer rifle, model 1903. The field artillery is the rapid fire 75 mm. Schneider-Canet. The Greek navy, with the exception of one armored cruiser, the Georgio Averof, built in 1910, and the battleships Idaho and Mississippi (now the Kilkis and Lemnos, respectively), purchased recently from the United States, consists principally of obsolete craft.

your folly.

In a speculative investment on the
 stock exchange, the cards are stacked
 against the outsider. If he is to
 make much money he must put up
 his savings on a narrow margin.
 Fluctuations are wide, and the mar-
 gin may be wiped out even on an
 advancing market.

Besides a lot of these speculative
 propositions, the war stocks are
 comparatively sound. But even these
 are very dangerous, except for those
 who can afford to lose. They have
 already reached high levels.

It is history that wars end sooner
 than people expect. Every one will
 remember how suddenly the Russo-
 Japanese war collapsed. Kings and
 captains may bluff, but in the back
 offices the financiers are figuring.
 They know when they are licked be-
 fore the enemy does. When that
 day comes, and it will come sooner
 than some expect, look out for the
 war stocks. Europe will then buy
 its munitions at home, to help its
 own impoverished people.

**THE PROBLEM OF
 CHEAP RENTS**

The man who reads many newspa-
 pers finds frequent items headed
 Houses Scarce, or More Tenements
 Needed. There are many towns
 where the lack of houses for work-
 ing people is a real problem. It of-
 ten checks town growth.

This has resulted from increased
 building costs. Materials cost 25 to
 50 per cent more than ten years ago.
 Carpenters, masons, plumbers, and
 painters are better paid. Capitalists
 say there is no profit in putting up
 houses for rent.

Of course there are often old hous-
 es lacking modern conveniences that
 can be had cheaply enough. But it
 is constantly getting harder to rent
 places without modern plumbing and
 the like. People will not go into
 dirty and unsanitary neighborhoods.

Some social workers have become
 convinced that in towns of much size
 the working people must expect to
 live in blocks of houses all joined
 together. This gives light only at
 front and back. It seems to take
 away from the homelike character of
 a neighborhood and the individual
 home is more apt to develop a feel-
 ing of ownership and pride in the
 appearance of the property.

As building costs increase, the gen-
 eral result is that people live in
 smaller space, or go out farther into
 the outskirts. The working man of
 today commonly lives in much smaller
 quarters than were occupied by
 his father on the old farm. In large
 cities people manage to adjust them-
 selves to a cramped tenement apart-
 ment house life. There is common-
 ly a total lack of the room required
 to swing the traditional cat.

If people will learn to live with
 less furniture, with few bulky belong-
 ings, and pursue the simple life, they
 can be happy in small quarters.
 Much can be said for the old fash-

ioned love in a cottage, philosophy,
 only it seems to be only one floor
 in the cottage for a good many. But
 it is largely a matter of style and
 example. One does not feel so cramped,
 if all the neighbors and one's
 friends live the same way. The
 hard working people in moderate sized
 places may have more room than
 the fashionables of New York and
 Chicago.

**THE POWER OF
 EXPRESSION**

A school teacher was complaining
 the other day of the inability of her
 children to talk. On the playground
 no limit existed to their volubility.
 But in school they could not express
 themselves. It was not simply that
 they could not discuss matters that
 come up in lessons. They could not
 stand up at their desks and give a
 connected account of a ball game.
 If you ask them to describe an ex-
 cursion they had enjoyed, all they
 can say, is, "It was great."

And yet these are not the days of
 "Children should be seen and not
 heard." Young America has the floor
 and is permitted to interrupt his el-
 ders at will.

There are many mute inglorious
 Miltons in the world, having great
 gifts of observation and penetration.
 Their friends regret that they are so
 little known and appreciated. Usual-
 ly they lack some gift of concentra-
 tion. They can't focus their roam-
 ing genius and make it count. They
 can't formulate logically their
 thoughts and place them connectedly
 before other people.

It is a vital thing in a school to
 develop this gift. The writing of
 essays and compositions is useful.
 Declamation of some other person's
 words helps toward self possession.
 But these exercises don't give readi-
 ness of personal expression. In the
 contacts of life, the right word and
 sequence of ideas must be nearly in-
 stantaneous.

Probably debates are the most use-
 ful means of bringing out this gift.
 Some people think that the power to
 think on your feet, to develop thought
 as you go along, is needless only to
 the orator and statesman. But every
 business man needs it to sell his
 goods, every professional man needs
 it to sell his ideas. And there is
 no easier way for the person of hum-
 ble position to rise, to sell his ser-
 vices to better advantage, than to
 show a gift for expressing ideas con-
 nectedly and reasonably.

Neuralgia of the face, shoulder,
 hands, or feet requires a powerful
 remedy that will penetrate the flesh.
BALLARD'S SNOW LINIMENT pos-
 sesses that power. Rubbed in where
 the pain is felt is all that is neces-
 sary to relieve suffering and restore
 normal conditions. Price 25c, 50c,
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**Big Guns Blaze
 Way for Drive**

Renewal of Allies' Offensive in the
 West is Foreshadowed by
 Heavy Firing

London, Oct. 6.—There is little
 change in the military situation on
 any of the war fronts.

Reports, which remain unconfir-
 med, are to the effect that Austro-
 German forces, variously estimated
 at from 100,000 to 500,000 men with
 2000 guns are proceeding through
 southern Hungary to attack Serbia.
 Military observers here, however, as-
 sert that it is probable that a figure
 between these estimates would be
 nearer the truth declaring that there
 is no evidence of any heavy with-
 drawal of Teutonic troops from the
 Russian front and that the western
 front every day is demanding new
 drafts.

The observers say that the Ger-
 mans are not in a position to with-
 draw many troops from the Russian
 side, as the armies of Emperor Nich-
 olas are making a desperate effort to
 assume the initiative in the fighting.

Hindenburg's Drive Checked

On some sectors, Petrograd reports
 the Russians already have succeed-
 ed in doing this. Besides, it is as-
 serted, they have now held up Field
 Marshal von Hindenburg's drive
 against Dvinsk for several weeks and
 inflicted very serious losses on him.
 Von Hindenburg is now reported to
 be receiving reinforcements with a
 view to making another attempt to
 force his way through the outer de-
 fense of the city.

In the west the big guns are boom-
 ing, seemingly preparing a way for
 a continuation of the offensive of the
 allies, which the Germans doubtless
 will try to forestall by an attack
 from their side. In Champagne the
 French have captured the village of
 Tahure and the summit of the hill of
 Tahure which is situated at a point
 in the German second line of de-
 fenses.

The Italians record another ad-
 vance toward Roverto, which has so
 many times been reported as evacu-
 ated by the Austrians.

More Men Called For

The heavy losses sustained by the
 British and French in their attempts
 to penetrate the German lines in
 France and the large number of men
 required for the operations along the
 Euphrates river and in the Darda-
 nelles and the Balkans have made
 necessary another appeal for the en-
 listment of men throughout the coun-
 try. The Earl of Derby who is di-
 recting recruiting and who is re-
 ceiving the assistance of the labor
 organization, in his work has taken
 charge of a campaign the object of
 which is to obtain at least 30,000
 men weekly. Should it fall it seems
 fairly certain that parliament will
 adopt a national service bill.

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**McAdoo is for
 Duty on Sugar**

President Wilson is in Accord With
 the Plan. Needed to Cut
 Deficit

Washington, Oct. 6.—Retention of
 the present duty on sugar until con-
 ditions become normal and extension
 of the emergency tax law until the
 European war is over are two re-
 venue measures which the adminis-
 tration has decided to ask from Congress
 on the coming session.

Secretary McAdoo announced to-
 night he would recommend the nec-
 essary legislation and it is under-
 stood President Wilson is in accord
 with the plan.

No other revenue measures have
 been approved by the administration
 so far, although many suggestions
 have been offered which may be con-
 sidered before Congress completes its
 work.

Retention of the duty on sugar—
 which goes on the free list May 1,
 1916, unless Congress acts—would
 give the treasury about \$50,000,000 a
 year. The emergency tax is count-
 ed upon to produce about \$100,000,000
 a year.

Must Have Remedies

Since both the sugar duty and the
 emergency tax are working at pres-
 ent, however, this would not mean
 any increase in existing revenues.
 Larger appropriations for the army
 and navy without any corresponding
 cut in other expenditures indicates
 that more revenue must be raised
 from other resources in the next
 few months. There has been much
 talk about an issue of Panama canal
 bonds, authorized having been given
 by Congress for the issuance of more
 than \$200,000,000 of these securities
 but Mr. McAdoo has stated that no
 such step is in contemplation. A
 lowering of the exemption limit of
 the income tax law is believed to be
 more probable.

The secretary's announcement fol-
 lows:

"In reply to many inquiries I have
 received about the revenue measures

that will be proposed in the next
 Congress, I have determined to rec-
 ommend 1 that the emergency re-
 venue act, which expires by limitation
 on December 31, 1915, be extended
 until peace is restored in Europe and
 2 that the existing duties on sugar
 shall be retained for several years,
 or until normal customs conditions
 are restored. These are distinctively
 revenue measures and are necessary
 in view of the extraordinary
 conditions now prevailing throughout
 the world.

May Ask for Other Measures

"It is impossible to state at the
 moment what, if any, additional re-
 venue measures may be necessary, as
 the estimates of the various depart-
 ments have not yet been received.
 It is clear, however, that the two
 sources of revenue I have just men-
 tioned should be preserved no mat-
 ter what the departmental estimates
 may be. Of course, it rests with
 the Congress to say what shall be
 done. I am merely stating what my
 recommendations in these particulars
 will be."

The emergency tax during the
 last fiscal year brought in more than
 \$53,000,000 in the eight months it
 was in effect, and is counted upon to
 bring in during the six months it
 would run under present conditions
 this fiscal year about \$44,000,000.
 The sugar duty is expected to bring
 in at least \$50,000,000 more.

Both the emergency taxes and the
 present sugar duty failed to keep
 the treasury away from a deficit last
 fiscal year when disbursements ex-
 ceeded receipts by about \$35,000,000.

TAILOR SAYS, MOST DELIGHTFUL

Most tailors suffer from constipation
 G. W. Roberson, Wichita Falls, Tex.,
 says: "I find Foley Cathartic Tablets
 the most delightful, cleansing cathar-
 tic I have ever taken. They keep the
 stomach sweet and liver active, and
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 headache, dullness and other results
 of clogged bowels. Sold everywhere."
 —Adv.

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 stored to the owner more often by
 the use of a little printers' ink.

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