12th day of July, A. D., 1922, the said Harry Podolsky, doing business as East Fourth Street Glass & Hardware company was duly adjudged a bankrupt and the first meeting of creditors will be held at the office of the undersigned, 605 Palladio building, Duluth, Minnesota, on Monday the 7th day of August, A. D., 1922, at 10 o'clock A. M., at which time the creditors may attend, prove their claims and elect a trustee, examine the bankrupt and transact such other business as may properly come before the meeting. At the time of said first meeting, an immediate sale of the assets will be considered.

Dated, Duluth, Minnesota, July 21, 1922.

WILLIAM O. PEALER,
Referee in Bankruptcy.

D. N. T., July 22. 2312.

NOTICE TO CONTRACTORS.

Sealed bids will be received by the Board of Education of the City of Duluth, at its office in the Glencoe Building, up to Monday, July 31st, 1922 at 3 o'clock p. m., for finishing the third floor of the new part and alterations in the old part of the Franklin School building, according to plans and specifications that may be obtained from Kelly & Sherfchk, architects, Lonsdale Building, Duluth Minnesota. Separate bids will be received for the general work, heating and ventilating, plumbing and electric wiring.

The right is reserved to reject any or all bids.

Address bids to the undersigned and mark envelope, "Bid Franklin School."

CHAS. A. BRONSON,
Clerk.

D. N. T. July 22-24-26. No. 2314.

Order of Hearing on Petition for Probate of Foreign Will.

STATE OF MINNESOTA, COUNTY of St. Louis.—ss. In Probate Court. In the matter of the estate of Albert Olson, Decedent.

Certain instruments purporting to be authenticated copies of the last will and testament of Albert Olson, and of the probate thereof in the Superior Court in and for the County of Yakima, State of Washington, having been presented to this court, and the petition of Mary Louise Olson, being filed herein, representing among other things, that said decedent, died testate, in the County of Yakima, State of Washington, on the 10th day of May, 1922, leaving estate in the County of St. Louis, State of Minnesota, and that said instrument has been allowed and admitted to probate as his will in the court above named, and praying that said will be allowed and admitted to probate in this state, and that letters testamentary be issued thereon to Mary Louise Olson;

It is ordered, That said petition be heard before this court, at the Probate Court Rooms in the Courthouse, in Duluth, in said County, on Monday, on the 14th day of August, 1922, at nine o'clock a. m., and all persons interested in said hearing and in said matter are hereby cited and required at said time and place to show cause, if any there be, why said petition should not be granted.

Ordered further, That this order be served by publication in The Duluth News Tribune, according to law, and that a copy of this order be served on the County Treasurer of St. Louis County not later than ten days prior to said day of hearing.

Dated at Duluth, Minn., July 20, 1922.

By the Court,
S. W. GILPIN,
Judge of Probate.

Attest: G. R. Gifford,
Clerk of Probate.
(Seal).

D. N. T., July 22, 29, Aug. 5. 2313.

UNITED STATES DISTRICT COURT.
District of Minnesota, Fifth Division.

In the matter of Michael Niezgodka, Bankrupt. In Bankruptcy.

To the creditors of Michael Niezgodka, of the city of Duluth, in the county of St. Louis and district aforesaid:

Notice is hereby given that the said Michael Niezgodka was duly adjudged a bankrupt on the 12th day of July, A. D., 1922, and that the first meeting of creditors will be held at the office of the undersigned, 605 Palladio building, Duluth, Minnesota, on Monday the 7th day of August, A. D. 1922, at 10 o'clock A. M., at which time the creditors may attend, prove their claims and elect a trustee, examine the bankrupt and transact such other business as may properly come before the meeting.

Dated, Duluth, Minnesota, July 21, 1922.

WILLIAM O. PEALER,
Referee in Bankruptcy.

D. N. T. July 22. 2311.

UNITED STATES DISTRICT COURT.
District of Minnesota, Fifth Division.

In the matter of Harry T. Stoneman and Elmer J. Williams, Co-partners as Stoneman and Williams, and as Individuals, Bankrupt. In Bankruptcy.

To the creditors of Harry T. Stoneman and Elmer J. Williams, co-partners as Stoneman and Williams, and as individuals, of Virginia, in the county of St. Louis and district aforesaid, Bankrupt:

Notice is hereby given that on the 11th day of July, A. D., 1922, the said Harry T. Stoneman and Elmer J. Williams, co-partners as Stoneman & Williams and as individuals, were duly adjudged bankrupt and the first meeting of creditors will be held at the office of the undersigned, 606 Palladio building, Duluth, Minnesota, on Monday the 7th day of August, A. D., 1922, at 11 o'clock A. M., at which time the creditors may attend, prove their claims and elect a trustee, examine the bankrupt and transact such other business as may properly come before the meeting. At the time of said first meeting, an immediate sale of the assets will be considered.

Dated, Duluth, Minnesota, July 21, 1922.

WILLIAM O. PEALER,
Referee in Bankruptcy.

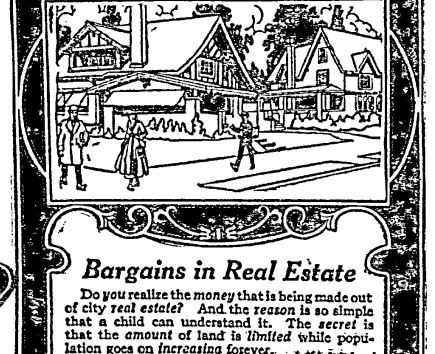
D. N. T., July 22. 2310.

UNITED STATES DISTRICT COURT.
District of Minnesota, Fifth Division.

In the matter of Harry Podolsky, doing business as East Fourth Street Glass & Hardware company. Bankrupt. In Bankruptcy.

To the creditors of Harry Podolsky, doing business as East Fourth Street Glass & Hardware company, of the city of Duluth, in the county of St. Louis and district aforesaid, Bankrupt:

Notice is hereby given that on the



Bargains in Real Estate

Do you realize the *money* that is being made out of city *real estate?* And the *reason* is so simple that a child can understand it. The *secret* is that the *amount* of land is *limited* while population goes on *increasing* forever.

The Want Ad section of this paper offers real estate opportunities regularly. If you want to buy *right* read our Real Estate Want Ads.

And if you have real estate to sell remember that an *army of purchasers* will see *your* ad in the Want Ad section of this paper every day.

Little Want Ads like these sell Real Estate

WANTED—A good building lot in a growing residential portion of the city, for Betsemeir purposes. Unimproved property preferred. Must be located within reasonable walking distance of street car line. Write at once, stating size, location and price of lot, etc. ADDRESS:

FOR SALE—Business lot fronting 40 feet on Main Street, 20 feet on Health Avenue. In heart of retail district. Actual count shows 8000 people pass this corner than any corner in the city with a few exceptions. A bargain. ADDRESS:

Many a shrewd *business man* and *woman* in this city has found our Want Ads the *shortest* line between *buyer* and *seller*.

Read and Use the Want Ads in

The News Tribune

Interstate Bus Line

Solon Springs and Lake Nebagamon

Saturday Busses Leave Hotel Superior 6:45 A. M., 12 Noon, 4:30 and 7:30 P. M.

SUNDAYS AND HOLIDAYS

Busses Leave Hotel Superior 8:00 A. M., 1:15, 4:30 and 7:30 P. M.

From Duluth take Superior Bus 30 minutes earlier (Except no connection for 6:45 Bus).

Leaving Solon Springs Saturday
8:00 A. M., 1:30, 5:45 and 10:30 P. M.

Leave Solon Springs Sundays and Holidays
9:30 A. M., 2:45, 5:45 and 10:30 P. M.

Leave Solon Springs All Other Days
8:00 A. M., 1:30 and 5:45 P. M.

Lake Nebagamon definite schedule will be published later; in meantime information can be secured from driver or telephone the office.

A pleasure trip to the Springs or Lake Nebagamon. Round trip tickets $1.50, good for five days; $1.00 one way.

Telephone Broad 402—Melrose 440, Melrose 4710.

Policies in force at end of previous year (last column only) 22,260 $54,068,405.00
Policies in force at close of the year ..22,556 55,928,524.00
Net increase 196 1,860,119.00
Issued, revived and increased during the year 3,836 $11,914,111.00
Total terminated during the year. 3,640 10,053,992.00

Exhibit of Policies, 1921.

(Group)	No.	Amount.
Policies in force at end of previous year	7	$ 351,768.00
Policies in force at close of the year	3	184,788.00
Net decrease ..	4	166,980.00
Issued, revived and increased during the year.		72,392.00
Total terminated during the year.	4	239,372.00

STATE OF MINNESOTA DEPARTMENT of Insurance.

I hereby certify that the annual statement of the Volunteer State Life Insurance Company for the year ending December 31st, 1921, of which the above is an abstract, has been received and filed in this department and duly approved by me.

GEO. W. WELLS, JR.
Commissioner of Insurance.

D. N. T., July 20-21-22. 2309

The Volunteer State Life Insurance Company

Principal office; Chattanooga, Tennessee.
Organized in 1903.
Z. C. Patten, president; E. Leon Porter, secretary.
Attorney to accept service in Minnesota: Commissioner of Insurance.
Cash capital, $500,000.00.

Income in 1921.

First year's premiums....	$ 277,614.61
Dividends and surrender values applied to purchase paid up insurance and annuities	593.60
Renewal premiums	1,233,281.09
Total premium income..	$1,511,489.30
Rents and interests.....	$ 432,606.23
Gross profits on sale, maturity or adjustment of Ledger Assets	5,765.53
From all other sources...	46,426.49
Total income	$1,996,487.60
Ledger Assets December 31st of previous year..	$5,075,870.79
Sum	$7,072,358.39

Disbursements in 1921.

Death, Endowment and Disability claims ...$	245,582.36
Annuities, and premium notes voided by lapse..	159.12
Surrender values to policy holders	117,244.22
Dividends to policy holders	34,561.77
Total paid policy holders	397,548.47
Dividends to stockholders	50,000.00
Commissions to agents first year's premiums..	195,953.67
Commissions on renewals.	65,301.33
Salaries and allowances for agencies	7,530.37
Agency supervision and branch office expenses.	5,759.71
Medical examiner's fees and inspection of risks.	21,569.36
Salaries of officers and employes	108,348.37
Taxes, federal, state, insurance department, and all other taxes, licenses and fees	58,099.74
Agents' balances charged off	1,181.37
Gross loss on sale, maturity or adjustment of ledger assets	51,843.98
Rent, advertising, printing and stationery, etc.	30,772.90
All other disbursements..	85,653.65
Total disbursements....	$1,079,613.47
Balance	$5,992,744.92

Ledger Assets Dec. 31, 1921.

Value of real estate owned	$ 736,210.62
Mortgage loans	2,202,838.07
Premium notes and policy loans	1,573,805.58
Bonds and stocks owned.	1,253,022.59
Cash, in office, banks and trust companies	138,558.88
Bills receivable and agents' balances.....	19,366.71
All other ledger assets...	2,952.56
Total ledger assets (as per balance)	$5,992,744.92

Non-Ledger Assets.

Interest and rents due and accrued	$ 99,021.99
Gross assets	6,246,728.41
Deduct Assets Not Admitted.	
Agents' debit balances...$	20,180.65
All other assets not admitted	8,000.00
Total assets not admitted	28,180.65
Total admitted assets..	$6,218,547.76

Liabilities Dec. 31, 1921.

Net reserve	$5,115,859.00
Reserved for supplementary contracts; liability on cancelled policies...	53,798.13
Claims adjusted and not due, and unadjusted and reported	18,145.63
Claims resisted	14,862.00
Premiums paid in advance	1,953.39
Dividends due or apportioned policy holders...	19,911.61
Special reserve	267,503.54
Interest and rents.....	33,719.16
All other liabilities.....	92,735.29
Total liabilities on policy holders' accounts.	$5,618,547.76
Capital stock paid up....	$ 500,000.00
Unassigned funds (surplus)	$ 100,000.00

Exhibit of Policies, 1921.

(Ordinary)	No.	Amount.

Florists.

"SYMPATHY"
in great bereavement truly expressed by an offering of Flowers.
From DULUTH FLORAL CO.
Reputation Florists.

Funeral Notices.

FUNERAL FLOWERS A SPECIALTY. Duluth Floral Co., 121 W. Sup. St.

Special Announcement.

TRIP THE LIGHT FANTASTIC To music of Columbia records, latest and best fox trots and waltzes played by master musicians. We have records in every tongue and dialect. Hear them—across from the Holland.
FIFTH AVE. MUSIC SHOP.
10 N. 5th Ave. W.

LEARN STAGE DANCING taught by MR. BEN BLUE, formerly of ORPHEUM CIRCUIT. For apointment call MEL. 313. Studio upstairs, 30 E. Superior street.

Minna Lane's Colonial Beauty Shop, 501 Lyceum Bldg. Marcel and water waving. Facial and scalp treatments. Mel. 4425.

Lost and Found.

LOST—Black hand bag, between Barnum and Duluth Thursday. Return to Max Wain, Chisholm, Minn. Reward.

LOST—Lady's coat, blue and gray, between Barnum and Carlton Thursday. Write or call 617 Lake Ave. North. Mel. 3475.

COAT lost, baby's black silk, and white embroidered bonnet Sunday at Lester Park. Call Mel. 1516.

LOST—Diamond solitaire ring. Liberal reward offered. Call Hem. 2834.

Educational.

DAY AND EVENING SCHOOL Open all year. Stenographic, bookkeeping and secretarial courses. Individual instruction. Central Business College, 39 E. Superior St.

Personal.

THE PRISCILLA SHOP, 205 Fidelity Bldg., Melrose 4050. Hemstitching, 10c yard; skirt plaiting, $1.50 and $2. Mail orders.

FIDELITY BLDG. DRESSMAKING SHOP—312 Fidelity Bldg., Mel. 1208. Carrying complete line of dressmaking materials.

WE DO PAINTING and decorating; good work, right prices. Cal. 1707-J after 6.

EYES carefully tested. Artificial eyes fitted. C. D. Trott, Optometrist, New-Jersey Bldg.

Personal. (Continued.)

The 5th Ave. Music Shop
Records for all make machines in English and foreign languages. Open evenings. 10 N. 5th Ave. W. Mel. 1508.

Pianos Lyon-Healy, Bush & Gerts, Kranich & Bach, Ilg, G. Johnson, for quick sale at Korby Piano Co.

Lindgren's Victrola Shop
Complete stock of Victrolas and Victor Records.
232 WEST FIRST STREET.

$1 Down Grafonola Sale
continues for a short time only, act now. Bun alow Grafonola Shop, 101 West First street. Open evenings.

DR. O. W. WESTLIND, naturopathic physician. 506 Columbia Bldg. Mel. 2060.

French Novelty Shoppe
111 E. 1st St., Mel. 6553. Hemstitching 5c yard, prices on dressmaking and remodeling.

BE CHARMINGLY attractive. Use LIQUAID for eyelashes. Does not smart, rub off or run while swimming. Guaranteed harmless. Is the best and costs less. Have your beauty parlor or druggist order it.

LOOK OVER our new line of switches, bobs, transformations and curls. Excellent marcelling done. Glass Block Beauty Shop. Clerk.

CANCER AND TUMORS removed and cured without knife or pain. Write for free illustrated book. Dr. Williams' Sanatorium, 2023 University Ave., S. E., Minneapolis.

Horrigan's Hair Shop
Harper Method. Marcel Waving
102 Sherman Bldg., Melrose 4260.

RHEUMATISM, Asthma, Catarrh, Hay Fever and Eczema cured quickly. Addatine, Polkerta, Swenson ave. Smithville, Minn.

HEMSTITCHING, PICOTING, BUTTON HOLES, AND RECORD EXCHANGE. WHITE SEWING MACHINE CO., 29 East Superior st.

GRAY HAIR RESTORED to original color, natural and nondetectable. Knauff Sisters, 2nd floor Fidelity Bldg.

Sandler's Fur Shoppe
Relining, remodeling and repairing furs, low prices. 105 Oak Hall Bldg.

SAM KEARNS, specialist in hydro-electrical treatment. Lady attendant. Miss E. M. Foley, 26 North Fifth Ave., West under McKay hotel.

Fidelity Beauty Shop
Marceling, Scalp Treatments, Hair Goods. 201 Fidelity Bldg. Mel. 1550.

THE Novelty Shop, 207 Fidelity Bldg. Hemstitching, Buttons, Embroidery Gifts and Cards for all occasions.

HAVE YOUR EYES EXAMINED and glasses fitted by The Savolainen Co.

Wanted—Male Help.

WANTED BY
GREAT NORTHERN RY.

MACHINISTS
BOILERMAKERS
BLACKSMITHS
SHEET METAL WORKERS
COACH CARPENTERS
CAR REPAIRERS
ELECTRICIANS
WELDERS

AT WAGES AUTHORIZED BY UNITED STATES LABOR BOARD. APPLY AT NEAREST SHOP, OR DIVISION SUPERINTENDENT'S OFFICES.

Free Transportation

WANTED BY
CHICAGO, ST. PAUL, MINNEAPOLIS AND OMAHA RAILWAY

MACHINISTS,
BOILERMAKERS,
BLACKSMITHS,
SHEET METAL WORKERS,
COACH CARPENTERS,
CAR REPAIRERS,
ELECTRICIANS,
WELDERS

AT WAGES AUTHORIZED BY UNITED STATES LABOR BOARD. APPLY AT NEAREST SHOP, REPAIR YARD, OR DIVISION SUPERINTENDENT'S OFFICE.

Free Transportation.

SALESMEN ATTENTION!
Clean cut, aggressive salesmen wanted at once by one of the largest manufacturers of household appliances in the United States. Products nationally advertised. Producers earn $100.00 per week. References required. Call Mr. A. E. Richter, Northwestern District Mgr. Spalding hotel, Saturday morning, 9 to 12, a. m.

CAMP waiters wanted, $60.00 per month. Also cooks and clerks. Good pay. Apply 235 Hammond block, Superior, Wis. Broad 359.

FLAGMEN, experienced only, steady work. Apply on job, 18th Ave. East and 3rd St. Harris Bros.

FIRST class shoemaker wanted. Clark's Shoe Repair shop, 5705 Grand Ave., West Duluth.

BARBER wanted at once. Good steady man. Fashion Barber shop, Virginia, Minn.

FIREMEN, brakeman, beginners. $150, later $250. No strike. Railway, News Tribune.

Wanted—Male Help. (Continued.)

WANTED—3 shop lumber graders, 65 cents per hr.; 2 experienced jobbers, 87 cents per hr. Apply at employment Co., 413 W. Michigan street.

LEARN BARBER trade; earn good wages; low rate, catalog free. Moler Barber college, Dept. 1852, St. Cl., Nicollet, Minneapolis.

MUST HAVE eleven young men at once. High school training or better. Start on a seven dollar per week basis as a messenger boy. Seven to 10 o'clock evenings. 1002 First Superior.

Wanted—Female Help.

EXPERIENCED
FUR FINISHER
WANTED
BRADBURY FUR SHOP
7 N. 1ST AVE. W.

WANTED experienced stenographer with knowledge of shorthand. One who has had experience in general business preferred. Apply in own handwriting, stating experience, references and salary expected. Address F 69, News Tribune.

WANTED AT ONCE—Competent cook for small family, good wages, good home; pleasant surroundings; room to entertain guests much appreciated; permanent if they care to remain; only three in family. Apply Mrs. J. L. Washburn, 101 Oneida street. Telephone Hemlock 2291.

GIRL WANTED for general housework in modern apartment, family of 3. Scandinavian preferred. No objections to a good comer. Mrs. J. L. Madden, 721 E. 1st St., Apt. 2.

COMPETENT MAID for general housework, 3 in family; no washing. Highest wages. Now or Aug. 1. Mrs. H. A. Carmichael, 1332 E. 3rd St. Hem. 2.34.

HOUSEKEEPER wanted Sept. 1. Two adults. New. Write Box 1, Duluth, preferring good home rather than high wages. Call Mel. 6353 after 5 p. m.

WANTED — Competent housework girl. References required. Call Mel. 2117 East Superior street. Hemlock 4.82.

GIRLS for chorus, experience essential. For particulars write K. Cash, in care of Frisco Frolic Co., Chisholm, Minn.

STENOGRAPHER with experience in the insurance business wanted. Apply in person. Craig-Gilbert Co., 503 Sellwood Bldg.

COMPETENT GIRL, or woman for housework. References. 1125 East Superior St., Hem. 1345.

WANTED—Competent girl for general housework. References required. Mrs. Herbert Warren, 1 E. Superior St.

COMPETENT COOK wanted at once. Also 2nd maid, Sept. 1st. Mrs. Henry Bridgeman, Lakeside 139.

EXPERIENCED GIRL for general housework. Mrs. James F. Wise, 1110 East Sup. St.

EXPERIENCED second cook. Day's work, apply unless qualified. Tuxedo Cafe, 305 Central Ave.

GIRL for general housework; electrical appliances. Lakeside 2434. 4305 Cook St.

COMPETENT girl for general housework. Hemlock 2553. 1421 E. 4th St.

EXPERIENCED waitress wanted. Tourists' Cafe, Central Ave. W., Duluth.

NEAT APPEARING SALESLADIES to sell from house to house. Call 11 21st ave. W.

MAID for general housework, 3 in family, no laundry work. Hem. 4499.

COOK for hospital, must be competent, good wages. Inquire Melrose 1686.

RELIABLE girl for general housework, 3 in family. Mrs. C. F. Hartman. Hem. 2257.

2 EXPERIENCED waitresses wanted. Lyceum cafe, 415 W. Superior.

GIRL for general housework. Call 2162 E. 3rd St.

WAITRESSES wanted. Call Duluth Auto Club. Lincoln 398 M-1.

GIRL for general housework. 1 E. 1st St. Hem. 367.

Situation—Male.

CARPENTER wants work by day or job. If you are planning to build new or repair old, I have over 7 years' experience on building. Call Mel. 3674.

WHEN in need of any excavating, concrete walks, siding, driveways, etc. Call Hemlock 2878. L. B. Bradall, 9254 E. 5th St.

Situation—Female.

MOTHER AND daughter want employment, where they can be together. Mother, good cook, housekeeper, daughter accept as nurse girl. Address T 171, News Tribune.

FIRST CLASS laundress wants washing and ironing by day. Call Cedarmet 1175-J.

WANTED—Position as cook in private family. Experienced. Address E 70, News Tribune.

DRESSMAKING and tailoring. Will go out by the day. Melrose 4762.

Furnished Rooms.

METROPOLIS HOTEL
103-105 LAKE AVE. SOUTH.
Rooms, weekly, $4.00 and $5.00. Board and rooms, $10.00 and $11.00. Rates, daily, $1. Bath, $1.50.

ARCHIE HOTEL
Corner Lake Ave. and 1st Street.
Sanitary. Quiet place to sleep. Rooms, 25c, 35c, 50c, 75c, $1, $1.50 weekly; $2, $3, $5 weekly.

PEOPLE'S HOTEL
New Duluth. Douglas 238-W. Board and room — week, $5.50.

THE ALEXANDRIA
222 W. 2nd St. Family hotel. Weekly or monthly rates. Free meals.

FOR RENT, 2 choice front adjoining rooms, either for one or two persons, must give references. 1727 3rd st., phone Hem. 1646.

ORPHEUM HOTEL, 17 E. Superior st. Newly decorated; hot and cold water. Reasonable rates.

LARGE room, with alcove, sleeping for three, $12 per month. Furnace heat. Hem. 2762.

DULUTH HOTEL—219 W. Superior St. Rooms by the week $2.50 and up.

SAN MARCO apartment flat, 3 rooms, furnished room for rent, gentlemen preferred. Mel. 5641.

2 FRONT ROOMS for light housekeeping and one sleeping room. 1 W. 4th st.

GRANT HOTEL, 101 East Superior st. Rooms with alcove for one or two, housekeeping.

VERY LARGE modern room in 2 family, 3rd st., suitable for 2 men. Call Melrose 4164.

NICELY FURNISHED room, hot and cold water, heated. 424 E. 1st St. Melrose 2496.

LARGE BRIGHT furnished room, suitable for 2, with garage. Hemlock 2730. Call evenings.

PLEASANT FRONT ROOM suitable for two young men. 2 Sec. 3d Ave. W. Cal. 1128 W.

LARGE FRONT ROOM for one or 1 or 2 people. 424 E. 2nd st.

NICELY FURNISHED ROOM, 1 in family. 3 E. 1st St.

FURNISHED rooms for rent on 2nd floor, 414 W. Michigan st. Melrose 4.

10TH Ave. E., modern furnished room in private home. Hem. 2