

**TRADING AT HOME**

MANY REASONS WHY IT IS THE BEST POLICY.

**SELF-INTEREST A BIG FEATURE**

That Which Benefits the Community as a Whole Benefits Each Individual—The "Why and Wherefore."

As self-interest is the law which governs the transactions of trade, it is the first light in which the subject of "Trading at Home" must be treated. Sentiment has little influence in trade.

The prosperity of any community depends on the volume of business transacted within its borders. The facility with which business can be transacted depends largely upon the amount of money in circulation and any influence which takes money out of a community is detrimental to the financial welfare of the community.

It is in this respect that trading with small order houses cripples a community. Money which should be kept in local circulation goes to swell the volume of money in the distant city instead of remaining at home to be turned over and over again as the medium of transfer among local merchants and their customers.

The effect of this diversion of money is not confined to the merchants who lose sales thereby; it extends eventually to every member of the community. It is a curtailment of business which affects the value of all property even to the labor of the man who is dependent on a day's work for his living. It reacts upon the people who purchase away from home in a degree which more than offsets any possible saving in price that may be effected in the purchase.

Every dollar sent out of any community for goods which can be purchased at home represents a percent-

the community. If the community is composed of the sort of people who spend their money at home it advances rapidly. There is money for public improvements, money for new enterprises. The money which the loyal man makes at home is invested at home; the city grows, the streets are improved and the marks of prosperity and progress are evident on every side.

We are wont to inveigh against the wealthy man who makes his money in one town and invests it in another. We criticize him for want of loyalty to the community which produced his wealth and feel that we are done an injustice by his failure to put his money in home enterprises which would increase the business and prosperity of our city. The criticism is justified and it holds just as good in a lesser degree to the man who trades out of town. It is the same offense on a smaller scale.

The effect of the reverse policy is promptly seen. The writer has in mind a notable instance. Two cities of about 15,000 population each are situated on opposite sides of a river which is a boundary between two states. Each contains several millionaires who made their money in the lumber trade in the two towns. The millionaires of one of the cities are putting their money into other industries in the same town as the lumbering goes out. As a result, the town is rapidly forging to the front; every one is prosperous, the demand for houses exceeds the supply; property is valuable and every one is working. The millionaires of the town across the river are investing their money in western and southern pine lands. The town is languishing for lack of money; new industries cannot start because of lack of capital; merchants are failing; stores and houses are being vacated; people are moving away and a general air of poverty and decay pervades the place.

Few cities present such strong examples of the value of money spent at home but the same principle holds true in every community. It is due

to the community which produces it.

The chance of being swindled is an argument used against trading with the mail order houses. Goods advertised at cut prices often fail to measure up to the description of the advertisement. The few cents which is saved on the price of an article so bought is usually sacrificed in the quality of the article. Buying from the mail order house is buying blind. A purchaser never thinks of buying from a home merchant without examining the goods, but will often send his money to a mail order house with blind faith that the article will prove to be as represented. How often this faith is misplaced can be proven only by comparing the goods bought from mail order houses with the goods offered for sale at home. If the mail order buyer would follow this system for a little while, he would probably find that the goods offered at home are of better quality and as good bargains as the mail order goods, taking quality into consideration. If this presumption is true, the buyer of mail order goods is a distinct loser, as he has secured inferior goods and has robbed the community in which he lives, as well as himself, of the use of the money.



The catalogue man recognizes in the advertising agent his most powerful assistant. He realizes that it is advertising which brings him his orders. Let the local merchants awaken to the fact that the local papers can do for them just what the advertising agents do for the catalogue houses and the flow of money to the city mail order houses from this community will stop.

age of injustice to the community itself. In the first place, some merchant loses the profit on a sale. Not only that, but the price of the article represents so much of the merchant's capital which is tied up in the article and is not working. Having capital tied up means that the operations of the merchant are curtailed to that extent. He has that much less to spend; that much less to pay in salaries to his clerks; to pay in patronage of the butcher, the baker and the other purveyors of the necessities of life; to invest in property, in newspaper advertising; to deposit in bank where it may be used by other members of the community, or to devote to church or charity. The money which goes to the mail order house decreases the per capita of circulation in the community; a factor which determines largely the value of all goods or property on the market; the scale of wages and the interest on loans.

It is not hard to trace the effect of the diversion of money from its legitimate channels. When money is scarce trade languishes because of the lack of circulating medium; merchants and all others curtail expenses; the volume of trade decreases and nothing restores activity in trade but an increase from some quarter of the circulating medium. When the volume of money increases, trade moves and it moves as fast as the volume of money will permit. Money that is working is constantly producing profit to all; money that is not working produces stagnation in trade.

Accordingly, it is to the interest of every member of a community to confine his expenditures as nearly as possible to the community in which he lives. Every dollar he spends at home helps to make his own holdings more valuable because they are more salable. When a community has money with which to buy there is little difficulty to sell and if the money is not diverted, it revolves constantly in the financial circle of the community, earning a profit for everyone who handles it and turns it over.

Accordingly, the money spent at home is bearing compound interest for the community. Its effect is apparent even to the outsider. Spending money at home is a species of loyalty which makes materially for the progress of

every community to reinvest the money it produces in the community which produces it.

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**In the Waist.**  
She was examining her new waist by the aid of the big mirror. "Dear me!" she exclaimed pettishly, "I can't see anything pretty in this."  
"Well, I can," chuckled the young man who was sitting on the sofa.  
"Really? And what do you see pretty in it?"  
"Why, you."  
And then she blushed and said she thought the waist was just too lovely for anything.

**It's the Rage.**  
"Do you suppose this fad is going to reign long?"  
"Which one?"  
"Brain storms."

**The Aeronauts.**  
First Voyager—Have you any idea whereabouts we are now?  
Second Ditto—Not the slightest. I'm all up in the air.

**STEPHENSON**

Chosen by Wisconsin Republicans for Senator.

**LONG FIGHT ENDED**

Man Selected to Succeed Senator Spooner Is 78 Years of Age and a Multi-Millionaire.

Madison, Wis. — The Wisconsin senatorial deadlock was broken Thursday night by the nomination on the first ballot in the republican caucus of ex-Congressman Isaac Stephenson, of Marinette. The result was accomplished by the breaking up of the opposition, which when the anti-Stephenson men realized that they were beaten, returned to their former favorites, Esch and Hatten. The final result was: Stephenson 54, Esch 23, Hatten 19, scattering 3.

The ballot ended a deadlock existing since April 16. In that time a daily ballot has been taken in the legislature in joint session and nearly 80 ballots were taken in the republican caucus. There were originally five avowed candidates, but Congressman Cooper and ex-Speaker Lenroot withdrew a week ago.

The caucus nomination will be followed by the formal election of Stephenson in joint session to-day, as the legislature is overwhelmingly republican.

Isaac Stephenson, who was nominated for United States senator to succeed John C. Spooner, resigned, is a wealthy lumberman and banker. He was born in Frederickton, N. B., June 18, 1829. He went to Bangor, Me., in 1840 and a year later moved to Wisconsin, where he worked on a farm. He afterwards bought a schooner which he sailed between Milwaukee and Escanaba and invested his savings in timber lands.

**NEW RECORDS.**

They Were Made by the Submarine Boats Octopus and Lake—Were Under Water for 24 Hours.

Newport, R. I.—With all hands well and contented, with a bountiful supply of fresh air, and with records of submergence broken, the submarines Octopus and Lake rose to the surface of Narragansett Bay at 4 o'clock Thursday afternoon, ending a test of 24 hours under water.

The Octopus rose first, and the members of the naval trial board crowded about her as the conning tower hatch flew open. The members of the trial board at once went below to see what conditions existed on board and also to test the air supply. It was computed that only one-fourth of the air supply of the Octopus was exhausted, and if these figures are correct they tend to show that the boat could remain submerged 45 days, provided the food and fuel supply was sufficient.

The Lake also stood the test well, although a leak was sprung in the superstructure. She pumped out twice, but what proportion of her air supply was used up could not be learned.

**REMARKABLE ACCIDENT.**

A Freight Train Fell Into a Creek from a Trestle Wrecked by an Explosion—Three Men Killed.

Chattanooga, Tenn. — Three men killed outright, three others fatally and two others badly injured, the crashing of a Southern railway freight engine and 11 cars through a bridge into Chattanooga creek and the destruction of three residences and a pile driver nearby, were the results of a premature explosion Thursday afternoon of a blast at the foot of Lookout Mountain on the Stevenson extension. The bridge was crushed by tons of rock just as a freight train was going on the bridge. Other pieces of rock, hurled more than 400 yards, crashed through the pilot of a pile driver of the Nashville, Chattanooga & St. Louis railroad, killing Shafer and Hylder, and damaged residences on Lookout Mountain. Four Greeks who were working on the line some distance away were struck with flying rock.

**Ruef Tells of Bribery.**

San Francisco, Cal.—Abraham Ruef on Thursday testified before the grand jury. It is said he told the jury that President Calhoun, Assistant President Mullalley, Chief Counsel Ford and Assistant Counsel Abbott, of the United Railways, paid \$200,000 for a change in its franchise; that \$100,000 of this was Ruef's "fee"; that \$50,000 was paid to Mayor Schmitz and that the remaining \$89,000 was handed to the 18 supervisors, 16 of them receiving \$4,000 each, another getting \$10,000, and Chairman Gallagher, of the finance committee, being paid \$15,000.

**Steamer Saxon Sank.**

Duluth, Minn.—It is reported here that the United States Steel Corporation steamer Saxon struck a rock while passing Caribou Island, opposite Michipicoten, Lake Superior, and went to the bottom. The crew was saved.

**Dollar Wheat Again.**

Chicago, Ill.—Wheat prices on the board of trade again crossed the dollar mark Thursday on a sensation al bulge which carried September up to \$1.00 3/4 and December to \$1.02. At the same time July advanced to 99 1/4.

**WEEPS IN COURT.**

ABRAHAM RUEF PLEADS GUILTY OF THE CRIME OF EXTORTION.

HIS SENTENCE IS DEFERRED FOR TWO WEEKS—VERY IMPRESSIVE SCENE.

San Francisco, Cal. — Abraham Ruef, nervous and pallid, in Judge Dunne's court on Wednesday pleaded guilty to the crime of extortion, the felony for which he was to have been tried by the jury already selected. In pleading guilty he made an impressive address to the judge, stating that he had commenced his career in politics with high ideals for himself and for the city, but that conditions had broken him down, and he now desired only an opportunity to make reparation and restore his character before the world.

As he concluded his address he fell back into his chair, almost fainting, and tears ran down his cheeks.

His health, he said, could not endure the strain of the trial which he was facing, and the torture was beyond the endurance of those who were nearest and dearest to him.

Before Ruef arose his attorneys, Henry Ach, Samuel Shortridge and Frank Murphy, one by one, arose and stated that, owing to a grave difference of opinion with their client, each of them must withdraw from the case. Ruef in his address spoke with emotion of the fidelity of his counsel.

Judge Dunne made an order setting the case over two weeks for sentence. Then Ruef arose and went out of the court room with Detective Burns. The two walked to the corner of Sacramento and Webber streets, where they entered an automobile and drove to the house on Fillmore street which is Ruef's prison.

While in consultation with his attorneys just before noon Ruef fainted.

Though Abraham Ruef has formally declared himself to be guilty of the charge on which he was about to be tried, he nevertheless proclaims his innocence. He confesses that he is guilty of having connived at corruption in municipal affairs, but he denies, with all the emphasis a man in his position can command, that he is guilty of the crime of extortion charged against him. He declares that his sole motive in accusing himself in open court was to save the lives of those who are nearest and dearest to him, his aged father and mother, his maiden sister and a niece.

Ruef said: "I have made no confession. I know much. Some things I shall tell, some things I shall not tell. Whenever an innocent man has been forced into corruption against his will, that man I shall protect. Whenever a man, be he high or low, has entered into corruption with his eyes open, that man I shall expose."

**THE ENTERPRISE BANK CASE.**

Trial of Men Involved Therein Will Begin Shortly in the Federal Court at Pittsburg.

Pittsburg, Pa.—Preparations were completed on Wednesday for taking up the litigation growing out of the wrecking of the Enterprise national bank two years ago, which caused a national sensation because of the political significance of the failure. The case will follow the Shelby steel tube scandal case in the United States district court and Edward MacMillen, a former clerk, will be tried first on a charge of conspiracy to deceive the United States authorities. The other accused men are Lemert S. Cook, real estate agent; Forest B. Nichols, secretary to William H. Andrews, territorial delegate in congress from New Mexico; George L. Ralston, individual bookkeeper; Thomas W. Harvey, paying teller, and Charles Menzemer, a clerk.

When the Enterprise national bank failed there was approximately \$1,000,000 of state deposits in the bank. For months after the failure sensational reports of the part that politics played in the wrecking of the bank were circulated and President Roosevelt was asked in a letter to take a hand in the probing. The cashier, Lee Clark, committed suicide.

**THE BROWNSVILLE AFFAIR.**

Testimony Against Negro Soldiers Is Given When the Inquiry Is Resumed.

Washington, D. C.—Direct testimony connecting negro soldiers with the shooting affray at Brownsville, Tex., on the night of August 13, 1906, was given Wednesday in the investigation being conducted by the senate committee on military affairs. Three witnesses who had heretofore told their stories on the stand in connection with the investigations of the affray made by the war department and by Assistant Attorney General Purdy, at the request of President Roosevelt, were on the stand. They were Mr. and Mrs. George W. Rendall and Jose Martinez. All of them on the night of the shooting occupied houses on Garrison road in Brownsville, directly opposite the military post. All three testified to seeing or hearing soldiers leave the post during the shooting and Martinez testified that he saw the men shooting as they ran.

**Twenty-one Awards for Bravery.**

Pittsburg, Pa.—The Carnegie Hero Fund Commission Wednesday night announced 21 awards throughout the country. Acts of bravery incident to the Cornell university fire at Ithaca, N. Y., and the steamer Larchmont disaster in Block Island Sound, February 11, 1906, are in the majority.

**Made a New Record.**

New York.—The world's record milk production for a year by a single cow has been broken by the Guernsey, Dolly Bloom, whose record for the year was 17,297 pounds.

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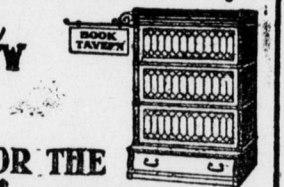
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