

## NEED CO-OPERATION

ESSENTIAL TO SUCCESS IN ALL BUSINESS UNDERTAKINGS.

### ON SOME LATE IMPOSITIONS

Schemes Devised to Deceive the People and to Gain Support for Unsound Financial Propositions.

Harmonious co-operation is essential in any successful business. By co-operation is not meant such organization as the communistic and monastic societies found in parts of the European countries, and occasionally existing in America. As co-operation relates to manufacture and commercialism, it simply means a righteous regard on part of employer and the employed for the liberty and privilege of both. It means of the laborer, a just day's work for a just day's compensation; and for the employer, services rendered for the wages he must pay. Interests of both are parallel. One has his capital invested, money employed and the other has also his capital represented by his ability to labor either in a mental or physical capacity.

In England and in parts of Germany, there are numerous societies, the workers in each being common stockholders and participating in all profits according to their holdings. In fact these societies are nothing more than the great railroad companies and industrial concerns of America, only that in the latter the stockholders seldom take an active part in the work performed. One who takes the care to study into conditions in the countries where this form of co-operation exists, will find environments far different from what obtains in the United States. In various places and at different times attempts to copy after the English co-operative societies have been made in the United States. Failure has rewarded the efforts made. Some few communities flourished for a time, then decayed.

Propped up by the success of the few successful organizations in the old country, shrewd schemers have started different commercial enterprises in cities of the United States, supposed to be operated upon the co-operative plan. When carefully studied, and the plans of the promoters dissected, it will be found that co-operation in these cases seems simply the getting into business on other people's money, and weaving around the enterprise such appearances as leads the unsophisticated to believe that from few dollars invested, great savings can be made. In fact the co-operative plan is more for the purpose of advertising a private business proposition and gaining trade from those who invest their dollars in the plan.

It is a foolish thing for the resident of any town or farming community to invest money in such enterprises, which means competition for his home town, the killing off of its business and the building up of concerns in large cities. The earnest man or woman can see in their own home place splendid chances for co-operation. Established business systems as found in the rural towns, are splendid examples of what co-operation should be. The home merchant supplies the residents of the place with the commodities that they require; the merchant is the medium of exchange of the products of the farmer. In the transactions employment is given to home labor, and the little profits are kept at home for the benefit of all in the community. Co-operation can be simmered down to a strictly home-trade principle, and there can be no higher form, no system inaugurated that will bring better results to the masses. Before you invest in co-operative mercantile schemes devised by shrewd business men in the large cities, study every phase of the question well, and you are likely to conclude that in your own town there is plenty of room for co-operative work.

### EQUITABLE PROFITS.

Cost of Production Should Always Be a Factor in the Matter of Prices.

"Profits should bear an equitable relation to cost of production. The farmer who has money invested in lands, agricultural implements, stocks, and other things necessary to carry on his business, when selling his products must take into consideration the interest on his money invested, the wear and tear of farm equipment, the wages of hired help and a salary for his own service. When he sells his products for less than pays the expenses necessary to carry on his work and cultivate his crops, care for his stock, etc., he is the loser. The same principles apply to the person engaged in any other line of business. There is interest on capital employed, wages, taxes, license and cost of articles which comprise the stock necessary for operation. Goods must be sold at a certain percentage of profit or there will be a case for the sheriff or the bankruptcy court. In dealing with our fellow men we should always bear in mind the principles of business, and not exact too great profits or sell or buy at prices other than equitable. It is also a good thing to remember when great bargains are offered that cost of production and legitimate profits must be considered. Too low prices give cause for suspicion that goods are inferior in some way, or that there is a 'bigger in the fence.'"

## FIGHT AGAINST CORRUPTION

Prosecution of Oppressive Combines Afford a Lesson to Home Traders.

Never before has there been such a stirring up of the masses and an awakening as to rottenness in financial affairs among the large corporations as at present. Some one at one time said that "when thieves fall out the devil gets his reward." So it seems at present when faction is arrayed against faction in exposing crooked operations in great financial and business deals, in which the little fish are swallowed by the big ones, and the men in control, like wolves, lead the lambs to slaughter.

It is amazing how far and wide are the frauds practiced, and how high up in public estimation are the manipulators of the rotten deals. The stealings of the millionaires and multi-millionaires, the intrigues and their perjurious lying and misrepresentations to accomplish their aims; the intricacy of the machinery used in their operations, the perfection of the means, the combinations employed to fleece the people of dollars, would do credit to a Gagliostro or a Machiavelli, or a Capt. Kidd.

There cannot be doubt that these various articles appearing in the magazines and general newspapers will have the result of opening the eyes of the public to things that few heretofore ever gave serious consideration. They will have the effect of making the people more cautious in making investments of their earnings, and will result in lessons that are beneficial to the country at large. Home trade principles preclude the possibility of people losing by the operations of such gigantic schemers. Money invested in your own community in the development of its latent resources will give excellent returns, is ever under your own observation, and while the percentage of profit from some home investments may not be up to the representations made by the manipulators of stocks and the shearers of lambs in general, you are not so likely to be a loser.

D. M. CARR.

### MARKET DAYS IN TOWNS.

Successful Plans to Entertain Visitors and Attract Trade.

How to attract trade to towns is a question that interests every business man. There must be some attraction for people of the surrounding country; some entertainment to please. Many means have been put in operation by different towns to bring about the objects desired. The people of the smaller towns in different western states have inaugurated street carnivals, fall festivals and similar enterprises to entertain people from the surrounding farming sections. These methods have been universally successful, and have resulted in bringing trade to the towns that otherwise would have gone elsewhere. Not alone this, but the residents of the rural districts are brought in contact with the city people on a friendly basis and harmonious relations established that are highly desirable.

In many towns market days have been established. From early spring until late in fall one day in the month is set aside for "market day." For this occasion bands of music are engaged, balloon ascensions, baseball games, races and similar attractions are employed to interest the people. All these are free, the expense being borne by the business interests of the town. The farmers are invited to bring to the town their horses, cattle, hogs, in fact, every product that they have for sale, and the same is auctioned off to the best advantage. On these market days all kinds of articles can be had at bargain prices. Each storekeeper makes special efforts to offer bargains, and generally the sales are enormous. A few enterprising small towns that have adopted the market-day idea have become noted for many miles about as lively trade centers and take trade away from territory in the neighborhood of less enterprising towns. The market-day idea is worthy of consideration by business men in small towns who desire to pursue an inexpensive method of attracting trade to the place.

### Duty of Good Citizens.

Home and its protection is the safeguard of all government. That citizen who has the love of home and fealty to home interests, is a worthy representative of a commonwealth. It is the mass of such men that are the backbone of any community, and, figuratively, the mainstay and the rock upon which the nations are founded. Whoever lives in a community and fails to support the public institutions and does not assist in the building up of industries that add to the greatness of that community, is like an alien. While he lives one place, his heart is in another. He is not the ideal citizen, for he is not in harmony with those who are his neighbors. It is the duty of every resident of a town or community to do his utmost to advance its interest. By thus doing he not alone assists himself, but his neighbors, his town, his county, his state and his nation.

### Time to Awaken.

Any plan devised that tends toward greater business centralization makes easier the building up of harmful combinations. During the past ten years billions of dollars have been sent to the large cities by the resident of rural communities, and these billions have been used in building up trusts that work against the best interests of the masses who reside in agricultural sections. Is it not time to awaken to the dangers of sending money away from the home town?

## A STORY OF HIGH FINANCE IN CHICAGO

IS TOLD TO THE JURY IN JOHN R WALSH'S CASE.

### USED THE MONEY OF BANKS

To Obtain for Himself the Ownership of Various Properties, Giving, It is Alleged, Worthless Bonds as Security.

Chicago, Ill. — The trial of John R. Walsh, formerly president of the Chicago national bank, now defunct, on a charge of misuse of the funds of that institution, formally opened Wednesday. The jury was completed and Assistant District Attorney Fletcher Dohy, at the opening of the afternoon session, began the preliminary statement in behalf of the government.

The government will attempt to show that Walsh took from the Chicago national bank, the Equitable Trust Co. and the Home Savings bank \$14,000,000. Dohy declared that Walsh obtained the ownership of various large properties without cost to himself by using the funds of the banks.

He said: "Watered stock to the probable amount of \$25,000,000 or \$30,000,000 was issued. Mr. Walsh, through his employees, voted the stock to himself. He then sold this stock to the banks, taking the money to build up his private enterprises. All of the stock so sold by Mr. Walsh was practically valueless. It was the practice of Mr. Walsh to make loans to one of his companies and then sell the bonds of that company to the bank. These bonds were practically worthless."

The assistant district attorney stated to the jury that Mr. Walsh had induced various persons to sign "accommodation" notes for the bank. "Then," said Dohy, "he signed the names of people to notes. Checks were made out payable to bearer, and credited to the personal account of Mr. Walsh."

"Bonds were made out to the same 'dummies' whose names were on the notes and credits were made to Mr. Walsh's account."

"In 1903 Mr. Walsh was told by the bank examiner that the Chicago national bank was being loaded down with the securities of Mr. Walsh's personal enterprises. The examiner ordered him to take these securities out, and Mr. Walsh promised to do so."

"In 1904 the bank was found in the same condition, the warning was repeated and Mr. Walsh again promised to remove the securities. Another examination showed that the bank was in a worse condition than ever and it was then ordered closed."

"The government will show that Walsh's method was to buy from himself, fix his own price and put the money in his pocket."

### DECISION WAS RESERVED.

Case of Inter-state Commerce Commission vs. E. H. Harriman is Heard in Court.

New York City. — After seven hours and a half of argument on both sides of the question, Judge Hough, in the United States circuit court, announced last night that he would not be ready to render a decision on the petition of the inter-state commerce commission to compel E. H. Harriman to answer certain questions propounded to him last spring in the course of the commission's investigation into the so-called Harriman lines, until December 1.

The arguments took a wide range and the powers of the inter-state commerce commission were thoroughly gone into. Ex-Senator John C. Spooner, of Wisconsin, appeared for the first time in the case and argued in defense of the position maintained by Mr. Harriman—that he is not required to tell the commission what profit he made in selling the stocks of other railroads held by him to the Union Pacific company, or to detail the manner in which the famous 10 per cent. Union Pacific dividend was declared in August, 1906, and its announcement deferred for two days.

All that Mr. Harriman had done, Mr. Milburn declared, had met with the fullest approval of the stockholders of the Union Pacific Co. He stated that allowing for losses sustained in the recent heavy slump of prices the Union Pacific had profited no less than \$32,000,000 by its stock purchases.

### DEFENSE WILL PLEAD INSANITY.

Trial of Mrs. Annie Bradley, Who Killed Ex-Senator Brown, Begins.

Washington, D. C. — The first day of the trial of Mrs. Annie M. Bradley on the charge of murdering ex-United States Senator Brown, of Utah, was spent in an effort to obtain a jury. When at 4 o'clock Wednesday the court adjourned for the day that preliminary work was still incomplete, notwithstanding 61 men had been examined as to their competency to sit in the case.

The questions put up by the attorneys for the prosecution and the defense served to define to some extent the lines which will be followed by both sides of the case. It was evident that the attorneys for Mrs. Bradley will depend upon the plea of insanity as their only defense. If there was any confidence in the plea of justification it was not expressed.

### Six Men Killed by a Train.

Milwaukee, Wis. — Six men were killed at South Milwaukee last night when a Chicago & Northwestern train ran into a crowd on a grade crossing near the station. All of the victims were so mutilated that identification was for a time impossible.

### Passed a Prohibition Bill.

Montgomery, Ala. — The house of representatives on Wednesday passed the statutory prohibition bill by a vote of 63 to 25. The bill prohibits the sale or giving away of intoxicating liquors after October 1, 1908.

### OUR OFFICE-BOY.

On Monday morn the boy was hired. He went to work like one inspired. "I do not care for holidays. A baseball game? It never pays." Says Jim to me, "He'll get a raise, That boy I hired."

On Tuesday he was more inspired. "Some relative," said he, "has wired Grandmother's ill—perhaps she may be buried on next Saturday." Says I to Jim, "He wants to play, That boy you hired."

Next Monday morn the boy retired. We did not tell him he was fired. We begged, implored, the boy to stay. His grandma left him millions. Say! We're sorry he has gone away. Says Jim to me, "I'm tired!" —Walter Beverley Crane in Judge.

### Morality.

Morality is often only that which is left over after our desires are satisfied.—Life.

### CASE OF FALSE PRETENSES.



First Motorist—Hullo, old chap, you down here? I suppose you are putting up at the "Royal" where I am?

Second Motorist—No, fact is, my car broke down just outside the Temperance hotel, so I had to pretend it was there I had intended to put up.

### Sad.

He didn't hear the auto horn, He didn't look to see; Nor did he stop—that is, until He landed in a tree. —Detroit Free Press.

### In Chicago.

Mr. Wabash—I'm going out to get a divorce, dear.

Mrs. Wabash—Well, please hurry back.

"Don't worry; I shall."

"But I can't help worrying."

"Why?"

"Suppose you shouldn't get the divorce?"—Yonkers Statesman.

### The Paragapher's Courtship.

He (in the parlor)—Excuse me, but have you a pencil and sheet of blank paper handy?

She—Yes; but why do you want them?

He—I just had a 50-cent thought.—Chicago Daily News.

### Not At All Difficult.

Blanche—The most difficult thing when going away is to make up one's mind what to take and what to leave behind.

Henriette—Oh, I don't think so. I take all my frocks and leave my husband.

### A Natural Inference.

Mr. Roxton (with morning paper)—Gad! Fastsett's auto was wrecked last night and the six occupants were badly hurt.

Mrs. Roxton—Poor Mrs. Fastsett! I wonder how she received the news! —Puck.

### Mental Farming.

"Thought you said you had ploughed that ten-acre field?" said the first farmer.

"No; I only said I was thinking about it," said the second farmer.

"Oh, I see, you've merely turned it over in your mind!"

### Trying Occupation.

Towne—You look rather weary, old man.

Browne—Yes; I've had a trying time this past week.

Towne—Hill?

Browne—No; on a jury.

### Leisure Hours.

"How do you spend your leisure hours?" asked the inquisitive caller.

"Leisure hours!" exclaimed the editor. "Oh, yes; I spend them trying to catch up with my work."—Chicago Daily News.

### Seeing Stars.

Bill—They say the naked eye can never see from any one spot of the earth's surface more than 3,000 stars.

Jill—Oh, I don't know! I guess I've struck spots where I saw more than that!—Yonkers Statesman.

### Natural Association of Ideas.

"Mr. Softy," cried the sweet little infant terror, "my pa says you're a muff. Is that why my big sister lets you hold her hands so much?"—Baltimore American.

### Brave.

Zigsby—There goes the fellow who whistles at danger.

Perksby—Ah, he must be a very brave fellow. Who is he?

Zigsby—A locomotive driver.

### A Noisy Game.

"Maud, can't you play tennis without all that noise?"

"Now, how do you suppose we are going to play tennis without raising a racket?"

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