

\*\*\*\*\*\*\*\*\*\* The fixing of prices today is far different from what it was when I was a young man. At that time we were cutting each other's profits down to a minimum and sometimes to a loss. But there were virgin fields in those days that had not been worked. One might go into a western town with a new kind of goods to sell, and if they were salable he would make a good profit on them. I served an apprenticeship with a large soap manufacturing concern and after having thorough ly learned the business concluded to go to some western state and build up a trade in the goods with which I was familiar. I settled in a town called Farnsworth, the center of a country that was rapidly growing in population.

By Philip Bosworth

I had been furnished with some means for advertising and concluded to attract attention by unique notices. I remember the first one I issued I considered very clever. It was, "Every patriot uses Gunter's soap, especially on Birthington's wash day." disappointed to find that the plain, uneducated people of that region did not see the humor of my ad., for those who mentioned it to me asked who Birthington was. After explaining to most of the citizens of the town that Birthington's wash day was a transposition of Washington's birthday I concluded to try something else.

One morning I noticed that I had a rival in the soap business in the neighboring town of Millville. Not only had I a rival in the business, but in clever advertising. In a Millville newspaper I saw that F. B. Ketcham was selling Southwick's soap, advertising it to "wash out freckles, leaving the skin a beautiful pluk and white," I considered this ridiculous till a number of the freekled boys and girls of the town came into my store and asked if I had any of that soap that would "get away with freekles."

I made my next effort more practical. I advertised Gunter's soap as the "whitest wash" a housewife could use. This produced an immediate effect, for several women came into the store and bought my soap to use in whitewashing their cellars.

The next advertisement of Ketcham's that I noticed was after a storm and a consequent carrying away of a portion of the turnpike between Farnsworth and Millville by the giving way of a culvert. Ketcham announced that the washout had been effected by a cake of Southwick's soap having fallen out of the wagon of a farmer who had just bought it and was carrying it to Farnsworth to wash away the spots left by an application of the Gunter article.

The public didn't exactly understand how a culvert could be washed out with a cake of soap weighing only a few ounces, but the reference to spots left by my goods was a stroke of genius on the part of Ketcham. It was not at that time even the proper thing to attack in an advertisement or otherwise any individual goods. Indeed, I had cause for legal action against Ketcham for damages. So I concluded to drive over to Millville and inform him that if he did it again I would hale him into court. I found his office in charge of a young woman, of whom I inquired when Mr. Ketcham would be in. She asked me what I wished to see him for, and I told her that I was the agent for Gunter's soap at Farnsworth and would like to have a conference with him with a view to settling upon a method by which he and I could do business without injuring each other.

The young woman said that Mr. Ketcham was out most of the time so-Helting orders for his soap and if instead of waiting for him, which I might have to do for some time, I would say to her anything I had to communicate she would transmit it to Mr. Ketcham.

"Very well," I said; "please call his attention to the fact that when he advertises that Gunter's soap leaves spots, thus injuring its sale, he lays himself liable to a suit for damages. There is no law against his advertising that Southwick's scap has produced a washout or that it is a whitewash on the best soap in the market so long as he doesn't cry down any other article. Do you understand?" "I'll tell Mr. Ketcham."

"And say to him that if he will come over to see me I shall be happy to fix with him a scale of prices by which we shall be governed, so that we won't be cutting each other's throats."

"W-h-a-t?" "I mean that we shall not be underselling each other. There's plenty of room for both, but if we fight each

other we'll both fall." "I'll try to make him understand." The girl, though she appeared to be stupid, was rather pretty. As I was about to leave I concluded to pay her a compliment, being a little facetious

"I wouldn't use Southwick's soap on my face if I were you."

not?" she asked.

as well, so I said:

r complexion being perfect.

ary. wash," she replied, "Compliments are

"Good morning! Tell Mr. Ketcham to come over and see me."

But Mr. Ketcham did not come to see me. On the contrary, he continued the contest, with ne quarter. His next announcement was that at a trial between Gunter's and Southwick's soaps a cake of eath was thrown into a rub of water and Southwick's washed Gun ter's clean out of the tub. Many people understood enough of this to see that the ' ug to was turned against me Not only did my sales fall off, but I found that a good many cakes of the Southwick article were finding their way into Farnsworth. It seemed to me that I must do something to get the upper hand in the struggle or go out of business. So, after racking my brain fer awhile, I got a notice inserted in the newspapers of my town that there was no use for our citizens to seek the seashore during the summer. All they need do was to throw a cake of Gunter's soap into Green's pond and the latter, breaking on the shore, would be quite equal to any sea foam,

What was my surprise, after my caution, to see a few days after this insertion a notice in a Millville paper that the agent of Gunter's soap at Farnsworth had by mistake got hold of a cake of Southwick's soap and washed himself out of business.

This was too much. It was a false, malicious announcement. At any rate, many matter of fact people would so construe it. I drove over to Millville resolved to put a stop to this libelous way of competing for trade and straight to Ketcham's office. I found the same girl there as before.

"Where's Ketcham?" I inquired impatiently.

"What can I do for you? I'm in charge."

"You can say to him that one more notice in a newspaper reflecting on me or the article I sell and I shall at once begin suit for damages."

"How much will they be?" "How much? Why, I shall sue forfor perhaps as much as \$20,000," "That would be awful. I doubt if

Mr. Ketcham could pay all that." "I didn't say I would be allowed that sum by the court. I said I would sue for that amount."

"Oh! Well, I'll tell him."

I stood looking at the girl. As I have said before, she was stupid look ing, but pretty. I should have a girl like that in my place of business; it would enable me to get out more to drum up business.

"Do you know," I asked, "of any young woman who would like a posttion with me at Farnsworth such as you have here with Mr. Ketcham?"

"What would be the salary?"

"I could make it \$12 a week." She sat thinking awhile, then asked: "How would you like to take over Mr. Ketcham's stock and run your and his business together? I think he'd like to sell."

"He might turn over the stock that he holds as agent and sell the good will of the business for. say, \$2,000."

Two thousand dollars was a good deal, but he had worked up quite a trade, and if I should buy him out I would have the field to myself. I said I would think it over. I went back to Farnsworth and considered the matter exhaustively. Somehow I had taken a fancy to Ketcham's clerk and believed that she would be a great advantage to me. Whenever I had gone to Mill ville I had found Ketcham out working up trade, while I spent most of my time in my shop. Finally I wrote 6 or 7 per cent." Ketcham that I would give him \$2,000 for the good will of his business and Credit Foncier of France is able to take his clerk at a salary of \$12 a loan money on farm lands at 4.3 per week. By return mall I got papers cent and the German societies and assigning me his business and a tele- banks at about 4 or 4.5 per cent. As gram from his principals appointing the speaker quoted above says, the me their agent in his place. I sent a high rate of interest in this country is check to his order for the purchase probably to a large extent due to the money and asked him to ship his stock and send his clerk to me.

The stock arrived in due time, then "Well, Miss"- I began and waited

for her to fill in her name. "Ketchnm."

"Are you a sister of Mr. Ketcham's?" "No."

"Any relation?"

"No." "What are your initials?"

"F. B."

"The dickens!"

smile. There's room for only one, and that one can't stay indoors and keep shop. He or she must be out canvassing all the Since your first visit I have been alming to sell to you. You can now be out all the while, and I will run the business inside. I would rath er have \$12 a week than be running

Her hitherto sober face broke into a

behind." "And you've been smart enough to get \$2,000 out of me for a losing bustness?"

"Oh, you mustn't look at it in that

way. I've sold you the field."

"And your ability as an advertisement writer."

"I'll do what I can for you in that

line." And she did. I decided to concen-

trate on Gunter's soap, and so ingenious were Miss Ketcham's ads, that by thing which no one, not even its proconstant canvassing I did remarkably well. My assistant kept on developing in her ability to write original advertisements, and they came to be looked toll, and protection is a synonym for for as funny matter. This didn't do prosperity. - Newport (N. H.) Chamthe sales of soap any harm. Indeed, it plon. quadrupled the value of the ads. Finally, discovering that to part with my ad. writer would be to give up the greater part of my business, I married her. At the time of the wedding some wag of a reporter gave an account of it under the caption, "The Bachelorhood Washed Out of a Man by Gun-

## TAFT WOULD AID FARMERS.

Wants United States to Adopt Co-operative Credit System.

## INVESTIGATION. RESULT OF

State Department, at the President's Direction, Has Looked Into the System In Vogue in Europe-It Would Mean Low Rates and Easy Terms For Repayment.

The state department's investigation of European systems of co-operative credit has now reached the second stage in which a study is made of the mortgage bond societies and the mortgage banks. It is expected that this is the form of co-operative credit which, under one plan or another, will be proposed for adoption in the United States in connection with President Taft's efforts to extend this assistance to the American farmer.

As compared to the present American system of farm land loans this form of co-operative credit would accomplish two things for the farmer:

First.-It would permit him to repay his loan through an easy system of amortization extending over a long period of years and would remove effectively the menace of foreclosure or renewal which hangs like the sword of Damocles over the head of any borrower from a private individual under a short time mortgage.

Second.-It would unlock the doors of the great money centers to the farmer of the remotest regions and give a security to the investor in New York, so that he would need have no concern with knowing anything of the sort of security offered by the farm in Texas or Oregon on which the money he lends is to be spent.

This means to the farmer low rates of interest and easy terms for repayment. What it would mean in more specific terms to the American farmer can be easily seen in a comparison of conditions in Germany or France and in the United States. Here is the statement of a dealer in land mortgages in our southwest, made at a meeting in New York city. speaker was describing the business of a company financed by British capital which makes mortgage loans on farms in the southwestern states:

"We have been loaning money at 8. 9 and 10 per cent. I loaned money in the Panhandle twenty-seven years ago and for the first three or four years never got less than 3 per cent a month. That is incident to a new country. Now our bank rate is 10 per cent. Our land loans that we have been making the first year or so through that section of the country have been made on an 8 or 9 per cent basis. However, I am very frank to say that I think the rates ought to come down and that we ought to be able to get money from that section of the country at

In comparison with this statement the fact that it is a new country and that money here is more actively employed. It is doubtful whether, even with the adoption of the European machinery. the interest rates on mortgages could be brought down as low in the United States as they are in either France or Germany. It is the opinion of no less an authority than Charles A. Conant. however, that they could be brought down to 5 per cent. A mortgage at 5 per cent with the advantage to the farmer of repaying his loan little by little through an unburdensome plan of amortization might be accepted as the sum total of benefit to be expected "I suppose I may as well confess by the American farmer from the now as at any time. I've been running adoption of some such system-as, for the business over there and at a loss. instance, the German mortgage bank

Another African Theodore.

An African Theodore came to grief just forty-five years ago because he thought he was the whole show. The rest of mankind thought they were some show, too, and Theodore of Abys. Highcollar," said little Johnnie. sinia learned too late that he had made a very serious mistake in not taking that very natural attitude into account. Nature has not given to any individual a monopoly of the abilities requisite in the rule of a people.

A vote for the Democratic ticket this fall is a vote for free trade and all that free trade stands for. A vote for the bull moose ticket is a vote for somemoters, can give any light upon. vote for the Republican ticket is a vote for protection to honest American

When Wilson Will Get Worse Left. Woodrow Wilson complained that his private car was left several hours behind by the Chicago express. That's nothing to the way he and his free trade crew will be left behind by th Taft Republican express on Nov. 5.

A man's organs and those of his bones which are not subjected to pressure

grow continuously until he is forty years old-that is to say, the heart should become stronger, the capacity of the lungs increase and the brain should develop steadily until the fourth decade of life. Also one should wear a larger hat at the age of forty than at thirty. A man censes to grow tall, however, at the beginning of the third decade, because after that time the downward pressure exerted by the weight of the body while in the erect position compresses the vertebrae or small bones in the spine, the disks of cartilage between them, the polvis and the thigh bones, and this pressure overcomes the natural elasticity of the disks and the growth of these bones, However, a British scientist contends that were man a quadruped and therefore freed from the downward pressure produced by his weight upon his spinal column he would continue to grow in height for ten years longer than he does at present, since it has been found that bones not subjected to compression increase up to the fourth decade.-Chicago Tribune.

Pretty Names For Books. The following are some of the curi-

ous titles of old English books: "A Most Delectable Sweet Perfumed Nosegay For God's Saints to Smell

"Biscuit Baked In the Oven of Charity, Carefully Conserved For the Chickens of the Church, the Sparrows of the Spirit and the Sweet Swallows of Salvation."

"A Sigh of Sorrow For the Sinners of Zion Breathed Out of a Hole In the Wall of an Earthly Vessel Known Among Men by the Name of Samuel Fish" (a Quaker who had been imprisoned).

"Eggs of Charity Layed For the Chickens of the Covenant and Boiled With the Water of Divine Love. Take Ye Out and Eat."

"The Spiritual Mustard Pot to Make the Soul Sneeze With Devotion."

Most of these were published in the time of Cromwell.

The Wearing of Hats.

More or less of a modern habit is the constant wearing of hats. Even as late as 1759 Horace Walpole mentions as a matter of course that he never wears a "Remember," he says, writing to a friend notoriously careless about his dress, who was expected home from Holland, "everybody that comes from abroad is supposed to come from France, and whatever they wear at their first reappearance immediately grows the fashion. Now if, as is very likely, you should through inadvertence change bats with the master of a Dutch smack in a week's time we shall all be equipped like Dutch skippers. You see, I speak very disinterestedly, for, as I never wear a hat myself, it is indifferent to me what sort of a hat I don't wear."

A Grand Scheme.

Mr. Biggins had a scheme for protecting his house against burglars during his absence from home, but in spite of that his friend Mr. Higgins met him recently looking very down-

"What's wrong?" queried Mr. Higgins.

cust.

"Oh, everything!" grouned Mr. Biggins. "You remember my scheme for keeping off burglars? Well, the secret of it was to leave a gas jet turned on, so that any burglar who entered would be asphyxiated by the fumes."

"Didn't it work, then?" "Oh, yes, it worked well enough-too well. The burglar came in with a lighted match, and we haven't been able to find him or the house since."

The Privilege of Peers. There is a curious case in Fortescue's "reports" relating to the privilege of peers, in which the bailiff who many years ago arrested a lord was forced by the court to kneel down and ask his pardon, though he alleged that he had acted by mistake, for that his lordship had a dirty shirt, a wornout suit of clothes and only sixpence in his pocket, so that he could not be-Heve that he was a peer and arrested him through inadvertence.-Green.Bag.

He Changed.

"Greymair's wife brought him home a suit of clothes, but I understand he mustered up the cournge to tell her that he had made up his mind to change it."

"Did he change It?" "Oh, yes; he changed his mind."

Hit It.

"You can't guess what sister said about you just before you came in, Mr. "I haven't an idea in the world, John-

"That's it. You guessed it the very first time."

Domestic Bliss.

Mr. Wyborn-Ever since I married you I've drunk the cup of bitterness to the dregs. Mrs. Wyborn-Yes; imagine you leaving a drain of anything in any

In the Same Class. "I have a fishing boat and a chauffour that are both in the same class."

"How do you mean?" "I am always balling them out."

So It Does.

We are told that the "smallest hair throws a shadow," And so it does. It throws a shadow over your appetite when you find it in your food.

Inconsistency with ourselves is the greatest weakness of human nature .-Addison.

TAFT GOOD TIMES.

A Good Deal More Substantial Than Wilson Promises.

There was an old song, a favorite in the days gone by, with the refrain, "Hard times come again no more!" Were it not for the dark cloud of Democratic free trade hovering above the horizon and the possibility of Wilson for president, with a cabinet of mossbacks from the south, with their heels on the cabinet table and telling each other how much better things were "before the wah," Americans might be singing that refrain with zest and glee today, for from all parts of the Union comes assurance of better times than for years past, of pressing demands for goods of all kinds, abundant employment and ac tive and profitable trade. The large cities are througed with buyers, and there is plenty of evidence that storekeepers, big and small, in city and village and at the crossroads, have money to spend-and mean to spend it.

How different four years ago! The country was still in the doldrums-not yet emerged from the Roosevelt panic of 1907. The nation was looking forward with hope and faith to the election of President Taft, then already recognized as one of the world's great est statesmen, safe, sane, broad minded. with an intellectual grasp equal to the mighty task before him and an unselfish devotion to the welfare of all his fellow citizens.

The nation's faith and hope in President Taft were not misplaced. Gradually and surely the country has come out of distrust and despair into the realization and enjoyment of ever growing prosperity. Business has recovered confidence, labor finds profitable employment, and in some parts the demand for labor at good wages is greater than the supply. President Taft has made good. Hard

times have gone, never to return-provided Taft is re-elected and allowed to give the country four years more of sanity, safety and security. The frantic efforts of his predecessor to get a chance to give the country another taste of 1907 excite no alarm -the American memory is not short enough for that. But another generation has grown to manhood and the ballot since the last calamitous experience of Democratic low tariff in 1894-7, and specious and illusive free trade arguments are appealing to ears that never heard them before.

There is every reason to believe, however, that the sunshine of Taft's prosperity will clear the beclouded sky. dissipate the mist of Wilson free trade and enable the younger voters to perceive, as their elders know by experlence, the folly of exchanging good times for conditions that in the past have brought only business collapse and general hardship and depression for everybody and loss of opportunity



THERIFF'S SALE OF VALUABLE O REAL ESTATE. By virtue of process issued out of the Court of Common Pleas of Wayne county, and State of Pennsylvania, and to me directed and delivered, I have levied on and will expose to public sale, at the Court House in Honesdale, on FRIDAY, OCT. 18, 1912, 2, P. M.

All the defendant's right, title and interest in the following described property-viz:

All that certain piece or parcel of land situate, lying and being in the township of South Canaan, county of Wayne and State of Pennsylvania, bounded and described as follows: Beginning at a corner in the center the Belmont and Eastern Turnpike Road on a line of land leased by Fred Swingle to the public for school purposes; thence along the line of said land south sixty-four and one-half degrees west five and three-quarter rods to a post corner thence south twenty-one degrees east along said leased land three rods and a half a quarter of a rod to post corner on a line of land belonging to P. W. Lerch; thence along said Lerch's land south forty-eight degrees west twenty-six rods to stones corner; thence along land formerly belonging to Frederick Swingle north thirty-three west twenty-one and one-half rods to a stones corner; thence along said land north fifty-five and a quarter degrees east thirty-four rods to the center of the aforesaid turnpike road to a corner; thence along the cenof the aforesaid turnpike south twenty-four degrees east four-teen and a quarter rods to the place of beginning. Containing three acres and one hundred perches, more or less. Excepting one acre and 155 perches which A. B. Stevens by deed dated Sept. 10, 1906, and re-corded in D. B. No. 96, page 628, granted and conveyed to William McMinn On the above premises, which is

all improved land, are mo necessary machinery and appliances. Seized and taken in execution as

the property of The Farmers' Co-Operative Dairy Company, Limited, at the suit of Charles H. Baker, Clark Enslin, Harry Emery and F H. Reed. No. 233 June Term, 1912 Judgment, \$1500. Greene, Attor-

TAKE NOTICE-All bids and costs must be paid on day of sale or deeds will not be acknowledged. FRANK C. KIMBLE, Sheriff.

Honesdale, Sept. 23, 1912.

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