

SAM HOUSTON TWICE MARRIED

His First Venture Unfortunate, but His Second Had Good Effect on His Life.

Long after Gen. Sam Houston's death the mystery of his separation from his first wife was solved by means of some private letters which fell into the hands of his heirs. His first wife, Eliza Allen, a Nashville belle, before she met Houston had been engaged to a Tennessean named Douglass. Houston was governor of Tennessee when he fell in love with Miss Allen. Her ambitious parents caused her to break with Douglass and accept the famous young governor. Still loving Douglass, she was married to Houston. Three months later Houston had discovered, somehow, that his adoration was lavished on a woman who had been sold to him by her parents and who cared for another man. Houston, heartbroken, behaved in heroic fashion. He gave up everything, left his home and high office, took himself wholly out of his wife's life, and bore without contradiction the vile rumors that were circulated about him. Mrs. Houston, after her husband had wrecked his career for her sake, obtained a divorce on the ground of abandonment and was married to Douglass. After leaving his wife, Houston resigned the governorship and went among the Indians. Three years later he threw his lot with the Texans. Under his leadership the Mexicans were defeated and Texas was established as a republic. Houston was not content; he caused the annexation of Texas to the United States. In April, 1830, his wife having obtained a divorce, he married Margaret Mofette of Alabama, who exercised an ennobling and restraining force over him.



"I HEAR YO' CALLIN' ME"

It is Estimated that 100,000 Negroes Have Left the Farm Districts of the South for Industrial Plants in the North
—Journal of the American Bankers Association.

HE SILENCED THE TEMPTER

Threat Must Have Cost the Former Miser Suffering, but He Rose to the Occasion.

"If you find yourself getting close-listed," remarked a Pennsylvania congressman, "it is time to begin to emulate the example of a wealthy old farmer in my state. He was noted for years as an old miser, but was converted during protracted meetings. Shortly afterward a poor man who had been burned out and had nothing for his family to eat, came to him for help. The farmer thought he would be liberal and give the man a ham from his smokehouse. On his way to get it the tempter whispered to him: 'Give him the smallest one you have.' 'He had a struggle with himself as to whether he should give him a large or a small ham, but finally he took down the largest one he could find. 'You are a fool,' the tempter whispered to him. 'If you don't keep your darned mouth shut,' the farmer snarled at him, 'I will give him every ham I have in the smokehouse.'—National Republican.

Waited Long to Hear Opera.
While the opera "Lohengrin" was produced in 14 cities during the first nine years, its composer, Wagner, did not see it in this time. Guerber's "Stories of the Wagner Opera," says: "When the opera was first played to an audience composed of musical and literary people from all parts of Europe, whom Liszt had invited to be present, it produced a powerful impression. From the memorable night of its first performance dates the success of the Wagner movement in Germany. During the next nine years this opera was given in 14 cities, and Wagner, who was then a political exile, is reported to have sadly remarked, 'I shall soon be the only German who has not heard Lohengrin.'"
It was in 1861, 11 years after its first performance, that Wagner finally heard it for the first time in Vienna.

Killing Crocodiles.
A double-bladed dagger is used by African natives in the marshes of the Zambesi and other localities in killing crocodiles. The native approaches the animal, and when the latter opens his jaws to seize him, he springs forward, thrusts his arm and the knife far into the yawning mouth, holding it there a moment, one end pointing up to the brain, the other to the tongue beneath, says Adventure Magazine.
As the jaws close he is able to pull back his arm, the mouth being pried open, and throw himself to one side. At each effort to close its jaws it drives the sharp point of the upper knife further into the brain, until it dies in its struggles.

The Margin of Safety

Is represented by the amount of insurance you carry.
Don't nail yourself into a fancied security.
Because fire has never touched you it doesn't follow that you're immune Tomorrow—no today, if you have time—and you better find time—come to the office and we'll write a policy on your house, furniture, store or merchandise.
—LATER MAY BE TOO LATE—
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Reliable Insurance



Can you pronounce the word "statistics"?

The main reason for the high cost of living is that everything costs so much.

Doctors don't prescribe rest and change except for those who have the change.

I have never yet shot a saxophone player but this doesn't mean that I never will.

Auto drivers should bear in mind that they can't blow danger away with their horns.

Everybody ought to study human nature but X-ray clothing gives too intimate a view.

When you see a garden full of weeds it is a sign that the owner plays golf for "exercise."

Some folks have a mouth like a Gladstone bag. When it is open it shows all they have.

Doctors say onions will kill disease germs. But how are you going to persuade the brutes to eat them?

When a woman fixes up a picnic dinner the main thing she thinks of is to have plenty of potato salad.

This is the glad season of the year when city folks take a great interest in their friends in the country.

Big wages for city labor won't do much good if farming is so unprofitable that there won't be enough to eat.

A woman excused her self to me for cussing the other day by saying that she always says what she thinks.

You can't buy an egg stain on your shirt in New York for what a Nebraska farmer gets for a whole dozen eggs.

Except in Illinois the view from a car window indicates that most farmers planted little yellow corn this season.

If September Morn would appear at some of the bathing beaches she would be laughed at for being overdressed.

A Harvard girl started to put on her first pair of knickerbockers the other day and tried to pull them on over her head.

No wonder busses are putting street cars out of business. The public supplies right of way and road bed free of charge to busses.

Conservationists are invited to take notice that the same brand of profanity can be used for balky mules and dirty spark plugs.

The country is full of hospitals, health foods, and health advice. And its people never did have such poor health as they have now.

A capable farm wife can get up a better meal and put it on the table in less time than three cooks and six waiters on a dining car.

When there is an over production of corn it is low priced. But over production of coal is given as a reason for high prices. Why the difference?

An Omaha boy who thought he could rob a man and get away with it will be a lot older than he is now before he gets away.

The proper place for an auto horn button is on the back end of the car. Then the driver would have to stop every time he blows it.

One trouble with us is that instead of making Americans of immigrants we have, apparently, invited them to show us how to run the country.

Another reason for radicalism is those million dollar summer camps in the east. Imagine, if you can, a simple little country home of 60 to 75 rooms that is only used a few weeks in the year.

This column of junk will soon be on sale by all branches of the Western Newspaper Union. If other states treat me as well as Nebraska has I'll get my old Dodge repainted and buy The Boss a new hat.

The best selling book at this season of the year is the ice book.

Sentimentalism will jump onto me for saying it, but most children are spoiled by their mothers.

It may be all right for men to wear corsets but I hope they won't take up princess slips. Imagine Hank Leggett and Ase Wood diked out in such gear.

According to popular belief I am entitled to smoke dollar cigars but I am pipe educated and save money thereby. Most of us need pipe education in other respects.

THE SECRET OF WHY SOME MEN OBTAIN CREDIT, BUT OTHERS CAN'T

Various Meanings of Credit—The Way Character Begets Confidence and Opens the Way to Trust—Thrift and Honesty the Basis of Banking.

The secret of why some men can readily obtain credit, while others are unable to borrow a cent, is disclosed in the present article prepared by the Committee on Public Education of the American Bankers Association. It tells an interesting story of how a man of forty, of good reputation and fair success, was nonplussed by his inability to borrow and had to pass up a good opportunity.

Banks are said to deal in credit. The word "credit" has various meanings. When you deposit money, your account receives "credit" for that amount. When a man borrows money on his note at the bank, he is granted "credit." When a railroad, a manufacturing concern, a town, or a government, issues bonds, it uses its "credit." When anyone buys goods without paying cash, at the time of purchase, "credit" is granted. Without credit, our present day business system could not exist.

Credit is possible only where people have confidence in each other, and confidence can exist only where good character exists. Every successful business man looks upon his credit standing as a most valuable asset, and he maintains it by square dealing. To get credit a man must pay his debts, or it soon becomes known he is not of good character and not worthy of confidence. Those from whom he would buy refuse to trust him and the banks decline to grant him credit. Then come business failure and a long uphill fight to get on his feet again and live down the past.

More Than Honesty Needed
Honesty is not the only factor involved in credit. For instance, Mr. Jones, a man of forty, of excellent morals, who has enjoyed a fair income for many years, sees an opportunity to purchase a business. He requires financial assistance. He calls on a banker and asks for the necessary credit. The banker asks the nature of the business, what it will cost, and what Mr. Jones can command in ready money, or other resources, but learns that he has no money or property of his own.

It is clear that Mr. Jones lacks ability to manage his affairs wisely. He has not had enough strength of character to save money by adapting expenses to income, and therefore has not proved that he could make financial progress. Moreover, if men do not invest some of their own money in the business they usually lack incentive and become easily discouraged. It would be unwise for anyone to assume such a financial risk, and Mr. Jones probably would fail to get credit from the bank. He must give up his opportunity to some one else who has saved money.

Banks are public servants, but that does not obligate them to serve those who are unfair in business or lacking in the great principles underlying success. To be known as a careful and thrifty person is the best assurance that the bank will extend financial help when needed.

Many people think that one should shun debt like the measles. They fail to distinguish between wise and unwise debt. It is wise to use credit, that is, go into debt, to buy a home. Such debt encourages thrift. A student may wisely borrow money needed to complete his education. It is an investment that should pay dividends in greater success. Another wise use of credit is borrowing to buy good bonds, such as Liberty Bonds, paying \$20 down, borrowing

\$50 from the bank, and paying it off out of savings.

When to Shun Debt

There are circumstances, however, under which one should never borrow money. Never incur a debt in a speculative venture. OF THE PEOPLE WHO SPECULATE, NINETY-FIVE PER CENT LOSE. Neither should debts be incurred to purchase pleasure-giving possessions. Such debts are millstones around the necks of countless families.

Progressive banks adhere to the same standards they exact of their patrons. Their business methods must be beyond reproach. They exclude business of doubtful reputation and have no part in the feverish struggle for sudden wealth. Well-managed banks are regarded with great respect, and hold a place of ever increasing importance.

Some thoughtless persons criticize banks for not making loans more freely but it must be remembered that a bank's business is to receive deposits as well as to grant loans, and it is therefore the trustee of money belonging to others. It must safeguard its depositors' funds and so control them as to be always ready to return them intact upon demand. That requires great care in granting credits.

THE MORTALITY OF SAVINGS ACCOUNTS

The Savings Banks Association of Massachusetts has issued a tabulation made by a mutual savings bank in an average New England town showing that, of the accounts opened during a six months period, 85 to 90 per cent were open at the end of the period. At the end of the next six months about 70 per cent were open. At the end of one year about 60 per cent were open; at the end of 18 months about 55 per cent; at the end of three years about 50 per cent; and then the figure rather steadily declined by 2 to 3 per cent of the original number each year. At the end of ten years about 25 per cent of the accounts were still open. After that the changes were very small, mostly on account of death.

Federal Reserve Copied

Peru is the first country in Latin America to reorganize its banking system according to Federal Reserve principles by the enactment of the Federal Reserve Act of Peru to develop the country's resources along modern lines of financing. Peru's new banking system is modeled after the United States Federal Reserve, with modifications such as the banking conditions and general financial situation there require. It provides for the creation of a Federal Reserve Bank in Peru. The directorate of this bank is to be composed of nine members, three of whom are to be designated by the Government and the other six are to be elected by the member banks.

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