



DR. FREDERICK E. HOPKINS.



THE ALPINE YODLERS.



RALPH PARLETTE.

LOUP CITY CHAUTAUQUA BEGINS NEXT SATURDAY

FIVE BIG DAYS



MRS. NAN SPERRY.



ADA ROACH AND COMPANY, IN "THE HEART OF THE IMMIGRANT."

AUGUST 7 to 11



ESTELLE FRANKLIN GRAY.

Confessions of a Mail Order Man

By Mr. M. O. X.

Revelations by One Whose Experience in the Business Covers a Range From Office Boy to General Manager

HOW I WORKED THE CREDIT SYSTEM.

It was always my custom to state in the catalogue in several places—"money cheerfully refunded."

If you are dissatisfied, how many times do you get your money back? Did you ever get it back promptly and without a struggle?

This is my game—to pretend that your money will be returned in case you are not pleased with your purchase and then, if you do send in a good "hot kick" you will get a letter back asking you to select something else from the catalogue. You will be tired out with letters and suggestions as to what you should take instead of the article you kicked on until you finally decide to save any more trouble and take something else, something you didn't want at all.

But I suppose that is the greatest joke of all is played on the people in the small towns by my so-called "credit" system.

I send you a catalogue and invite you to buy anything you want and to take your own time to pay for it. The literature I send out leads you to believe that I do not care for money at all. I try to make you believe that you are a great friend of my concern, that you are entitled to great consideration, that your wants shall be supplied with the greatest possible care and that you are reliable and entitled to credit.

"I will not make any inquiries concerning your credit," says my literature.

"No questions will be asked of your neighbors," says another paragraph.

"Your neighbors and friends will never know that you are dealing with us on credit," says still another section of my letter. But I most certainly do inquire about you. For instance:

I had an outside concern—that is a concern running under another name and with a separate address from the main store. This address was the home of my credit manager or the office of my "collection lawyer."

When you write in for credit this is the way I do it. I have you sign, first of all, a paper which is a part of the order blank and is really a legal contract, giving me power and authority to come into your home and take out, not only the things you have purchased on credit from me but also everything else. When you sign an order for goods on credit you unwittingly sign a chattel mortgage on your household property. Then, after this paper is in my possession I can swoop down on you and drag out every stick

of furniture you have in the place and sell it at auction to pay the amount still due.

If a bookkeeper makes an error in figures, if some clerk steals a remittance from you, sent in to apply on your account, you have absolutely no chance to object. It is the law.

Now, when you send in your order and application for credit, you must send, also—for such is my rule—an order and the amount specified as the first payment. You expect to get the goods right away but no, there are certain things to be done before I ship the goods. I have your money, so you must wait.

Then my credit man sends a letter, written on the "fake" letterhead of my outside concern, to some of your neighbors, asking them if your character is good, if you are in the habit of paying your bills, if your morals are good, how much you earn a week, etc. Your order is held until answers are received from those of your neighbors to whom the letters of inquiry were sent. Then if the answers have been satisfactory, you are sent a contract to be signed by you and you must wait until this has been received by my credit department.

Then the goods are shipped. And the awful prices—goodness gracious what prices charged for the very cheapest and most unreliable class of goods. My policy is to set a price, the first payment of which pays for the actual cost of the goods. Then all the rest is "velvet." All of the future payments are profit to my house. You really pay for the goods, the actual value, when you send in the first payment. I won't lose anything if you never send in another cent.

But think of it—you must keep sending in money to meet the other payments for perhaps two years—so much each month. Any time you fail to meet a monthly payment I send the papers to a local lawyer and he can take possession of your household goods and sell them on the street.

Some of the goods I send you are not worth hauling to the cars. I remember one lot of parlor furniture that had a lot of damages, one of which was a broken leg on the divan. It never could be fixed. I sent that set out every time I could substitute it for another on an order and it always came back. We had a lot of joking about that old crippled set of parlor furniture and, well, it had a lot of adventures. I shipped that set to nearly every state in the Union. Whenever a customer would order a parlor set, and I could not get it, for the price, I used to ship this crippled set out instead. Of course it came back, just as I knew it would, but it gave me a chance to turn round and take the money in the business, of course.

Another strict rule is that you must make your complaints within a certain period of time after you have received the goods. No matter what was sent you, if you do not make a complaint according to the rules I have laid down, it is all off. You have no redress. You must keep whatever

was sent to you.

I spend a big part of my expenses in the hiring of collectors and in the maintaining of a credit and collection department. Your name is kept in a card index system. A girl has charge of a certain number of cards. She works this list every so often. If you are slow pay, and keep on being slow, your card is taken out and placed in another list and if you keep on not paying, your card is finally placed in the list handled by the house lawyer, who comes after you with all sorts of threats.

If you persist in not paying, then there are two things to do. I will send the account to a local lawyer and he will come to your house and demand the payment. But if it is a small account I will not send it for collection but will continue to send you notices for months afterward. Sometimes I sold these small accounts to "shyster" lawyers for a small percentage and they collect whatever they can. They will even follow a son or a daughter with the unpaid bills of parents.

And the stuff you get from me isn't worth having. It is the cheapest stuff imaginable. If it is clothing it won't wear well and will come to pieces the first time you wear it out in the rain. If it is furniture it will break if a heavy person sits down on it and if it is hardware it is undependable and will never keep sharp and it probably has a flaw in it so that it will break at the first strain.

It's not worth buying in the first place and it isn't worth having after you have bought it. Don't order it in the first place. Buy from your local dealer, who at least will listen to your complaints and replace any article not up to standard. He keeps a more dependable stock of stuff than I do. You can rely on him, too. He can't run away or seek refuge behind letters and lies.

Yes, it's the best thing to buy what you need of your merchant in your own home town. He is entitled to receive your business and he keeps a place in which you can find what you require.

The various articles illustrated in my catalogues look good in the pictures, they are made that way to fool you. They are misrepresented in the written descriptions and they are manufactured so as to cheat you in every possible manner.

You will get better value in the store of your own merchant. Think of this when you next require something. Try him out, ask him if he has it or if he hasn't got it in stock if he can't order it for you. He will be glad to do so.

What Is the Best Remedy For Constipation?

This is a question asked us many times each day. The answer is

Rexall Orderlies

We guarantee them to be satisfactory to you. Sold only by us, 10 cents.

Wm. Graefe.



LECTURER AND WRITER PARLETTE IN ACTION.

Wild Horses.

True wild horses, intractable and terrified in man's presence, have been the subject of some interesting experiments. It was long believed that true wild horses with unbroken wild ancestry were extinct, but the animals discovered by Prjevalski in the Gobi desert, in Asia, have been pronounced by Russian naturalists wild horses of a distinct kind, with no relationship to the ass. A few years ago about thirty of the horses were captured. They were mere colts, most of which have grown to maturity in Russia, but a few were taken to the estate of the duke of Bedford in England. They have developed from their shaggy and awkward youth into animals of good appearance. They have some resemblance to the domestic horse, with the same neigh and frightened snort, but all attempts to tame them and make them useful have failed, and they are still badly frightened when any person comes within several rods of them. Efforts of the Mongolians to tame the horses have been equally unsuccessful.

JAME TO HIM AS INSPIRATION.

When Mr. Sankey First Sang the Famed "Ninety and Nine."

The story of "Ninety and Nine," the well-known hymn the music for which Mr. Ira D. Sankey improvised in a burst of deep feeling, was told by Rev. Dr. C. E. Locke, at the funeral of Mr. Sankey. The evangelist had found a little poem, "The Lost Sheep," in a Scotch newspaper, so runs Dr. Locke's account in the Brooklyn Eagle, and had clipped it. One night in Edinburgh Mr. Moody asked him to sing. Mr. Moody had just finished his sermon, "The Good Shepherd." Mr. Sankey had no thought of composing a new song, but as he used to tell the story:

"As I sat at the organ my fingers fell on A that had my eyes fell on that little poem. I began to sing, and I sang the words of that poem."

When he had finished, Mr. Moody rushed down from the platform and asked him when he had found that song. He said it was the most wonderful song he had ever heard. Mr. Moody was weeping. Mr. Sankey was weeping and the audience was in tears, so great was the impression produced by the song.

"I sang it as God gave it to me," Mr. Sankey replied. He never changed a note of the song from the time it fell from his lips.—Youth's Companion.

PAIN MADE A DEFINITE POINT.

No Manner of Doubt as to Location of Trouble.

Angelina Spring, in spite of the beautiful sound of her name, had a bad temper. One day she insisted on crying, and protested when the question was put often enough to elicit an answer, that she had a "pain." Exactly where, she would not or could not describe. Her persistent fretting finally won for her a vigorous spanking. After the punishment there was quiet. A caller came, and heard the tale.

"You see," said Mrs. Spring, "she kept saying that 'it hurt her,' but she wouldn't say where. So there seemed no other way to stop her bawling than to spank her."

"Kind of localizing the pain!" suggested the visitor.

"Yes," agreed Mrs. Spring, heartily. "That is it precisely."—Youth's Companion.

The Cycle of Fashions.

Progress follows the law of alternation, substituting always the better adapted; it never returns on itself, never substitutes fish oil for kerosene, horse cars for trolley cars. Fashion, on the other hand, moves in cycles. Could we run the successive fashions of woman's hat or sleeve or skirt during a century through a biograph rapidly what a systole and diastole we should see, an alternating dilation and contraction, like the panting of some queer animal.—Prof. E. A. Ross, in Social Psychology.

KEPT UP FIRE OF COMMENTS.

Duke of Cambridge Took Lively Interest in the Sermon.

"The late Dr. William M. Stonehill," said a college settlement worker of New York, "was called the bishop of the Bowery. It was a title of affection. The Bowery loved this good man."

"He sometimes used to laugh over the malice of his Bowery audiences. He used to say that in their frequent audible comments on his sermons they reminded him of the famous duke of Cambridge—the old duke, you know."

"From his great pew the duke rumbled out all sorts of remarks and criticisms every Sunday morning. It would be said Dr. Stonehill, like this: 'Preacher—Let us pray!'"

"Duke—'By all means.'"

"Preacher prays for rain."

"Duke—'No good in that as long as the wind is in the east.'"

"Preacher (reading) — 'Zacchaeus stood forth and said, 'Behold, Lord, one-half of my lands I gave to the poor.'"

"Duke—'Too much, too much. Don't mind subscribing, but can't stand that.'"

"Preacher quotes a certain commandment."

"Duke—'Quite right, quite right, but very difficult sometimes.'"

"Preacher quotes another commandment, which need not be indited."

"Duke—'No, no! It was my brother Ernest did that.'"

High Lineage of Slang.

"That expression, 'Painting the town red,' is not," writes a correspondent, "the creation of some unknown Cockney genius, as G. K. C. would seem to infer. Its birth has been traced to 'The Divine Comedy.' Dante, led by Virgil, comes to the cavernous depths where those are confined who have been the prey of their passions. Two faces arise from the mist—the faces of Francesca and Paolo. 'Who are ye?' cries Dante in alarm; and Francesca replies sadly: 'We are those who have painted the world red with our sins.'"

Charles I.'s Cloak.

The mayor and corporation of Shrewsbury, England, have recently had presented to them the scarlet cloak which was worn by Charles I. on the scaffold at Whitehall. The cloak was secured by William Walcot, who was page of honor to the unhappy monarch and who was in attendance on the king at the time of his execution. The garment has been in the possession of the Walcot family for 260 years, and was exhibited at the Society of Antiquities in 1861. It is in a splendid state of preservation, and, the Walcot family having presented it to the Shrewsbury town council, it is now on view in the town museum.

Try an advertisement in the Northwestern.

FRUIT A HEALTHFUL FOOD

Fact Is, Mankind Does Not Eat Enough of It, Is Opinion of Expert.

Food can be conveniently divided into seven classes—fruits, nuts, vegetables, grains, legumes, miscellaneous and meat. Fruits, the least known says an article in Health Culture, are the most important. They include tree products, berries and melons. Only 4.4 per cent of the food we consume in this country is fruit. Man "is anatomically, physically, historically, deductively, traditionally and morally a fruit eater." Yet we not only eat little of it, but are restrained from it by superstition that it causes ailments. When ripened fruit is dropped by the plant it is a mass of living cells that form a society of individuals, each independent of the other. When eaten they give life to the consumer. In animal foods putrefaction begins its work immediately on the death of the animal. There is fermentation in fruits, but no "rotteness" until the organized ferments enter through a break in the skin. The subject is a large one and runs to technical analysis that is of little help for everyday use. But, generally speaking, one can stand by the axiom that fruit is a healthful food, one that is fresh and clean should be beneficial and not harmful. Waste products which cause the peristaltic action of the digestive tract form an important part of the diet and one that is usually overlooked. Crude fiber is the best waste product. Fruits produce an ideal crude fiber.

Umbrella Morals.

"Not long ago at a tea," said a man who frequents such decadent diversions, "somebody walked off with a new umbrella of mine. What I got in return was not fit for publication."

"I spoke to the host about it—the tea was at a bachelor apartment—and he gave me a list of all those present with their addresses, about twenty-five persons, suggesting that I write and ask who had a new umbrella in place of an old one."

"I took it with some degree of hope which he at once crushed by telling me that on one occasion he had lost a new silk hat at a social function and the hostess had given him a list of sixty-four men who had been among those present. He wrote to the entire lot and received four replies in the negative. The others simply ignored his notes of inquiry."

"Thereupon I concluded to let somebody have my new umbrella. But stealing's stealing just the same, in my opinion."

Loup City Flour is sold by all our merchants Special prices to all on 5 and 10 sack lots. Patronize the home mill.