

## THE FALLS CITY TRIBUNE

Consolidations—Falls City Tribune, Humboldt Enterprise, Rulo Record, Crocker's Educational Journal and Dawson Outlook.

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### APPRECIATION.

There has been such kindness and generosity shown us in our efforts to bring out the Christmas edition that we feel we must express publicly our sincere appreciation. So many have contributed articles which we feel sure will interest all our readers, so many have supplied information on subjects where we lacked facts, so many have given freely of their encouragement and good will—to all we say heartily, Thank You.

Cities like individuals, find the things they persistently go after.

In this issue of The Tribune different angles express their views of the present and future of our little city. Read what they say carefully, it will do you good, and help you to be a more patriotic citizen during 1911.

We notice the appointment of Geo. W. Marsh as deputy secretary of state, under Secretary Wait, in the State Journal. Mr. Marsh was a former citizen of Falls City and his many friends and acquaintances here will be glad to hear of his appointment.

In this issue we could give only a partial list of Falls City's interesting features. We have no apology to offer for what does not appear. In the makeup we use the material nearest at hand and most available. We have done the best we could, and trust to the forbearers of those seemingly slighted.

Mr. Towle's plea for a cash basis as good business practice—is timely. We are most heartily in sympathy with everything he says. We are in position to speak from experience. Our accounts are all small, but the number of them is sufficient to menace our business. If our friends realized what it means to us to be compelled to wait indefinitely for a settlement of these little bills they would not be so negligent in paying up. It is a careless habit, and it needs to be broken up. Not only legitimate business is the sufferer, but many other worthy activities are hampered and often rendered ineffective by this thoughtless withholding of needed money. Let us wipe the old ledger clean, and determine to pay-as-we-go in 1911.

### Red Cross Seals.

The attention of our people is called to the fact that Red Cross Seals are on sale with local merchants. These seals are designed for the purpose of being attached to letters and packages. They cost one cent each; the money derived from their sale, which the organization expects will be several million dollars, will be entirely devoted fighting tuberculosis, not only in individual cases, but national with the hope of ultimately eradicating the disease.

The seals bear appropriate holiday greetings and add to the Christmas atmosphere of your presents and correspondence.

In the old legend the one who loved his fellowman had his name written on the scroll even above those who loved the Lord. In the later day civilization man becomes more and more his brother's keeper, and during this Christmas season the purchase of a few of these seals at the expense of a few pennies makes you a part of the world movement that is looking to the amelioration of human suffering and the strengthening of the race.

C. F. Reavis  
Ex. Com. Red Cross

## FALLS CITY IN 1911

Falls City's chief need today is a larger realization of the fact that everybody has some responsibility in the community in which they live. There is too much dead or decaying material in our city. Too many who can find fault but do nothing. The large number of retired people who live here should have a more vital and active interest in what the town is and what it ought to be. The men of large wealth who live here should get away from their money seeking long enough to learn that they have the personal resources, as well as wealth to make this an ideal living place. We pass along this way but once, our lives and the lives of those about us are largely what we make them. Our descendants will take care of themselves far more successfully if we leave something for them to do.—V. G. Lyford.

### The Matter With Falls City.

What hurts Falls City, from a business standpoint, more than anything else? I believe that the credit system of doing business is the worst feature of business life in Falls City. Why should a retail dealer sell goods to a man and wait for months for him to pay his account? A dealer does this just because he thinks his competitor will do this and get the business from him when he could do his competitor more harm by letting him have these long time accounts and look after the cash business for himself.

When a retail merchant buys a bill of goods from a wholesale house, he gets thirty days and in some cases, sixty days time on the bill. If he cares to pay this account within ten days from its date, he is usually allowed two per cent discount on it, which means two per cent rebate on each dollar. But if he does not pay this account in the thirty or sixty days, the wholesale dealer then sends a sight draft on him to the local bank which is an order for the local bank to collect this money, and send it in to the wholesale dealer.

No retail merchant likes to have a sight draft sent to him through his local bank, but with the system of accounts in use in Falls City, very few business houses in Falls City have escaped this the past year, if they were doing a large volume of business.

Now if the local merchant must pay his accounts in thirty or sixty days, why should not the purchaser pay what he owes the local merchant, the first of every month? Why should the merchant carry these accounts several months, or even a year or two? The banks will not let their notes go long past the time they are due, so why should the merchant do so?

If you buy goods of the mail order houses, you must send the money in advance, even before you see the goods. If you would deal with our local merchants in this manner they could sell goods much cheaper.

When a merchant sells a bill of goods to a purchaser on time and places this account in his ledger, then this account is the same as so much dead capital, buried in the ground, drawing no interest, nor doing good to any person. The goods had better be in the hands of the merchant than to have the account in the ledger. The goods stand a chance of finding a cash customer. No one will buy the accounts. When goods are sold, the merchant must replace them and it takes cash to do this. Accounts will not buy new goods for the merchant and his account serve as a millstone around his neck, instead as an asset to his business.

The majority of people buying goods on time do so from habit. They usually have money in the bank, but like to keep it there, as a show to their banker and as a help to their credit. Some people keep their money to loan out, even when they know they owe some of it. A case of this kind occurred in Falls City a short time ago. A man came into a store where he traded and where he had owed an account for several months. He had some money to loan, and

asked the merchant where he could make a good loan. After a few moments of deliberation the merchant had nerve enough to tell him that he knew of one place that he could place some of his money and waiking back to his books, told him that he could use some of it in paying his account. The man was inclined to be angry, but finally paid his account.

The railroads will not do a credit business, nor the express companies, and but few wholesale concerns will give more than sixty days time. No business can give long time and survive in the end. The cash business house will weed you out. You cannot sell goods to a man on long time, without serving as his banker as well as his merchant. You cheat the banker out of his profit. The customer should be made to go to the banker for the loan and pay your accounts and if the banker will not loan him money, then you should not sell him goods. Your goods are as valuable as the bankers money, and why should you take a chance in selling to a customer on time that the banker would not loan money to.

Few persons realize the amount of the accounts carried on the books of the merchants of Falls City. A conservative estimate would place the amount of such accounts, past sixty days old, at over \$200,000. In most cases these merchants are owing note at their banks for this amount, which they could pay off if their customers would pay their accounts. It seems virtually a case, where the merchants are borrowing money and paying interest on the debts that are due them. Business will not be an entire success in Falls City, till the business of the town is put on a cash basis. This cannot be done till a few old-time, foggy business men in this city are either broken up through their old-time notions of giving time to their customers, or swamped from an over-stock of dead capital in the way of old accounts.

When the business interests of the town wake up to the true possibilities of transacting business on a cash basis, then the town will take on an up-to-date aspect, and soon out-distance the mail-order house in this vicinity.

I trust this day is soon at hand.—E. H. Towle.

I came to Falls City in the early autumn of 1868, coming by way of Rulo, which at that time was a much better trading point than this. We came up on a little two seated mail wagon and driven by Alex Kerr, who I think died in Omaha not long since. My first view of the townsite was from near the Steele farm. From there looking west it looked fine. The country although sparingly settled, to me seemed very promising and I concluded to cast my lot with the people here and sent for my wife who was then with her parents at Sparta, Wisconsin. I bought a little stock of goods that belonged to Wilson Maddox and leased a new building that he had nearly completed, opposite the court house. At this time we had to get our goods or did, mostly by boat to Rulo and haul from there by wagon.

In 1871 I sold my interest in the business to Capt. Brannin, father of our worthy townsman, D. P. Brannin. In the meantime we had all been working hard to get a railroad from the south or east. Bonds were voted for a road to run up on this side of the Missouri river and another through the county west or northwest. Small as our town was at the time they paid ten thousand dollars, not by bonds, but in cash, given by the residents to help get the road through. The first ten miles from Rulo to this point was rushed through in order not to forfeit the bonds. Every one was interested, all were boosters, no knockers.

Late in 1872 with my wife and child I went to Fort Leavenworth, where I received an appointment from the Secretary of War and remained there until the spring of 1886, although the greater part of the time while away

was interested in business in this place.

I knew but little of the Missouri Pacific, of the extension of that road from Atchison to Omaha while it was being built.

Having been interested in the town so many years can realize how much we have desired greater railroad facilities and improvements that would benefit our city and I do not think our opportunities ever looked as bright as at the present time. We should all work together, drop all personal disagreements, join hands with all boosters and let the majority rule in the way of push.

MAJOR W. H. KEELING.

The really "Greater Falls City" for 1911.

Mrs. Everett Feckenpaugh of Ottawa, Kan., will arrive Saturday to visit during the Holidays with her mother, Mrs. Katherine Wylie.

You can keep posted by having one of our New Wall Charts in your office or in your home.

Miss Alice Jaquet will reach home Saturday from Galesburg, Ill. to remain until after the Holidays.

Mr. and Mrs. Russel Hiatt of Salem spent Sunday with J. S. Lord and wife.

You will find the "ads" of all the up-to-date hustling merchants in this weeks Tribune. Trade with them. They have the goods and will treat you right.

Miss Beulah Fry was shopping in St. Joe last Monday.

Mr. and Mrs. N. B. Judd returned Monday from a visit with Dawson relatives.

H. O. Maddox of Shelby Iowa came down from Shubert, Tuesday with Elmer Else to take the train for Leavenworth, Kans.

Frank Bacon and D. Brannum were over from Sabetha, Tuesday.

The first of the week W. S. Leyda and wife returned from a trip to Excelsior Springs.

Free to all of our subscribers who belong to the "pay-as-you-go" club—Big 1910 Census Map of Nebraska.

## The Tribune's Pay As You Go Wall Chart

or

### 1910 Census Map of Nebraska

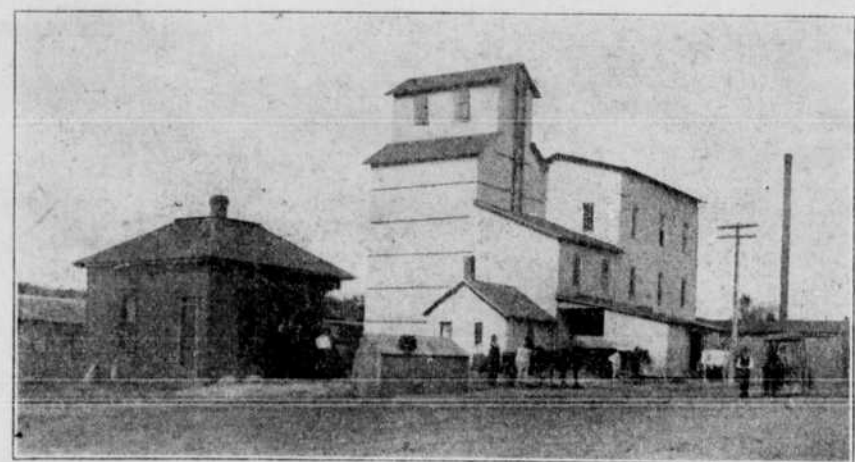
28 x 36 Inches

and in five colors. A complete Railroad Map of the state, with County Seat towns, Rural Route towns, Postoffices, etc.

Will be given to all of The Tribune's many subscribers and patrons who's accounts are paid up January 1st. Come in and settle and get a map.

## FALLS CITY ROLLER MILLS

### Our Trade Increases Because Our Flour Pleases



If you are using flour that is made away from home, start the New Year right by using FALLS CITY FLOUR and keep your money at home where it will do the entire community some good. We guarantee our flour to be as good as it is possible for any mill on earth to make out of the best wheat that grows out of the earth. We offer a big reward to anyone who will produce a better flour than SUNFLOUR. Bread made from this flour took first premium at the Iowa State Fair the last two years against a hundred of Kansas, Nebraska and Minnesota flours. Be a booster and use home-made flour.

## P. S. HEACOCK & SON