

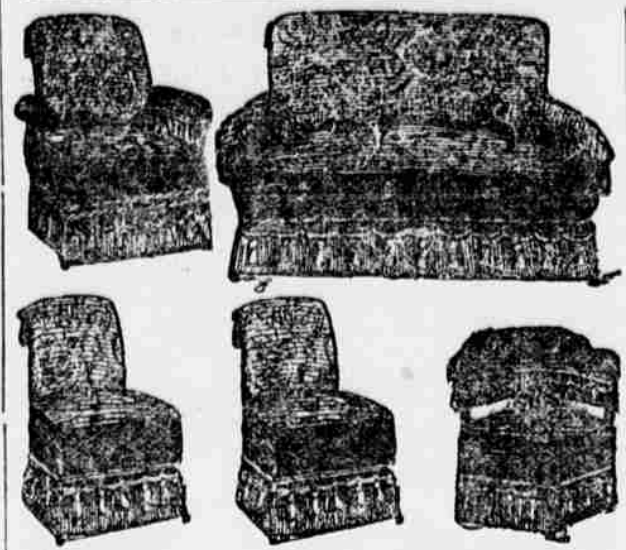
Our Prices the Lowest, Our Terms the Easiest. A BARGAIN SALE THAT ECLIPSES All Our Previous Efforts.

Presents Given ...Away

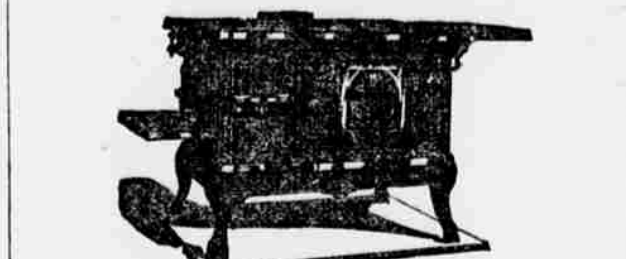
- 1 Solid Oak Sideboard
- 1 Bed Room Suit
- 1 Parlor Suit
- 1 Extension Table
- 6 Solid Oak Dining Chairs
- 1 Decorated Dinner Set
- 1 Banquet Lamp

Distribution Takes Place December 1st. 1 Ticket With Every DOLLAR PURCHASE.

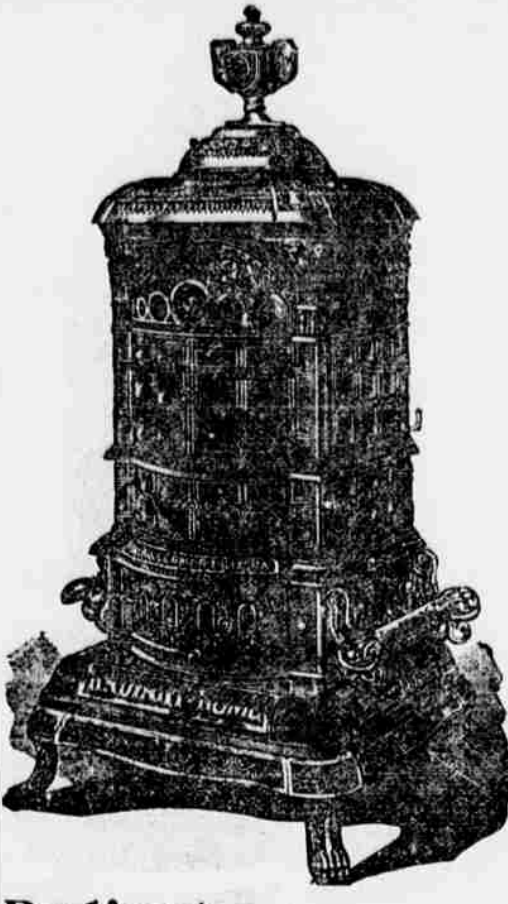
We will sell you your Furniture, Carpets, Stoves, and House Furnishing Goods on



5-piece Parlor Suit Overstuffed in fine Tapestry, fringed all around, Bargain price \$14.25

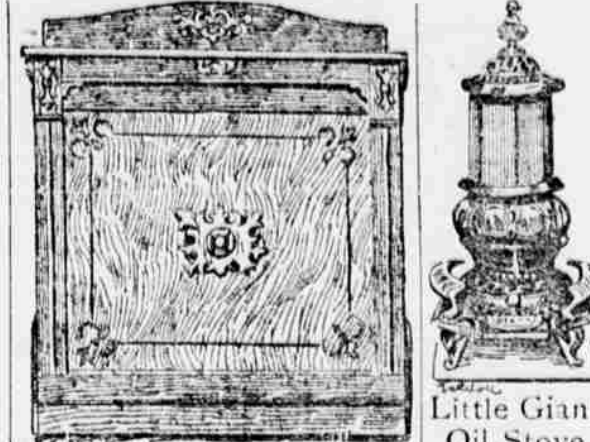


Radiant Peninsular We have the Regal Royal and Radiant Peninsular base burner. The finest heating stoves in the city. \$7.25



Estate Oak Guaranteed to keep fire with Soft Coal 48 hours \$14.50

YOUR OWN TERMS OF PAYMENT Presents Given ...Away



Mantle Folding Bed, Hardwood full size \$9.50 \$5.50

Bargain Sale of Carpets

- All Wool Ingrain..... 40c
- Half Wool Ingrain..... 35c
- Heavy Ingrain..... 25c
- Hemp Carpet..... 15c
- Matting, seamless..... 20c
- Brussels Carpet..... 58c
- Velvet Carpet..... 76c
- Moquette Carpet..... \$1.00
- Oil Cloth..... 17c

With Every Purchase of ONE DOLLAR You Receive a Chance at the Grand DISTRIBUTION Which Takes Place DECEMBER 1st See Our Show Windows for Display of PRESENTS.

Our Terms Are Easy

Geppie's Furniture & Carpet Co.

OUT OF TOWN CUSTOMERS---Photographs of furniture sent upon application, which will enable you to buy as cheaply as if you visited our store.

Open Monday and Saturday Evenings

FROM PLOWBOY TO SENATOR

Progressive Steps in Fame's Ladder Taken by Shelby M. Cullom.

RECOLLECTIONS OF PIONEER DAYS

Some Early Experience in the Science of Pedagogy and Pork Selling--The Presidency and the Campaign Issues.

(Copyright, 1895, by Frank G. Carpenter.)

WASHINGTON, Oct. 31.—I had a long chat the other night with Shelby M. Cullom, the famous United States senator from Illinois.

He is one of the most interesting talkers among our public men. Plain and simple in his ways, there are no frills nor furbelows about either himself or his conversation. He calls a spade a spade, and as a story teller has many of the attributes which were so noted in Abraham Lincoln. He grew up under the shadow of Lincoln, and his likeness to the martyred president has been often remarked. No one would call Cullom handsome. His frame is big, bony and angular. His figure is straight, with shoulders so square that the arms seem to cast a shadow at right angles, the whole acting as a clothes frame for his Prince Albert coat. His features are not graceful and his face in repose is severe. When he talks, however, a smile creeps out of the corners of his eyes, the lines of his features soften, and you forget everything else in the impression of humor and strength and good fellowship which shows out of them. You soon discover that Cullom has lots of personal magnetism, and that, with it, he is full of brains and has a more than average time possessed of a remarkable degree of plain, practical common sense. There are few men in the United States who startle and awe to the people and who appreciate their wants so well. There are few who have had as remarkable a career and have not been spoiled by it; and few senators whose lives and more inspiring examples to the boys of the United States.

SENATOR CULLOM'S BOYHOOD.

During my visit with Senator Cullom I drew him on to talk about his boyhood. He told me that his family was Scotch-Irish, and that his ancestors came from Maryland to Kentucky. It was there that Cullom was born, and when he was a baby of 9 months, chewing his little fists, which were not so anguishing then, with his mother's gums and when he was a year and a half, he was piercing tones than those he now uses in the United States senate, the family moved to Illinois. They rode out and in through the country schools young Cullom concluded that he wanted a better education. His father was hardly able to send him to college and settled within fifteen miles of Peoria, taking up 500 acres, and chopping a farm out of the forest. Baby Cullom crept over the log fence and looked about for himself. How he succeeded I will tell in his own words. Said he:

"I was about 17 years old at this time. I thought I ought to be better educated than I looked about to see how I could make some money to pay my way through the academy. I saw an opening in a country school near where I lived. I applied for it and got it. My wages at the start were \$15 a month, and I must have done pretty well, for at the end of the second month they raised me to \$20 and I received this for the remainder of the year. I boarded with the scholars and saved nearly every cent of my meager salary."

over by plowing. I got \$1.25 an acre for it. I borrowed five yokes of oxen of my father and went to breaking up land for the neighbors. We plowed a furrow about eighteen inches wide and hitched from four to five yokes of oxen to the plow. We fastened the plow to wheels and set it for the proper depth. I walked outside and yelled at the team. It is not an easy matter to drive oxen. I can tell you, and a great deal of the lung power which I have today was, I venture, developed then."

"By the way, the senator continued, with a twinkle in his eye, "a rather queer thing happened in connection with that plowing. You know they talked a little of me for president four years ago, and some of my old friends in Illinois thought I had a chance for the white house. One of these was a farmer for whom I had broken land in my boyhood. He wrote me, recalling the circumstance. He said he had a print of my bare foot, which I had made at that time, in a clay strip on his land. He said he had cut it out and kept it and that he was going to frame it as the foot of a president."

"He must have been one of the grandfathers of Du Maurier's Bill, and history only repeating itself in the craze over the foot of Trilby," said I, as I looked at the good, comfortable understanding of Mr. Cullom. "And did you plow in your bare feet, senator?"

"Yes, I suppose so," replied Mr. Cullom. "We did a great deal of farm work in our bare feet in early days. It was more comfortable than working with shoes, though now and then one was liable to raise a stung bruise or snag off a toe nail against a root."

"SCHOOLBOY STRUGGLES.

"Where did you go to school, senator?" I asked.

"It was at a seminary at Mount Morris in northern Illinois," replied Senator Cullom. "There was a big Methodist institution there at that time, and it was considered a very good school. I studied Latin and Greek and other things, but before I got through I fell sick. This was within three months of the close of my term. I thought I was going to die, and I wanted to go home. They persuaded me to stay, however, and give the valuation."

"Then, I suppose you were at the head of your class, senator?" I asked.

"No," replied Mr. Cullom. "I managed to keep pretty close to the top."

"What did you do next?"

"I came home," was the reply. "No one thought I would live. I was as lean as a rail and pale as a sheet of white paper. I had an ambition to be a lawyer when I started to the seminary, but my sickness kept me from it. I was in bed for a long time. Ten days after I got home I was in the harvest field. I soon grew better, and by fall I had rented a quarter-section of land from my father and was putting it in crops. As winter came on I grew restless. I told my father he could have his land again, and that I was going to Springfield to study law."

"ABRAHAM LINCOLN'S BOY FRIEND.

"You studied there with Abraham Lincoln, did you not?"

"Yes," replied Senator Cullom. "I did not study in the office of Mr. Lincoln. A great deal of his work was on the circuit, and he spent but little time in his office. I had known him since I was a boy of 11, and he was already my ideal hero. When I went to Springfield I asked him if I had not better study law with him, but he advised me to go into the office of a lawyer who would be stationary. He gave me lots of good points, however, and I was closely associated with him from that time on."

"How did you like the law?" I asked.

"I liked it very well," replied the senator. "and I should like to be a lawyer now. I did not get to be a lawyer without considerable trouble. A few months after I took up the study I began to get sick again. I had an attack of typhoid fever and hung for some time between life and death. The doctors told me that the only thing that could save me was to buy a pony and ride in the open air. I then went back home and tried the pony cure. But it was no good. I had no object in my ride, and I could not gain strength."

"BUYING HOGS ON COMMISSION.

"This was the situation when I went to Peoria one day. It was then, as it is now, quite a big market. I met one of the capitalists, and he asked me if I would like to buy hogs for them. He offered to pay me 10 cents a hog, the farmers to keep the hogs until they were wanted and to be paid the

market prices prevailing at the time of delivery. I accepted the proposition and started out to buy. During the next few months I bought thousands of hogs. I galloped from one farm to another buying all the swine in sight, and I contracted for all the hogs in two or three counties. At the close of my season I found that I had cleared \$500, and also that I had entirely regained my health. Because I tried to use politics as a stepping stone to the bar."

"How did you get into politics, senator?"

"Every lawyer in those days was, to a certain extent, a politician," replied Senator Cullom. "The law is, as a rule, one of the stepping stones to politics. I got into politics because I tried to use politics as a stepping stone to the law. I was practicing in Springfield, you know, and I thought if I became a member of the legislature that this would give me acquaintance all over the state and would help my law business. The result was that I became a candidate and was elected. I was re-elected, then made speaker of the house and after that sent to congress. Later on I was elected governor for six years and then sent to the United States senate. There you have it all in a nutshell."

"LINCOLN AS A STORY TELLER.

"How about Lincoln, senator? Was he really such a great story teller as is claimed?"

"Yes," was the reply. "But he did not tell stories for the sake of telling stories. His stories came out in the shape of illustrations of his thought, or to enforce his arguments. He liked to talk, and during his life at Springfield there was a drug store, which still stands there, to which Lincoln used to come nearly every night to talk. There was a crowd who came there to listen to him, and many an argument was sprung merely for the sake of getting Lincoln to talking. He would brighten up as he began to talk, and I used to sometimes think that he told stories to get away from his thoughts and himself. When he talked he would get into a groove of deep meditation, would seem to be gloomy and it was almost impossible at such times to arouse him."

"I have heard that he was moody and blue, and that he hovered at times on the verge of insanity. Is that so?"

"No," replied Senator Cullom, "but his head was extraordinarily clear. I used to think when I saw him sitting and apparently brooding over something, that he was possibly turning over the great questions concerning the matters which he had to settle in after life, and that he was hearing up as he began to talk, and I have heard of his being so moody and blue, and that he hovered at times on the verge of insanity. Is that so?"

"SENATOR CULLOM," said I, "how would you like to be president of the United States?"

"The senator thought a moment, and replied:

"I would like it very much. I don't believe it would be a very hard office to fill. The president should choose good men to help him. If he selects his cabinet and subordinates properly these will bring the authorities into line and the information that he needs properly before him, and good common sense is enough to determine the rest."

"What qualifications should a president have?"

"He should be a man of the people. He should be a patriotic American, should be possessed of common sense, and be a man who knows how to select men and handle men."

"I hear your name mentioned in many quarters for the position," said I, "as a candidate for the republican party."

"Yes," replied Senator Cullom. "I have been talked of in times past, and I believe there is some talk about me now. To tell the truth, I am tired of the talk, and I have illustrated my situation by comparing it with that of a boy who went to school with me at Mount Morris. This boy I will call Sam. He is a prominent man now, and I dare not mention his name. Well, Sam could not get the life of him learn Latin, and he was kept in the same Latin book from one term to another. At last his teacher, in despair, said to him:

"Sammy, why don't you study and get out of this? Aren't you ashamed to remain right here in the same place week after week?"

"Sammy talked through his nose. His conversation was a continuous whine, and I replied to him: 'Yes, I am, and I would study if I had a new book, but I am tired of this. It's the same old thing over and over again, and if it's not to go any farther, I want to stop it.'

"And that," concluded the senator, with a laugh, "is my position as to the talk about me for the presidency."

"Was he a shrewd politician?"

"Yes," he was a good judge of men and knew how to move them."

"Was he ambitious?"

"Yes; very much so," was the reply. "But

he was so wrapped up in the great questions with which he had to deal that it is hard to tell where his ambitions ended and his convictions began. I galloped from one farm to another buying all the swine in sight, and I contracted for all the hogs in two or three counties. At the close of my season I found that I had cleared \$500, and also that I had entirely regained my health. Because I tried to use politics as a stepping stone to the bar."

"I am very sorry," said I, "and at this time I was in it with Lincoln, and when the returns came in, though Lincoln had the popular vote, a legislature had been chosen which would elect Douglas. I met Lincoln coming home just after the news had been received. I said: 'Well, Mr. Lincoln, we are beaten.'"

"Yes," he replied, "we are beaten."

"I put my hand on my shoulder, and, looking down at me with a smile, replied: 'Oh, my boy, don't worry; it will all come right in the end.'"

"I remembered his confident tone afterward, and I believe he saw even then that his defeat would make him president of the United States."

"I got my first desire to go to Washington to congress through Lincoln," Mr. Cullom went on. "It was the night before he left Springfield to go to his inauguration. I was at this time speaker of the Illinois house, and as I entered his parlor I said:

"'Lincoln's eyes laughed as I used the words 'Mr. President,' and he replied, emphasizing his form of address: 'Mr. Speaker, I hope you will.'"

"I then began to scheme to get to Washington and was soon elected a member of congress."

"THE ISSUES OF THE CAMPAIGN.

"At this point the conversation turned to politics, and during it I asked Senator Cullom to give me a short statement as to the issues of the next campaign."

"The issues are not many, but they are very important. The republican party will espouse protection, sound money and true Americanism, advocating a strong foreign policy on the basis of America as against the world."

"Can the republican party succeed on such a platform?"

"I think there is no doubt of it."

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CO-OPERATIVE HOME BUILDING

Urgent Demand for Official Supervision in Iowa.

RECOMMENDATIONS OF STATE AUDITOR

Calculations on the Cost of a Home—The Home Owner and the Tenant—A Common Fiction—Growth in Jersey.

The costly experience of the people of Iowa in dealing with speculative building and loan associations of which the Union of Des Moines was the most conspicuous example, promises to bring about the enactment of adequate laws for the government and no penalty for a species of swindling which obtains a foothold under the cloak of co-operative home building.

In his biennial report, bringing institutions of this character under state supervision, the auditor says that the general assembly should enact some law governing building and loan associations, and it is quite probable that something will be done in that line this winter. Mr. McCarthy says:

"I am convinced that the interests of our citizens, who are investing in most cases their hard earned savings, and in many instances at a sacrifice of the ordinary course of life, should be protected by some wholesome law, bringing institutions of this character under state supervision. During the past few years many savings and loan or building and loan associations have been organized in this state. The aggregate assets of these financial institutions amount now to many millions of dollars. They are likely to increase in number and volume of business in the future. If proper and suitable laws are enacted by the Twenty-sixth general assembly providing the manner of organization and the necessary privileges and powers for the proper conduct of the business to the end that the most necessary and important financial institutions may be safe, stable and profitable for all persons who may become members. Savings and loan associations occupy a field in finance which is peculiarly their own. Their true mission or legitimate business is that of accumulating a loan fund from small sums of money paid upon stock at regular periods and the making of loans to their members from this fund for a long period of time, which loans are to be repaid monthly, or other installments, until the stock is matured and the loans canceled. This field is not ordinary national, state or savings banks cannot safely occupy, because they cannot make long time loans with short time deposits. It is quite evident that there is a great demand for long time loans which cannot be supplied by banks, and that this demand must be supplied. If, at all, by savings and loan associations. Since safety and stability of capital are of paramount importance in all financial institutions, since the true mission of savings and loan associations is to make long time loans, and since these associations cannot make such loans safely on short time deposits any more than banks can do so, it therefore follows that all such associations must incorporate in the plan of business such efficient, reasonable and proper safeguards as will in the conduct of their business, protect the association from sudden withdrawals or impairment of their capital. Good laws have been enacted by Minnesota, Illinois, Ohio, Wisconsin, Missouri, Nebraska and many other states, and it would seem high time that the state of Iowa should also enact a suitable law."

The code commissioners of the state have anticipated the recommendations of the auditor and have prepared a very stringent bill, which they will recommend to the legislature. It requires that companies may begin business when 5 per cent of the authorized capital is subscribed. The articles of incorporation and by-laws must be approved by the executive council. The auditor may require amendments, and any association failing for sixty days to comply with such requirements shall forfeit its certificate. The expenses of each association shall be paid from a fixed charge, provided in the articles of incorporation, of not to exceed \$5, or such less sum

as the executive council shall determine, to carry any installment of stock to a par value of \$100. The net earnings of such associations shall be transferred to the credit of all members annually or semi-annually, and shall be paid to them as the articles of incorporation may provide.

GROWTH IN JERSEY.

Since 1890 the total number of shares and net assets in all the local associations in New Jersey have increased 131,000 and \$14,200,000, respectively, and in fact, there has been a marked increase every year in both during the last ten years. The size of older organizations, too, is steadily increasing. The average amount of net assets has increased more than 30 per cent since 1890, and in the number of shares the average increase has been in about the same proportion. The four largest associations in the state are the Paterson Union Mutual, 137,000 shares in \$16,800,000; the Hudson People's, twenty-one years; the Newark Fourteenth Ward, nine years, and the Jersey City Greenview, eighteen years.

The figures of the report show Essex as a county and Newark as a city to lead all other parts of the state. As in previous years, the report shows that 205 associations comprise the Hudson People's, twenty-one years; Essex has 100,000 shares and net assets of \$11,000,000; Newark Fourteenth Ward, nine years, and the Jersey City Greenview, eighteen years. Hudson has total assets of \$8,182,889, with 145,492 shares and net assets of \$7,137,833. Essex has 100,000 shares and net assets of \$8,556,871.

HOW IT WORKS.

It is popularly thought that when a man borrows money, whether to build a house or buy a gold mine, he is going into debt. But a bright writer in the Philadelphia Ledger puts a new face on it when the money is used to buy a home. He cleverly says:

"The building society mortgage is by no means a debt, but the full meaning of the word is not understood. Without a home of his own a man is forever in debt for his rent, present and future. This makes it clear that in refusing to borrow to build a home a man does not escape the necessity of paying out money every month. That obligation he cannot escape, unless he lives in his own home, fully paid for. It is necessary that he live somewhere, if he lives at all, and the sooner he turns his rent payments into a common fund, the sooner he is free of that obligation. This makes it clear that in refusing to borrow to build a home a man does not escape the necessity of paying out money every month. That obligation he cannot escape, unless he lives in his own home, fully paid for. It is necessary that he live somewhere, if he lives at all, and the sooner he turns his rent payments into a common fund, the sooner he is free of that obligation. 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