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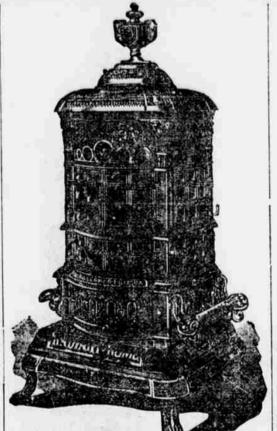
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FROM PLOWBOY TO SENATOR

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.

(Copyrighted, 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 hand-some. His frame is big, bony and angular. His figure is straight, with shoulders so square that the arms seem to fall from them at right angles, the whole acting as a clothes frame for his Prince Albert cont. His gestures are not graceful and his face in repose When he talks, however, a smi creeps out of the corners of his eyes, the lines of his features soften, and you forget everything else in the impression of honest strength and good fellowship which shows out of them. You soon discover that Cullom has lots of personal magnetism, and that, with it all, he is full of brains, and at the same time possessed of a remarkable degree of plain, practical common sense. There are few men in the United States who stand so close 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 ould be more inspiring examples to the boys SENATOR CULLOM'S BOYHOOD.

During my visit with Senator Cullom 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 angular then, with his toothless gume, and squailing at times, I venture, in more pierc-ing tones than those he now uses in the United States senate, the family moved to They rode out and in through the tumps in canvas covered wagons, and Baby Cullom, wrapped in a feather bed, was rocked by the jeiting of the wheels. Father Cullom up 500 acres, and chopping a farm out of the forests. Baby Cullom crept over the log floor and toddled about the clearings year by year, until he became old enough to go to school. His first lessons were studied in a ool house, and working on the farm and studying at school made up his boyhood

After he had finished his schooling at the sountry schools young Cullom concluded that he wanted a better education. His father was hardly able to send him to college and Shelby had to look out for himself. How he succeeded I will tell in his own words.

'I was about 17 years old at this time. thought I ought to be better educated and I looked about to see how I could make some thought I ought to money to pay my way through the academies. saw an opening in a country school near where I lived. I applied for it and got it. of the second month they raised me to \$20, and I received this for the remainder of the boarded with the scholars and saved nearly every cent of my munificent 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 or whom I had broken land in my boyhood. Ie wrote to me, recalling the circumstance He said he had a print of my hare foot, which I had made at that time, in a clayey strip on his land. He said he had cut it out and kept it and that he was going to frame it as

foot of a president." have been one of the grandfathers of Du Maurier's Billie, and history is only repeating itself in the craze over the foot of Trilby," said I, as I looked at the good, comfortable understandings 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 stone bruise or snag off a toe nail against a root." SCHOOLBOY STRUGGLES "Where did you go to school, senator?" I

"It was at a seminary at Mount Morris, in northern Illinois." replied Senator Cul-lom. There was a big Methodist institu-tion 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, how-

ever, and give the valedictory.' "Then, I suppose you were at the head of our class, senator? Yes," 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 led me to give this up and go back to the farm. Ten days after I got home I was inthe 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

ABRAHAM LINCOLN'S BOY FRIEND. "You studied there with Abraham Lincoln.

did you not?" " replied Senator Cullom. "I did no 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 he was already my ideal hero. When I went to Springfield I asked him if I had not better into the office of a lawyer who would be ata tionary. 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 sena-or, "and I would not object to practicing low. I did not get to be a lawyer without neiderable trouble. A few months after ok up the study I began to get sick again had an attack of typhoid fever and doctors told me that the only thing that the open air. I then went back home an must have done pretty well, for at the and I had no object in my rides, and I could not

BUYING HOGS ON COMMISSION. "This was the situation when I went to Peoria one day. It was then, as it is now, A PLOWBOY SENATOR.

"A whole year's salary wouldn't amount to much, senator, at \$20 a month," sail I. "Was this the only way you had to make money?"

"No; I made something after school was until they were wanted and to be paid the

market prices prevailing at the time of desight, and I contracted for all the hogs in two or three counties. At the close of my eason I found that I had cleared \$500, and also that I had entirely regained my health. took the money and went back to Spring-eld. I resumed my studies and was soon ad.

nitted 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 acquaintances 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

ou have it all in a nutshell. LINCOLN AS A STORY TELLER. "How about Lincoln, senator? Was he eally 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 the sake of getting Lincoln to talking, would brighten up as he began to talk, used to sometimes think that he told stories to get away from his thoughts and himself. When he was alone he would often drop into habits of deep meditation, would seem to be gloomy and it was almost impossible at such

imes to arouse him. have heard that he was moody and blue. and that he hovered at times on the verge of nsanity. Is that so?"
"He may have been moody at times,"

plied Senator Cullom, "but his head was extraordinarily clear. I used to think, when I saw him sitting and apparently brooding over omething, that he was possibly turning over the great questions concerning the matters which he had to settle in after life, and that the responsibilities which he was to have were already before him. He was, you know, a philosopher, and his great mind and soul were different from those of comm

LINCOLN AND RELIGION. "Was Abraham Lincoln a religious man?"

asked. 'In one sense he was, and in another, not," replied Senator Cullom. "As to a be-lief in a future state and a God. I think he was. He had a religious side to his nature. and I have seen evidences that he had made a deep study of the bible. As to bring a dectrinal Christian—a believer in certain creeds and churches—he was not. As to his study of such matters, I remember an The Universalist and Campbellite eachers of Springfield were holding a joint shate upon certain doctrines. Well, one lebate upon certain doctrines. light when they were discussing whether there was a hell Abraham Lincoln attended. He and I sat together, and when the two reachers had finished their discussion we valked out. I remember Lincoln was disgusted with the discussion. He swung him-self out of his sent as they stated the debate was closed, and said to me: 'They have scarcely touched the question.' He had evidently been thinking upon the subject, nd had it all figured out in his mind "I have a book, senator, entitled, 'Was Abraham Lincoln a Spiritualist,' and trying 'I do not think that he was," replied Sena-

"Abraham Lincoln," replied Senator Cul-Advanced Lincoln, replied Senator College, that a great sympathy with the people. He was a man of the people. He could feel for them and with them. He had great common sense and great executive LINCOLN AS A POLITICIAN.

'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.

he was so wrapped up in the great questions livery. I accepted the proposition and started with which he had to deal that it is hard bought thousands of hogs. I galloped from convictions began. He was far-seeing. I sight, and I contracted for all the bogs in 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 am very sorry,' said I, and at this old Abe put his hand on my shoulder, and, looking down at me with a smile, replied:

my boy, don't worry; it will all come right "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 went on. "It was the might springfield to go to his inauguration. I was Springfield to go to his inauguration. I was this time speaker of the Illinois house, and as I entered his parlor I said:

"'Mr. President, I want to come to Washington if possible before you leave." his form of address: 'Mr. Speaker, I hope

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

THE ISSUES OF THE CAMPAIGN. At this point the conversation turned to politics, and during it I asked Senator Cul-

om to give me a short statement as to the ssues of the next campaign.
Senator Cullom replied: "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

"Yes," repl': Senstor Cullom; I think there is no doubt of it.' "Senator Cullom," said I, "how would you like to be president of the United States?" The senator thought a moment, and re-

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

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

quarters for the position," said I, "as a can-didate 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 He is a prominent man now, and I dare not mention his name. Well, Sam could not for 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 'Sammy, why don't you study and ge

out of this? Aren't you ashamed to remain right here in the same place week after

sation was a continuous whine, and in reply he whined out: '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 "And that," concluded the senator, with He laugh, "is my position as to the talk about

Frank G. Carpenter DeWitt's Little Early Risers, the pills

Urgent Demand for Official Supervision in Iowa.

RECOMMENDATIONS OF STATE AUDITOR

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

The costly experience of the people lowa in dealing with speculative building and loan associations of which Richmond's Union of Des Moines was the most conspicuous example, promises to bring about the enact of all associations. At present there is practically no legal restriction on their methods, no provision for supervision and examination, ington if possible before you leave.'

"Lincoln's eyes laughed as I used the words which obtains a foothold under the cloak 'Mr. President,' and he replied, emphasizing of co-operative home building.

State Auditor McCarthy urges, in his blen nial report, that the next 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 comforts of life, should be protected by some good, 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 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 or ganization and the necessary privileges and powers for the proper conduct of the bus-iness, to the end that these very 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 nission or legitimate business is that of ac umulating a loan fund from small sums 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 mouthly, r other installments, until the stock is maired and the loans canceled. one that ordinary national, state or savings banks cannot safely occupy, because they can-not 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 i mand must be supplied, if at all, by savngs 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 dations cannot make such loans safely or short time deposits any more than banks can do so, it therefore follows that all such assodations must incorporate in the plan of business such efficient, reasonable and proper safeguards as will, in the conduct of their iness protect the association from and-Good laws have been enacted by Min iesota, Illineta, Ohio, Wisconsin, Missouri. Nebraska and many other sister states, and it would seem high time that the state of Iowa hould also enact a suitable law."

The code commissioners of the state have

ticipated the recommendations of the auditors and have prepared a very stringent bill, which they will recommend to the legislature it requires that companies may begin bust ness when 5 per cent of the authorized cap-ital is subscribed. The articles of incorporaion and by laws must be approved by the executive council. The auditor may require thirty days to comply with such requirement shall forfelt its certificate. The expense each association shall be paid from a fixed charge, provided in the articles of incorporation, of not to exceed \$8, or such less sun

CO-OPERATIVE HOME BUILDING 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 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 New Jersey have increased 131,000 and \$14,-303,000, 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 Patrson Union Mutual elev n years in ex stone; the Harrison People's, twenty-one years; the Newark Fourteenth Ward, nine years, and the

Jersey City Greenville, eighteen years. The figures of the report show Essex as a ounty 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 bulk of the total number of shares and assets in the state. They are located in six counties—Essex, Hudson, Camden, Passalc, Union and Middlesex—Hudson being first in the number of shares, Essex leading even Hudson by nearly \$400,000 in assets. Hudson has total assets of \$8,182,980, with 142,462 shares and fifty-one associations. Essex has sixty-seven associations, with 137,833 shares, and net assets amounting to \$8,566,-

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, in the full meaning of that incomfortable word. Without a home of his own a man is forever in debt for his rent present and future. This makes it clear that by refusing to borrow to build a home 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, which makes him the more his own landlord every time he pays, the better off he will be. To build a home for himself is not, therefore, to assume some on the only practicable scheme for escaping an increasingly onerous obligation to pay

ibute to the landlord.' When the workingman can gain a home brough a building association at little or no more than his previous monthly rent, he, at least, at the end of the term, owns his home, whereas had he continued a rent payer he would not have owned anything. Many have become full home owners in less than twelve years. During the first twelve years, while the payments are being made, the anxiety may be considerable, and the home buyer may not realize what is happening to him, because he is paying out monthly as much, or perhaps a little more, than his

But when the second term of twelve years begins he is at once relieved of all payments, oxcept for taxes, etc. When this point arrives he fully realizes his position and the he can take fifteen shares of stock in the same society that aided him to purchase his house, and when the second term of twelve years ends he will be the owner of \$3,000 in ash, besides having his home free of debt. His neighbor may still be a renter, owing \$15 a month, to the owner of the house. Should be see fit to keep on for still another natural gain over his neighbor who rents

oduct of second term, invested twelve Twelve years' interest on same.....

This is a simple fact.
A COMMON FICTION.

public does not seem to be advised." says H. L. Gray, deputy supervisor of building and can associations in Missouri. "One of these is the fact that building and loan associa-tions usually have what is known as an authorized capital. The amount authorized in a charter of a national association is seldom less than \$1,000,000, and sometimes runs as high as \$19,000,000. Some of the societies emit the word 'authorized' in their printed matter, and say 'capital stock \$10,000,000.' or ess, as the case may be. Thousands of per-ons take this to indicate real capital, when, n fact, oftentimes the association is not only asolvent, but, moreover, may not have more than a few hundred or a few thousand dollars in resources. In fact, the associations have no more to start with than the advance

payment of dues by the incorporators. If on the national plan it will take from thirty to sixty months for one to become solvent, if it deducts from installments 20 to 25 per cent for an expense fund, or so-called guarantee fund, as most of them do. "Therefore, persons taking stock in an association on the plan referred to should not hope to get out, even in less than three to four years, not counting interest or profit, unless they are paid at a loss to those that

remain in the association. This is some-times the case, and without supervision would not be discovered by one in a thousand who onfide in the management's fair promises, and who expect improbable, even impossible, results. There are those who have withdrawn within the last few years from the associations that have been incompetently managed who have drawn out more per share than is to the credit of those who have continued payments and membership. The last criticism does not apply to all national associations, but most of what I have stated applies o many of them." HOME OWNER AND TENANT. It is so often stated, says the Philadelphia Ledger, that the homeseeker makes a better citizen and a better father. This by no

means implies that the tenant is not a good citizen nor a good father, but that the homesecker is more likely to center his attentions on the home, at least while he is in the act of gaining it, and as this act extends over many years, he at the end graduates from a school of thrift and economy the lessons of which are never forgotten. Indeed, the homes ekqr, when he becomes a home owner, at once engages in the business of teaching his neighbors how to save and gain homes of their own. It makes him a better father, because he is trying to do a nore permanent good for his wife and his children than the man who cares only ive in the present, and for the present. The home getter is a better citizen, because he is doing his part toward building up a city of homes for the people. In times of violent disturbance the home getter finds it a question of vital necessity on his part to cast his lot on the side of law and order. Sometimes this view is distorted to mean that the owners of real estate make the better law-makers or the safest rulers of cities and states. This, we think, depends on their honesty. If they are dishonest, what they do or do not own will not influence them in the slightest degree. A dishonest lawmaker, if owned fifty houses, would not hesitate one instant to favor measures that would increase his own as well as the taxes on other homes, if his dishonest act result in adding to his rent roll fifty additional properties. ter what he owns or what possessions he lacks, if he lacks honesty he is a bad citizen. We know that the building edcleties are doing a great work for the people, and we are willing to rest on the testimony o hundreds who have assured us that their homes are by far brighter and happier since they joined the list of homeseekers than they ever were before. The Cleveland Leader has this to say about

building and loan associations: "It often happens that the idea of owning a home, of gaining independence of landlords and ac-quiring possession of a fixed place of abade, appeals with great force to the very persons who are indifferent to the savings banks and the life insurance companies. To such the si.500
building and loan associations are invaluable, and it would be hard to exaggerate the good they have done or the benefits which they also will bestow in the future upon multiludes of waggeraters, and other people of mederate means. Already they have been the means . 49,700 of multiplying homes and home-carners in some of the great cities of the United States A COMMON FICTION. to an extent that has attracted the attention "There are some points upon which the and aroused the admiration of the country."