

MORE BANK TALK

Did it ever occur to you that business men keep a bank account? We'll tell you. It enables them to keep their funds in a more secure place than the office safe. It gives them a better standing in the business world. It enables them to pay their bills by check, the returned check being an indisputable receipt.

Individuals finding a checking account very convenient and a source of saving. Money in one's pocket is often spent on the spur of the moment, while one is disposed to think twice before drawing on his balance in the bank. Get the Habit. Lay up for a rainy day. Start a bank account with

"The Old Reliable"
The First National
Bank of Manchester,

Misses' and Children's School Shoes.

We have given the school shoe problem our careful attention. Now we can offer you one of the finest selections of Little Folk Shoes on the market today.

Indians' as low as 50c. Children's 5 to 8 per pair, 65, 75, 85, 90c.
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Misses' 11 1/2 to 2, per pair, \$1.25, \$1.35, \$1.50, \$1.75.

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TRIED--SURE--VALUABLE

A reliable application for Cuts, Sores, and Bruises. Made and sold only by

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Nothing on the market can compare with these stoves in cutting down the expense of your kitchen. Maximum of heat from any grade of coal or wood, and perfect control by improved dampers are salient features. Sizes to meet all requirements.

PRICES \$16 to \$60.

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Time Now to Plant These Sweet Peas.

Our own mixture contains the new and fine named varieties

- Admiration
- Apple Blossom Spencer
- Black Knight
- Coquette
- Countess Cadogan
- Countess Spencer
- Catherine Tracy
- Miss Wilcott
- White Wonder
- Gladys Unwin
- Shazada

These varieties make a well balanced mixture and will be a joy to behold. You know we have never disappointed you in our mixture of sweet peas.

PETERSON.

MONEY IN TROPICS SURE TO BE LOST.

American Who Buys Land Unseen for Unknown Business Faces Disaster.

(By Frederick Palmer in Chicago Tribune.)

Success in retail trade and coffee growing is the German's in Central America. He learns the language; mixes with the people; rises early; avoids politics; and closes the shutters of his shop discreetly when revolution is on foot or wholesale arrests are being made.

If the government wants to pay a double price so that an official may have additional profits, he is willing. Whatever is the game of the country he plays it according to the rules, all to the end of an occasional vacation trip on a German steamer to Hamburg every few years and the hope of a "pile" on which he may retire to the motherland.

There are also numbers of German-Americans. Among them is Adolphus Stoll, of whom I shall have more to say, the richest foreigner in Guatemala, who has become a millionaire several times over by acting as Cabrera's financial agent. Cabrera supplies the power, Stoll the financial cunning. Together they milk the country.

Throughout Southern Mexico and Central America the American coffee and rubber planter falls and the German thrives. The extreme American case is the company "booster," who buys a patch of jungle and sells as many shares as he can. The jungle keeps on growing, but no rubber or coffee trees grow; while the "booster" turns his attention to other fields.

Sure to Lose Money.

Let it be said, without equivocation, that anybody who invests in any land or plantation scheme south of the Rio Grande, when he has not seen the property or does not know his men, may consider his money lost.

Another type is the American who makes a company among his friends and boldly undertakes a business with which he is unfamiliar in a climate which is unknown to him. He buys his experience dearly with capital. Knowing neither the language nor the labor, which is a law unto itself, he pays excessive prices for clearing the land for which he paid too much originally. Probably his location is bad. A variation of 500 feet in altitude will make a vital difference. He exhausts his capital in learning the art of culture and the marketing of his crop.

But the German comes first as an assistant manager, and after he has learned the business with his ears and a little borrowed capital he gets a small plantation for himself. He is patient, industrious, frugal, content with small profits and works a coffee plantation without any thought of it as a bonanza—which is the American fault—but rather as a good farmer works a fertile farm at home.

After the German, as a merchant and a business man, comes the Italian. In Nicaragua he rivals the German.

French Chef Keeps Away.

Frenchmen and Englishmen, so plentiful in South America, are rare in Central America. Poverty stricken countries offer no profits in running restaurants or cafes, where you have to feed so large an official class free.

The Englishman without the gift of the German for small economies rebels against the government. He is not at home among spies, informers, bribers, and assassins, and he is handicapped just as the American is by his stubbornness and inadaptability to the vile conditions that prevail where the Monroe Doctrine makes reform impossible. In fact, neither the average American nor the Englishman can readily knuckle to a Central American despot.

In the long run—because the truculent dictator who opens our official mail and abuses international privileges does realize our power, if we would use it—the Central American respects the American, especially when he is part of one of our railroad or corporation systems, which have been represented by a type of man superior in every way to our ministers and consuls until recent years.

Grafters Welcome Prospectors.

The American in Central America is either in a small way of business, a prospector, a "bum," a railroad or mining man, or the fruit company's man. Both the best and the worst of foreign residents are under our protection. The prospector we all know. He drifts across the border from California to Mexico, gambles Spanish enough to get along, and drifts on into Central America. You will find him in Peru and Bolivia, in Honduras and Guatemala. As fortune fluctuates, he sits in the best restaurants or stretches himself on the mud floor of a mountain hut, where mine host remarks: "Senior, if you have the foreign custom of washing your face in the morning, there's a gourd outside the door."

A change of mood may mean a change of direction. A prospector that I met in Puenta Arenas, Costa Rica, when both a northbound and a southbound steamer were in port, told me he was going to Mexico. An hour later, as I went by he stuck his head out of the window: "Say, I'm going to Peru. Ain't been in Peru for five years."

Wants Palm Trees and Hammeek. The true prospector has the gift of making friends with any kind of people. He is a good story teller; he never mixes in politics. All he

"WHATEVER IS—IS BEST."

I know as my life grows older, And mine eyes have clearer light, That under such rank wrong somewhere, There lies the root of right; That each sorrow has its purpose, By the sorrowing oft unguessed; But as sure as the sun begins morning, Whatever is—is best.

I know that each sinful action, As sure as night brings shade, Is somewhere, some time, punished, Though the hour is long delayed; I know that the soul is aided, Sometimes by the heart's unrest, And to grow means often to suffer, But whatever is—is best.

I know there is no error In the great superlative plan; And all things work together For the final good of man; And I know when my soul speaks inward In its grand eternal quest, I shall cry as I look back o'erward, "Whatever is—is best."

—Ella Wheeler Wilcox

A REMARKABLE LINCOLN DAY POEM.

Written by Mrs. Julia Ward Howe in her 90th year, and read by her at the Symphony Hall celebration of the 100th anniversary of the birth of Abraham Lincoln, Feb. 12, 1909.

Through the dim pageant of the years A wondrous tragedy appears; A cabin of the Western wild, Shelters in sleep a new-born child.

Nor nurse, nor parent dear can know The way those infant feet must go; And yet a nation's help and hope Are sealed within that horoscope.

Beyond is toil for daily bread, And thought, to noble issues led, And courage, arming for the morn For whose behest this man was born.

A man of homely rustic ways, Yet he achieves the forum's praisé, And soon earth's highest meed has won, The seat and sway of Washington.

No throne of honors and delights, Distraught days and sleepless nights To struggle, suffer and aspire, Like Israel, led by cloud and fire.

A treacherous shot, a sob of rest, A martyr's palm upon his breast, A welcome from the glorious east, Where blameless souls of heroes meet.

And, thrilling through unmeasured days, A song of gratitude and praise; A cry that all earth shall heed, To God, who gave him for our need.

[Mrs. Julia Ward Howe is probably the best known of all the women of America. Her speeches, newspaper articles and poems have been read and admired wherever the English language is spoken. Her Battle Hymn of the Republic was sung by Union soldiers at thousands of camps, as well as by popular assemblies all over the north, during the war of the rebellion. She saw a fiery gospel writ in burnished rows of steel, and translated that gospel into words that furnished an inspiration to a thousand circling camps.]

And now, at the age of 90 years, she is still writing admirable poems. This shows how far the gift stream of her youth has flown into the arctic regions of her years, "where little else save life itself appears." Eds.]

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asks is a chance to look for gold and his dream is comfort in California. Officialdom favors him a little for if he should find a mine it means graft for the officials.

Sometimes he loses his American temper and then he is a bad man, as the natives know. I was told the story of a big fellow who appeared in the doorway of an American consulate one day with two small soldiers, whom he held by the coat collars.

"These little chaps want to arrest me," he explained. "But I want to know from you first if it's all right. If it is, why, of course, I'll go along to jail."

Hobos Prolific in Touching Tales. Your much traveled prospector south of the Rio Grande may be recognized by his habit of shaking his trousers and shirt before he puts them on in the morning for tarantulas. He will do it even aboard steamer. It is well to avoid tarantulas and the red liquor. Red liquor overheats the human bearings in the tropics and soon finishes mind and body.

Of all the pictures that offend your national pride, the worst is that white derelict and bum lying drunk in the filth beside the road, to be tossed in the brush for the vultures one day when he expires. He and better Americans know the interior of Central American jails, whose foulness and stench would baffle a Poe for description.

In Mexico the American society sees the American who goes broke to the border with a little stake. There is no such society in Central America. At times, the American tramp must regret it—for we must not forget him. "At least four or five go by every week," said an American who lives on the Costa Rica railroad, "and they all have the same tale"—a tale which usually sends the American newcomer's hand into his pocket.

Folks Always Say No. But experience hardens you, though some appeals you cannot resist. It was in Guatemala that a perfectly good natured "beat" came up to me and said:

"Say, old man, will you read that?" which was a "No" on a telegram form. "Old man, the folks at home have been handing me nothing but 'Nos' all my life. Ain't it—? And five paper dollars this money would look so big to me and it ain't but thirty cents our money. Now, when you're just come from up in God's

country where I belong, won't you"—and so forth.

American Negroes Most Patriotic.

Do you imagine that where the hobo tramps and the prospector prospects you will miss another American—the colored one? He is omnipresent and in this country has a pride of caste and nationality which makes the rest of us seem unparliamentary. Looking out of the train window at Escuintla I saw an ink-flecked above majestic shoulders on a fitting background of jungle, and I asked: "How do you Jamaicans get on in this country?"

His eyes flashed with scorn. The Jamaicans are an inferior order of jet.

"Did you evah heah a man dat talk de way Ah 'do dat's a Jamaican? Ahse from Texarkana, Ah'd hab 'yo' know!"

And how do the Jamaicans behave? I asked.

"O, dey's all right in deir place—an dey keeps deir place when Ahse round."

"And what are you doing here?" I pursued.

"Rustle's logs fo' de sawmill. Dey can't enuff 'o dese 'll natives get 'ol' of a log to onest to lift it, 'n' de Jamaicans dey ain' got nuff sense to keep out from in front of de saw."

Salesman Return Homeless. In his way he was as significant of home as the occasional drummer who breaks away from the beaten trails of the United States and sets southward with a trunk of samples, great ambition, and no knowledge of the country. A visit to one leading city of this terra incognita makes him homeless for the smoking compartment of a Pullman, the water cooler and the click of the metal room key on the hotel desk.

"This is the limit!" he says. "There isn't enough business in the whole nation to keep one town of 25,000 inhabitants at home going." And he returns minus orders and plus much wisdom. The foreign drummer, knowing the language, is careful and calculating. No order is too small for him. His firm is ready to pack good to suit the customer, and so that they will stand wagon or mule transportation.

One American drummer I did meet who was quite "on to the job." He spoke Spanish as a mother's son, and represented a famous arms firm. An every Central American who is a gentleman must carry a revolver, the revolver trade thrives; and our salesman knew his people like a book. He posted me on all the hotels with the familiarity of one who has been long on the route.

"It's all in knowing Spanish," he complained. "I'm afraid I'm condemned to sit forever. I'm afraid the house will never think that I can do anything else."

Adventures Met at Intervals. Before the extradition treaties Central America caught a class of emigrants who went to Canada twenty years ago. Now the defaulting bank cashier knows no safe soil in the world toward which he may turn his aching feet. The adventurer and the soldier of fortune whose genius blossoms in a land of intrigue, and who is really wanted at home—but not so badly that any one will get out a warrant for him—may meet at intervals. They look on themselves as romantic persons, and act as if they are ready to be made the heroes of novels.

This class includes the foreigner who participates in revolutions. One is now in jail in Honduras, crying to high heaven for release. But having sat in the game of revolution, where one side is as immortal as the other, when he had no business with either, it is not quite clear why he should expect aid when he was a loser and fell into the hands of the winner.

One has more sympathy with the American—I had the story from a serious American consul—who started trout breeding in an upland lake. His trout had just reached edible size when a volcanic eruption killed them all. But he was not discour-

aged. He started to raise wheat. When he was ready to harvest his first crop the tariff on flour was removed.

Concessionaires in Drovers. The concession hunter comes in a procession. There are thousands of unworked concessions in Nicaragua. Many of them under a good government might be worth the sums which golden prospectuses claim. Too frequently the American newcomer judges the country's possibilities by its natural wealth, rather than by the human handicaps. He sees rich rubber and fruit lands; he sees the fence posts taking root and growing into trees; and his active organizing mind plans industrial wonders.

But capital has learned to be wary of everything Central American, and will continue so until some vital political change shall come. It is an incident of conditions worth mentioning that after the attempted assassination of Cabrera in Guatemala with a bomb, the development of a mica mine was stopped because he would allow the importation of no more dynamite.

The Americans of power and position in Central America, as in Mexico, are the railroad and the mining man. Nearly all the railroads are built and run by Americans but their work I shall describe in another article on the Pan-American railroad and railroad development generally. I have already written of the fruit company's influence as the most powerful of American factors.

Worst Government Ever Known. Mining exists on a large scale only in Honduras, where one company is literally a law unto itself with its own town; in Costa Rica, where the government is most favorable, and in Nicaragua, where the government is the worst that I have ever known. They form little communities of their own, the mining engineers and the mechanics, forcing certain reforms in their localities by the importance of their position.

The larger interests, that of the fruit which the land produces, and that of the railroad which will be so valuable once the countries are developed, are ours. But in trade, in plantations (except banana), the frugal foreigner has us beaten, for the good reason that capable individuals are too weak—or too meanly, perhaps—to carry on the battle with the rotten government when there are so many opportunities at home.

Ancestral Pride. "Do you still want this genealogy?" asked the man who digs up such things.

"Sure, I do. Why not?"

"Well, I've found that your great-great-grandfather was hanged for murder, your great-grandfather was imprisoned for robbery, and your grandfather was tarred and feathered for beating his wife. That's not a very good record, is it?"

"I should say it is. Shows how my family is getting better each generation. I'm an improvement on the whole bunch—never been in jail yet. Let me have those records. I'm proud of 'em!"—Cleveland Leader.

Apple Pie and Malted Cheese. Bake a pie crust in the bottom and on the side of a pie tin; fill with apple quarters stewed till tender and return to the oven, putting a little cinnamon, sugar and bits of butter over. When it is baked enough to set, draw it out and cover with a thick layer of grated cheese. Return to the fire and let the cheese melt and brown. Serve immediately.—Harper's Bazar.

A Reminder. "Pa," said Bert, "won't you double my allowance?"

"Why should I, sonny?"

"Oh, I thought if it was bigger it would be more on your mind and you might remember to give it to me sometimes."—London Telegraph.

The intellect is perfected not by knowledge, but by activity.—Aristotle.

True bravery is shown by performing without witness what one might be capable of doing before all the world.—La Rochefoucauld.



Dr. Price's Cream Baking Powder

A pure grape cream of tartar powder. Its fame is world-wide. No alum, no phosphatic acid.

There is never a question as to the absolute purity and healthfulness of the food it raises.

THE STEARNS & FOSTER MATTRESS

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Mattresses look very much alike, but there is the greatest difference between them.

The softness, elasticity and durability of cotton-felt mattresses depend on the length and quality of the fibres of the cotton and the way they are laid.

Many mattresses sold as the best cotton-felts, are made from short-fibre cotton that has no life at all.

It is the quality of the cotton, the long, strong fibres, and the special "web-process" of laying them, that give Stearns & Foster Mattresses their perfect comfort and wonderful life—the reason why there are more sold than any other made.

They never lump; never need remaking. They are made in four grades—a mattress to suit every purse.

Come in. Let us show them to you; let us unlace this

opening at the end of the mattress,—show you exactly what is inside. We'll be glad to do it, whether you are ready to buy or not.

This mattress is just another example of the excellence of our stock throughout. New goods are arriving daily.

BROWN, The Furniture Man

New Feed and Coal Store.

We have opened a Feed and Coal establishment in the Boardway building on lower Franklin street. We have purchased the coal business of C. H. Parker, and are prepared to supply your wants with all kinds of

HARD AND SOFT COAL

at lowest possible prices. We also carry a full line of Mill Feed, Chicken Feed, Lime, Cement and Plaster. Try some of our "BEN HUR" FLOUR. Every sack guaranteed. Call and see us. We solicit a share of your patronage.

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