

ANNOUNCEMENT

We take pleasure in announcing the completion of the organization of this company, and for the present we will maintain an office on the second floor of the A. M. Cloud building.

Purpose

The prime purpose of this company will be both the making and purchasing of Iowa farm loans and offering such mortgages for sale to the conservative investor.

To the Investor.

At all times we will have on hand choice farm mortgages in almost any amount desired, and when in the market for a safe, sound and conservative investment, don't fail to call on or write us for our current list of mortgages.

To the Borrower.

When in need of a farm loan, a renewal or an increase on the present loan, come and see us as we will continually be in the market for good, conservative farm mortgages at lowest current rates.

AMERICAN MORTGAGE AND SECURITIES COMPANY.

A. M. CLOUD, President
J. H. TREVIN, Vice-President
WAPLES, Secretary
H. E. HENDERSON, Treasurer

THE LOCAL NEWS OF DELAWARE COUNTY

NEWS HAPPENINGS OF THE PAST WEEK GATHERED BY OUR CORRESPONDENTS.

A WEEKLY HISTORY TERSELY TOLD

Interesting Compilation of Items of Moment Throughout the County.

COLESBURG.

Summer, where art thou? Miss Morga Craig's school at Jefferson closed on May 1st, and she is at home for the summer vacation. Mr. and Mrs. E. L. Bolsinger of Manchester were among our many visitors the first of the week, who came to view the scene of devastation wrought by the cyclone. J. F. Kuhlman made a trip to Waterloo Wednesday, returning Friday in company with his brother, H. J. Kuhlman. Rev. D. W. Dobson of University park, Iowa, held a three days' meeting here, concluding Sunday. Rev. Mr. Dobson is president of the Iowa Holiness association and his work is in the interest and for the promotion of Bible holiness. He is an earnest and forceful speaker, and a large congregation heard him on Sunday. His next point was Dubuque, where he went on Monday. Miss Gusta Craig is at home for the long vacation, her school at Highland park having closed May 8th. Miss Mary May spent the week among friends here. She returned to Manchester Sunday, expecting to return here again in the course of a week or two to remain for the summer. Her health not being of the best, she has found it advisable to give up her work in Manchester. Her friends here will be pleased at her return and hope that rest and a change may tend to restore her former good health and strength. Ben. Holthous has recently purchased a new automobile. It is a Paige, for which Roy Timmons has the local agency. Miss Marie Grimes came home on Friday evening to remain over Sunday. J. W. Kaufman and Miss Gertrude Bolsinger were united in marriage on the evening of May 6th, the ceremony being performed by Rev. O. J. Felter, at the M. E. parsonage. They will reside on a farm at Skipplevel. The best wishes of a host of friends are theirs for happiness and health throughout a long life. F. M. Brock left Friday for Rye-gate, Montana, to look after his interests there. Mrs. I. A. Moreland returned to

her home at Manchester Sunday, having spent the week at her farm at this place. Mr. Moreland stayed here to look after the buildings, etc. A meeting has been called to make arrangements for the proper observance of Memorial day. The Rural Church conference will be held here next Monday, the 18th, inst. Able speakers will be present, and it is hoped the people generally will attend. The object of this movement is the betterment of church conditions in rural communities. S. W. Klaus and family were visitors here one day last week. Mrs. Craig was taken quite ill one day last week while the guest of her daughters at Jefferson. She is better now and was able to come home on Saturday. Albert Tutton, wife and son Arlo were over from Greeley Sunday to visit her mother and view the ruins left in the wake of the tornado. Jerry Gunk and family have moved back on their farm at Skipplevel, as the barn and other out buildings where they were living were destroyed, and the house damaged.

MONTI.

Misses Mame McGuire and Rose Burke and brother, Louis, are home from attending school in Ryan. The commencement exercises were held Thursday evening. A few of our people attended. A large number from here attended the dance in Smith's hall in Ryan Friday. All present reported an excellent time. Misses Anna and Margaret Crowe have a new piano. Mrs. Dennis Crowe is the proud possessor of a player piano. Mrs. Jas. Moroney and Willie Bernard called at Jas. Coleman's near Robinson. Frank Monahan was a business caller in Robinson Tuesday. Miss Tresie Ward is home from Walker this week. Joe O'Brien was a Cedar Rapids visitor one day last week.

ONEIDA.

Several from this vicinity went to Colesburg during the past week and Sunday to see the ruins of the recent cyclone. Mrs. Frank Cramer and daughter Belle were shopping in Manchester Saturday. Mrs. Dows of Des Moines will deliver an address at the M. E. church here next Sunday in the interest of the Home and Foreign missions. She comes very highly recommended as a speaker. Mr. and Mrs. Chas. Kellogg, Mr. and Mrs. Ray Kellogg and son Roy and Mr. and Mrs. Ferris and daughter, and Miss Adelia Cox drove to Dubuque on Saturday. Mrs. Ryan of Greeley visited her mother, Mrs. Hatch, the past week. Will Clute of Almar was in town Wednesday morning. There will be a Country Life Institute held at the M. E. church here Friday, May 22. Alden Conell and John Taylor spent

Sunday at the Wm. Boardman home near Greeley.

Mr. and Mrs. Elias Faust of Almar were here recently. Miss Dora Haight is at Manchester. Sheriff M. P. Hennessy was a business caller here Tuesday.

RYAN.

Mrs. Gorham has as her guest this week Mrs. Rev. Snyder, of Mt. Vernon. R. C. Wendling and L. V. Ware were Cedar Rapids callers during the week. Mrs. Tarlton visited her mother at Golden last week. Mrs. Lamb of Dubuque visited at the I. W. Zwisher home the first of the week. Mrs. Hugh McElligott and Mrs. H. Preston were Cedar Rapids shoppers Saturday.

Mr. Squires was an over Sunday visitor with his sister in Hopkinton. Mr. and Mrs. Ed Goss spent Sunday at the Underwood home. Mrs. Mille Clark, who has been caring for her grandmother, Mrs. Brayton, at Spring Branch, for several weeks, returned home Wednesday. Mrs. R. M. Merriam and Mrs. J. Brayton were Cedar Rapids callers on Saturday.

J. W. Tarlton went to Cedar Rapids Saturday to see his sister, Mrs. Fred Briggsman, who submitted to an operation at the Mercy hospital. Mr. and Mrs. Griggs visited their daughter, Mrs. Stephen Uhl in Cedar Rapids last week.

The Walter and Frank Doan families of Hopkinton visited at the Dr. Cummings home Sunday. Art Haight was a county seat caller Thursday.

On Saturday evening Mrs. Robert Yates was tendered a farewell reception at the John Brayton home by the Ladies Aid society of the M. E. church. Mr. and Mrs. Yates and family have for the past six years resided in our city. During this time Mr. Yates has been employed at the barbers trade. They leave this week for Quasqueton, where Mr. Yates has already taken possession of a shop. All their friends here wish them well in their new home. Geo. Packer of Minneapolis was a business visitor in Ryan during the past week. On Thursday of last week Mrs. O. M. Wright gave a party to a number of the ladies in honor of the 74th birthday of her mother, Mrs. Worrell. A delicious dinner was served at the noon hour. The afternoon was spent in a social way. Charles Frabel and son Carlisle visited in Manchester Saturday. Mrs. Lizzie Turner and Mrs. Thos. Turner were shopping in Dubuque on Saturday.

Mr. and Mrs. Will Underwood were Waterloo visitors Monday. Mrs. Dan Lyness and mother, Mrs. Curt, were shopping in Manchester on Tuesday. Mr. Maley of Manchester is here painting at the Patrick Behan home. On Wednesday morning of last week Jeffie Mahoney's team ran a way near the depot, and wrecked the buggy to which they were hitched, and also wrecked the buggy in which Mrs. Hill was riding at the time. No one was injured in accidents.

Mrs. J. Callahan of Winthrop visited her parents, Mr. and Mrs. Patrick Behan, Wednesday. Mrs. K. Weiler and daughter Mary were shopping in Manchester one day last week. Mrs. Marnie Thompson of Carville, Illinois, is visiting her parents, Mr. and Mrs. James Ward, in Cedar Rapids, arrived on Wednesday evening to visit at the Ward home. Clifford Ware of Coggon accepted a position in his brother's store and is moving into one of Will McElliot's houses. The many friends of W. F. Drummond, who is taking treatment in the hospital at Iowa City will be pleased to know that he is getting along as well as could be expected. Miss Rosie Ryan of Monti was a caller here recently. Father O'Donnell of Monti and his nephew, Father O'Donnell of Cedar Rapids were calling on Father Malloy during the week. R. A. Barry, Will Ward, Nick Weiler, James Weiler, James Dolphin, Dr. O'Brien and Father Malloy were at Dyersville, Sunday, to attend a meeting of the K. C. The students of St. Johns school gave a recital at Smith's auditorium Thursday evening. It was a great success and was attended by a large crowd. J. J. McEnany was a county seat caller last week. Mrs. The King and Miss Lizzie Harrington were in Manchester Saturday, having dental work done. Margaret and Monica Goss and Irene Sullivan of Manchester visited with Mrs. Sullivan and Miss Hennessy during the week. R. M. Merriam is having some cement work done on his farm. W. H. Ward and sister, Anna, left Tuesday evening for Winona, Minnesota, where their sister, Mrs. Kate Snyder, underwent an operation for appendicitis in the hospital. Her brother John of Dubuque was also at Winona. They report her, doing nicely. James Coleman of Robinson was a business visitor in Ryan Friday. W. H. Ward and E. E. Coakley visited in Manchester Friday. James Lyness is confined to his home with rheumatism. Ruby Worley met with a painful accident last Tuesday. While at play she fell and broke her arm. We are glad that the member is mending nicely. Earl McEnany and Joe Coada were county seat callers Saturday. Lizzie Hennessy was a Manchester caller recently.

Cheerful.

Widowed Servant (who has received a wreath from her mistress)—"I don't know how to thank you, mum, I'm so—ope to do the same for you some day."

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No Gapping, no binding—100% Right at the Crotch
World Famous for Fit, Durability and Washability

The Name of Fame--- MUNSING

The celebrated underwear we sell has earned the proud distinction of being the best fitting and best selling underwear on the market. When you buy your spring and summer underclothing let us have the opportunity of showing you this satisfactory, comfortable and complete line.

We have all sizes and know that we can please you. There are no ill-fitting garments in the lot and they cost no more than goods of less merit. Satisfaction in every thread and there is no "just as good" at the price. Munsing leads in

Quality, Fit and Finish
Munsing Unions, \$1 \$1.50 \$2.50

GILDNER BROS.

Get to know us. Iowa's largest clothiers

DIERSVILLE.

A council of the Knights of Columbus has been established at Dyersville. Nearly seven members were initiated Sunday. After the initiation a banquet was served in Saint Francis hall. Over five hundred visiting Knights were present. Miss Cecelia Knipple of Dubuque was the guest of friends in this city Sunday. Louis Drexler, student at St. Joseph's college at Dubuque, spent Sunday with home folks. Miss Catherine Garry and brother Walter of Masonville spent a few days at the Mrs. Anna Holscher residence the fore part of the week. Dr. and Mrs. Geo. May and daughter of Cascade visited friends here Sunday. A large crowd attended the dance given for the benefit of the band last Thursday night. Mr. and Mrs. Frank Klimmer, Nic Bissenese and Steve Kane of Cascade attended the K. of C. initiation here on Sunday.

CARD OF THANKS.

We wish to thank our neighbors and friends for the kindness shown us during our late bereavement, in the loss of our beloved husband and brother, John Barnard, also for the many beautiful floral tributes. MRS. JOHN BARNARD AND SISTERS OF JOHN BARNARD.

Our Castles.

Our castles in the air generally include an address.—Ashley Steffe.

Daily Thought.

Shallow men believe in luck, strong men in cause and effect.—Emerson.

Not Square Meals.

Pride that dines on vanity supps on contempt.—Franklin.

Mr. Farmer! We offer for Sale 1,000,000 SHINGLES

A 1-to-2-16-inch clear shingle. We offer them for sale at a price at which you will surely buy. If you are going to shingle your house, barn or the other building on your farm this summer or fall, come in and see me at once. While we have this low price.

Get you order in at once, as this is the greatest bargain you ever got.

Also 3,000 More Barrels of Marquette Portland Cement for Sale.

We carry a large stock of cement in our warehouse and can supply you with one barrel or a carload at any hour of the day or night. DO NOT FORGET TO SEE DAVIS AT ONCE ABOUT THESE SHINGLES. Sell us your eggs and poultry. You will find our prices right.

The Lovett & Davis Produce Company. Telephone 463. Manchester, Iowa.

EARLVILLE.

Married, Tuesday, May 12, at St. Joseph's Catholic church in this city, Howard C. Westlake and Miss Fannie Billmeyer. The groom is the son of Mrs. Sophia Westlake of this city, and is well known to a large circle of friends. The bride is the daughter of Mr. and Mrs. George Billmeyer living south of town, and is also very popular in that vicinity. A wedding dinner was had at the bride's home to the immediate relatives and intimate friends of the contracting parties. Hearty congratulations are extended to the young couple. Miss Singush of Milwaukee is visiting at the home of Frank Glenapp. Elmer Long of Salem, S. D., was shaking hands with old friends in this place Monday. Mrs. J. W. Coleman of Fredericksburg, Iowa, is visiting her sister, Mrs. Sophia Westlake, this week. Bernice Nagel and John Winistorfer were victims of an auto accident near Centralia, Saturday evening. The former has a broken arm while the latter is walking on crutches suffering from a sprained ankle. It is reported that one of the front wheels came off and caused the car to turn over.

INNOCENT OF THAT ANYWAY

One Form of Interference, and the Most Harmful, of Which Youth Was Not Guilty.

All horsemen know that a horse that interferes—that is, hits the ankle of one foot with the shoe of the other foot—suffers greatly. While a human being with the same habit may not suffer much physically, yet he is likely to be sensitive about it. Bion Talmage had this unfortunate habit. As Caleb Peaslee remarked upon one occasion, "Bion sounds more like a procession than he does like a man walking." And when you listened to the sturdy thumps of his shoes, and the entirely different sounds made when he hit his ankles, Caleb did not seem so far wrong, after all.

Among his neighbors these comments did not rankle, but when Bion was crossing Kenduskeag bridge, in Bangor, and an idler saw fit to remark upon his peculiarity, Bion's resentment was swift—and pointed. Bion had passed the idler—clump-whackety! clump-whackety!—when the latter called after him: "Say, mister, you interfere a little, don't you?" Bion turned and fixed the questioner with an acute eye. "Not with other folks' business, I don't," he returned, succinctly. Youth's Companion.

About Your Eyes.

What is the color of your eyes? Are they blue-gray, brown, black or hazel? Do you know the old folks used to read points of a person's character from the coloring of the eyes? Today lots of people hold the same beliefs. They will tell you that blue-eyed men and women are really capable of doing very fine things if they are properly trained. Usually those who have blue eyes are affectionate and loving and enjoy nothing so much as that which has a dash of daring in it. And the woman with black eyes! She is believed to be quick and fiery, though the gray-eyed woman will remain calm through similar circumstances. Hazel eyes are supposed to be very beautiful, and to indicate a beautiful character, always ready for self-sacrifice. Sulky, bad tempers are believed to be an especial accompaniment of dark brown eyes.

As Swift as Cues Words.

From Switzerland came the news of a Swiss workman who contented himself not at all with swear-words to express his disappointment at losing the last train home from Locle, near Neuchatel. Instead, he waited until 2 a. m. and then attempted to run himself home in a long passenger train which he saw at the station. The train was to have started a few hours later, and the engineer had his fires banked and steam up. The workman jumped into the locomotive and pulled every lever he could find, hoping to start the train. The only result, says the Boston Transcript, was that the steam began hissing out in clouds and the whistle blew, waking all the employees, who, thinking an accident had happened, hastened to the spot. There they found the workman, who was handed over to the police. "The man had not touched the main lever or the train would have dashed into a siding."

In Fewer Words.

"I will take your novel," announced the heartless publisher, "if you will cut it down by half." The wudding Hall Caine cast up his hands. "Cut it?" he cried. "Impossible! Every word is vital!" "Indeed?" replied the publisher. "Just listen to this passage: 'Outside the wind moaned unceasingly, its voice now that of a child which sobs within itself in the night, now that of a woman who suffers great pain alone, as women have suffered since life began. And mingled with the wailing of the wind, rain fell—fell heavily, interminably. The tears wrung from souls of strong men.'" "Well?" said the author. "Well," retorted the publisher, "why not say simply 'It was raining?'"—Pittsburgh Chronicle-Telegraph.

Wanted a Longer Rest.

Doctor—"It's nothing serious, Carney. I'll have you back on the job in a week." Patient—"Whist! Can't you make it two weeks, doctor, betwixt yer 'bill is gona' to be paid by th' company?"—Puck.

Young America.

"Mother, I wish father'd hurry up and get rich. I hate havin' to keep on livin' to the other boys about him."—Collier's Weekly.

No Substitute.

There is no substitute for thoroughgoing, ardent and sincere earnestness.—Dickens.

The Rich Grow Richer.

A St. Louis plumber has fallen heir to \$500,000. What does any plumber need an extra \$500,000?—Los Angeles Express.

Above Ancestry.

It is fortunate to be of noble ancestry; it is more so to be such that people do not care to be informed whether you are noble or ignoble.—La Bruyere.



Patent leather is the smartest material

This dictates her majesty, Dame Fashion! So, of course, you will want at least one pair of patents to complete your summer wardrobe.

Awaiting you here is an exhibit of beautiful patent models in the famous, Red Cross Shoe

Pumps and Colonial, high shoes of colors—here you will find just the style you want, with all that wonderful Red Cross comfort.

Come in today and choose your pair. Prices: \$3.50 to \$5.00

Langford Shoe Company

SATISFACTION AND ECONOMY

Ladies and men everywhere, who wear tailor made clothes will testify in their favor.

They will tell you they are best, for two reasons:

First—SATISFACTION

Second—ECONOMY

The only argument you ever heard against tailor made clothes was they cost too much. We can convince you differently, because we make tailor made clothes at ready to wear prices.

Come and see us.

Manchester Tailoring Co. 119 Franklin St., Manchester, Ia.

WANTED AND FOR SALE

WANTED. Competent girl for general house work. Inquire at the Democrat office.

VOCAL INSTRUCTION. Mrs. H. T. Forts, graduate Iowa College School of Music and Detroit T. N. T. S., and a pupil of Mme. Cross of Detroit Conservatory of Music, will instruct private pupils in voice, at her home on East Jay street, Manchester, Iowa.

Dilatary. "Ain't that a lovely picture! All them beautiful angels comin' down to the pore Christian wot's got killed in the arener." "Yuss; that's wot they do—ang about till the last minnit and git there when it's all over."

Amateur. "Some saintly folk in this town are always throwing the game of poker at our unoffending head," says a Georgia editor. "We want to say, once for all, that we don't know the game. If we had known it we'd be richer, at this writing, by a house and lot, a gold watch and chain, and a real diamond stud."—Atlanta Constitution.

Definition of an Epigram. Fannie Health Lea, writing a story to Woman's Home Companion, makes one of her characters define an epigram as follows: "An epigram is saying something you don't mean, just to be smart."

Touching. A teacher trying to impress on her children the rightness of kindness toward all animals, took them for a walk, to bring the lesson home to them. Hearing a scream from little Johnny, she asked: "What's the matter, Johnny?" "I've been sitting on a horse," was the tearful response, "and I'm afraid I've hurt the poor thing."—Delinicator.

Baseball Merely an Infant. When we consider that cricket was played in the reign of Queen Elizabeth, and that tennis was popular when Catherine de Medici was in the height of her power, baseball is merely in its infancy. Football was popular with the Greeks and Romans. They actually played it in much the same form as soccer is played today.

Depends on Circumstances. It is bad luck to hear a dog bark at night. This superstition has been found to depend on circumstances; it is a matter of whose dog. If it's the dog next door, the best thing to do is to slap it; but a good aim is even more valuable.

Avoid Worry. An eminent physician has stated, as a result of his experience, his opinion that worry kills more people than any single known disease, and is accountable for much of the degeneracy of the present day. It ages more certainly than the hardest work, covering the face with the fretwork of unrest. But this will yield to force of will, a determination to fight against it constantly and strenuously.

When the Tenor Fainted. "I seek for thee in every flower," a tenor solo, had been selected by the visitor from the city who was to sing at the village concert. Being asked what he was going to sing, he wrote that he had chosen "I seek for thee" (in A flat). In the program it accordingly appeared as: "Song, I Seek for Thee in a Flat."

Troubles of Book Reviewer. I suppose the life of a reviewer of novels must always be one perpetual struggle between his prejudices and his conscience. "Oh, I say," cries Prejudice, "I don't like this book at all." "Read on," replies Conscience sternly. "It's a perfectly good book. It's simply your wicked nature that makes you object to it."—A Book Reviewer in London Punch.

Nourishing Drink. If you ever long and the good man of the house does not have time to eat his breakfast, make him a generous cup of coffee and add to it a beaten egg and plenty of cream. He can drink this in one minute and will scarcely miss his breakfast. People often have egg drinks at meals, but seldom think of preparing them at home.

She Knew. A chorus girl seeking an engagement at a Broadway manager's office was offered a position in a company booked in one-night stands. She asked permission to look at the route, and after glancing at the sheet said: "No, sir; it's good enough for them as wants it, but no more of them pitcher and bowl circuits for mine."

History of Baseball. While the origin of baseball is a disputed question, the first real game on record was played at Hoboken, N. Y., the same year that Texas was taken into the Union. The Knickerbocker Baseball club drew up the first real set of rules at that time. Organized baseball, however, is a development since the Civil war. The National league was not formed until 1875.

Teasing Him. Musician—"What's the rent of this room, including the use of the piano?" Landlady—"I don't say o'hander. You must play me something first."

Best Aid. A Baltimore man, Mr. Hogshead, has applied to have his name changed. He claims that the name Hogshead makes him a butt.

She Knew George. "Where's your engagement ring, Margie?" "I've hid it. As long as George ain't sure he can get the ring back he won't break the engagement."

Wherein All Are Not Equal. There will always be special privileges. Some fellows can get a kiss where others can't.—Louisville Courier-Journal.

Daily Thought. Let it be your method to contemplate spirits apart from the shell they are shut up in.—Marcus Aurelius.

No Use for It. Secretary and General Adviser—"Now you really ought to get about getting a coat of arms." Self-made Man—"But I've already got far more clothes than I know what to do with!"

Contentment Follows A GOOD DINNER.

and the epicure that dines on our succulent, tender and juicy steaks and chops, or tickles his palate with the fresh, fat and luscious bivalves that we open to his order or serve in stews, fries or any style that he prefers, drinks our exquisitely flavored coffee, or smokes our choice cigars, is as comfortable and content as fate can make him. Our prices are reasonable, too.

Regular Meals 25c. Sunday Dinners, 35c

A. MARCUCCI

East Main St. - - - - Manchester

