

Attractive Terms ON FARM LOANS

We have just made arrangements for certain funds which are to be invested exclusively in choice farm loans in Delaware and Buchanan counties.

An unusually liberal option of prepayment will be given. If interested it will pay you to see us.

AMERICAN MORTGAGE & SECURITIES CO.
 Manchester, Iowa
A. M. CLOUD, President
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J. F. GRAHAM, Vice-Pres. **H. E. HENDERSON, Treas.**

SCHILDKRET IS COMING BACK

Talented Leader of Famous Hungarian Orchestra to Visit Chautauqua Again.

THE ONE AND ONLY SAM.

A Unique Leader Who Makes His With His Talk as Well as With His Music—Music in Abundance His Motto.

It will be good news to the Chautauqua patrons to learn that Sam Schildkret, with his great Hungarian Orchestra, comes back to Chautauqua this year. It will be remembered that he made the entire Redpath-Vawter System last year and was universally



invited to return to give the people another one of his famous programs this summer.

Schildkret's Orchestra is famous not alone for the high grade music it produces, but for the wonderful variety in its repertoire. Sam has also distinguished himself as a hardworking leader, and it is doubtful whether there is another leader in the country who will make as many responses to enclosures as this good natured leader does. He seems to enjoy his own programs to the limit, and this adds very greatly to the enjoyment of the audience.

Schildkret will be remembered as the talking leader, and the people will again get as much fun as they choose from the many funny little sketches he makes with his announcements. Another big treat is in store for them when Sam Schildkret brings his Hungarian Orchestra to the Chautauqua.

SONGS WE LOVE SANG OVER AGAIN

A Company of High Grade Artists in Program of Sympathetic Appeal to All.

OUR OLD HOME SINGERS.

Singing the Dear Old Songs That Have Been Immortalized by a Grateful People—Arousing the Most Pleasant Memories and Full of Sentiment.

Our Old Home Singers. That is a name that gets hold of the human heart. It also suggests the character of the music to be produced and sounds like an advance guarantee of success.

These splendid vocal artists confine themselves strictly to the songs that have endeared themselves to all. Songs



that mother sang. Songs of childhood and home. Songs that carry you back to olden times, when the heart beat young and life was a continuous joy.

The program is artistically woven together by a cleverly conceived sketch that gives the effect of a singing play. It is a masterpiece of musical entertainment, and the company is said to be one of the very best ever assembled on the Chautauqua platform.

Daily Thought.
 I count life just a staff to try the soul's strength on.—Browning

JUNIOR-SENIOR BANQUET.
 The annual Junior-Senior banquet was held in the parlors of the Congregational church on Friday evening of last week. Following the elaborate banquet the following program was carried out:

Duet—Ruth Fischer and Dorothy Dunlap.
 Talk—"Never Trouble Trouble Until Trouble Troubles You," Beatrice Pontony.
 Address by President of Senior Class, Walter Barry.
 "My First Impression of the Class of 1915", E. W. Beck.
 "Possibilities of Life," H. T. Forts.
 Reading—Bernice Bishop.
 Reading—Francis Clwypp cmfwy.
 Reading—Frances Clark.

Happy or Brave.
 When you cannot be happy, you can't be brave. There are things nobody can enjoy especially, aches, pains, disappointments, unkindness, and things of that sort. Nobody expects that you boys and girls can be just as happy over your troubles as you are over your blessings. But that does not excuse you for fretting and whimpering, just as soon as things go wrong. If you cannot be happy, you can be brave.

Beer Replacing Spirits.
 Beer drinking is increasing greatly in India, according to the Civil and Military Gazette of Lahore, India. It is stated that this does not mean, however, that the population is turning in greater degree to alcoholic drinks; it simply means that beer is displacing whisky, rum and other strong liquors.

American Historians.
 The most eminent living historians of American history include James Ford Rhodes, Henry Adams, Frederick J. Turner, Herbert L. Osgood, William A. Dunning, Albert Bushnell Hart, John Bach McMaster, J. W. Burgess, James Schouler, and Charles A. Beard.

Captain Landis.
 Captain Landis, who commanded the Alliance in Paul Jones' famous sea fight off Plum Borough head, and who acted so strangely in that engagement, was brought to trial and found guilty, but instead of being shot was simply discharged. There was a strong doubt as to his sanity.

Charley's Compliment.
 Litt's Charley was saying good-night. After kissing his grandmother, uncle and father, he came to his mamma. "Why do you kiss me last?" she said. "Oh, well," said the little fellow, "you see I don't want your kiss to come off."

Encouraging Character.
 One thing is indisputable; the chronic mood of looking longingly at what we have not, or thankful at what we have, realizes two very different types of character. And we certainly can encourage the one or the other.—Lucy C. Smith.

The Residue.
 "After coal, what?" asks an esteemed, in manner of speaking, contemporary. Our own experience indicates answer, to be followed at more or less long intervals by an ash wagon.—Cleveland Plain Dealer.

How Girls View Them.
 One writer says that a freckle "is a wild flower the sun has placed on their cheeks." That is a pretty thought, but many girls will continue to regard the freckle as a thorn in the flesh.—Toledo Blade.

Avoid False Moves.
 No false move should ever be made to extricate yourself out of a difficulty or to gain an advantage. There can be no pleasure in playing with a person once detected in such unfair practices.—Benjamin Franklin.

There Are Others.
 "I think Professor Hibroy is a wonderful lecturer," said the Old Dog. "He brings things home to you that you never saw before." "That's nothing," replied the Grouch. "I have a laundry wagon driver who can do that."—Cincinnati Enquirer.

Mental Overwork.
 In mental overwork the brain cells, being in constant use, are apt to remain alive after work has been abandoned. In this case sleep is prevented. Worry has a like effect on the cerebral cells, and if anything worse.

Two Belts.
 "The belt worn by Napoleon at the battle of Waterloo shows that his girth was 42 inches. Some belt, eh?" "Yes, but not a circumstance to the belt that Wellington gave him."

Gets Hardened.
 After a man has acquired a reputation for being 'azy his conscience doesn't trouble him when his wife is doing washing for the neighbors.

Most Accurate Clock.
 An observatory at Berlin holds the world's most accurate clock, which is kept in an air-tight cylinder in the basement of the building.

Seasoned Lumber Best.
 Sound lumber, 25 years old, has been proved by a German government test to be materially stronger than new stock.

CLEAN UP
 Everyone should clear and brighten things up at this season of the year. Make it easier by using Good Brooms. Soap Washing consistent with good quality.

BROOMS—
 Kitchen, 4 sewed each 30c
 No. 2 Extra Value, 4 sewed, each 35c
 Wash Clean, regular 10c cake, 4 for 45c
 Parlor No. 5, 5-sewed, medium heavy, each 50c
 Extra Parlor, 4 sewed, polished handle extra value, each 55c
 Our Best, 5-sewed, can't be beat, each at 55c

SPECIAL WASHING POWDERS
 Special Gold Dust, large package 18c
 Rub-No-More, regular 5c package, per package 4c
 Wyandotte-Cleaner, regular 10c size, package 8c
 Wash Clean, regular 10c cake, 4 for 25c
 Lewis' Lye per can 8c

H. R. McDONALD
 Staple and Fancy Groceries and Fruits
 Phone 579.

We Ask Everybody

To examine our statement published in this paper.

Notice the Total Deposits - \$429,994.40
 One year ago they were - 409,469.12
 Five years ago they were - 373,737.15

During the unusual financial stress of the past year we have grown even more rapidly than before. And the ample reserve shown is evidence of the precautions that are being taken to protect our customers and depositors against any emergency that may arise.

The fact that our statements are showing larger totals each year is the very best evidence that our customers, both depositors and borrowers, are satisfied and, satisfied customers, should be the strongest recommend for new customers.

Establish YOUR banking connection with the
FIRST NATIONAL BANK
 MANCHESTER, IOWA.

MARQUETT Portland Cement

When you buy Cement look for the green tag. No other cement has this on. Chicago has more skyscrapers built out of Marquett Portland Cement than any other brand.

Keep your eye on the Klokerson Garage and the Hennessy Garage. They use Marquett Brand because it is the best. Everybody uses it.

We carry a large stock on hand so we have plenty for all. Get the habit. Ask for Marquett Portland Cement. Every sack guaranteed. The price is right.

Sell Your Eggs and Poultry. We Pay Cash
 We have 100 coops of the new kind. Come and look at them before you buy. They are rat-proof, well ventilated and will never wear out.

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

If Arms Are Too Fat.
 If the arm is too fat, vigorous massage will help to reduce; but should be supplemented by active exercises. To massage the arm, grasp with the open hand, near the shoulder; and, treating it as if it were a wet sheet lifted from the wash tub, twist the flesh with a wringing motion. Go over the entire arm in this way several times.

Cheap Household Cement.
 Plaster of paris and gum arabic in the proportion of four parts plaster to one of gum arabic makes a very good cement for mending china and other articles. The ingredients are mixed in a pulverized form, water added and used at once. If smoothed over with an old knife blade while soft this cement will be glossy and hard as china when hard.

Drink Water and Live a Century.
 A Roumanian scientist claims that anyone can live to be one hundred years old, barring accidents, if he drinks enough water. He declares he has discovered that old age is due to a decrease in the amount of water in the system and that Father Time may be checked by systematic water drinking during middle age.

True Art of Life.
 The art of life is to be kind, to endeavor to look at everything from the point of view of the other fellow, to be more eager to give than to receive, to love one's neighbor, and to be the protector of the weak and helpless, whether they be little children or the flowers that grow by the wayside.—Sidney Dare.

Announcing the Arrival.
 Three-year-old Arthur's mother, recently commenced taking piano lessons. Arthur was much interested in everything the teacher said and did, and when he saw her coming the second time he ran into the house announcing, "Oh, mamma, here comes that one, two, three."

Free Government.
 No free government or the blessing of liberty can be preserved by any people but by a firm adherence to justice, moderation, temperance, frugality and virtue, and by a frequent recurrence to fundamental principles.—Patrick Henry.

Sex and Ships.
 It is impossible to say just why a ship is always, or generally, referred to as "she." It is a custom, and like most customs, especially those that are ancient, is veiled in mystery. Probably there is no particular "reason" for this custom.

Man's Peculiarity.
 Man, as has been remarked several times before, is a Peculiar Cuss. Jude Johnson, who beats his wife, thinks it is a shame that Short Jenks criticizes Mrs. Jenks' grammar.—Atchison Globe.

Conserving Force.
 Don't work so hard that you haven't a little energy left with which to pat yourself on the back.—Philadelphia Record.

What Your Money Will Buy

39c Will buy a large Bungalow Apron, light or dark, any size up to 46. A garment that is sold at 50c everywhere. Actual value of these aprons 50c.

\$1.00 Will buy Three Shirts for Men that sell regular for 50c. Full large cut, well made and excellent material.

98c Will buy a very pretty Waist. New models, choice of various fabrics. The real new styles are being shown this week.

89c Will buy a beautiful pair of "Ready-to-Hang" Lace Curtains. White, Arabian, or Ecru. Variety of patterns.

25c Will buy an Oil Mop with long handle and 39c will buy a Wizard Mop. 98c will buy a Wizard and O'Ceard Mop, \$1.50 size.

25c Will buy Children's Rompers, Play Suits, Overalls, Aprons, Boys' Blouse Waists, Boys' Shirts and Summer Wearing Apparel.

50c Will buy an unusually good Overall for Men. This is a lot we bought at under regular prices and is a real bargain at the price.

98c Will buy a Brown Fibre or Matting Suit Case, 24 inch. Overall for Men. We bought nearly 500 cases in various styles that we are selling at 49c and 98c.

\$1.00 Will buy a pair of guaranteed Kid Gloves that you are permitted to try on before leaving the store.

49c Will buy Muslin Undergarments, Night Robes, Corset Covers, Combinations, Dressing Slips, etc. A most complete line of Summer Wear.

Ladies' Home Journal Patterns
Stearns & McCormick
READY-TO-WEAR GARMENTS

FOR SALE.
 A 10-room, modern residence on East Howard street. Also two story barn and garage. One and one-half lots. Two blocks from business part of town. One block from public library. Inquire at residence, 109 East Howard street. 18-wks.

AUTO OWNERS.
 Gasoline, tires and inner tubes, at right prices. I am prepared to fill your wants in these necessary articles.
 M. P. HENNESSY,
 Manchester, Iowa.

LIFE INSURANCE AND REAL ESTATE.
 I sell real estate, and life insurance in the National Life Insurance Company.
 M. I. B. RICHMOND,
 Manchester, Iowa.

VOCAL INSTRUCTION.
 Mrs. H. T. Ports, 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 Gay St., Manchester, Iowa.

WANTED.
 50,000 bushels of corn. Will pay highest market price.
 W. M. & GEO. BARR.

NOTICE.
 If Malcolm Campbell, who was last heard of in Manchester, Iowa, several years ago, will write to his sister, MARY CAMPBELL, 407 S. New St., Champaign, Ill, he will hear of something to his advantage, concerning a legacy. 19w4.

WANTED.
 Paper hanging and general carpenter work. Inquire of
 A. J. SPITTLER,
 Phone 3 on 7. Manchester, Iowa.

NOTICE.
 I have just completed installing a new engine in my auto and am now prepared to do all kinds of draying.
 18-w1 GEORGE BESSEY.

STATE OF IOWA,
 County of Delaware, ss.
 In District Court, May Term, 1915.
 In the matter of the estate of Henry A. Miller, deceased.
 To Inez Johnston and Grace Miller, heirs-at-law of Henry A. Miller and all persons interested in said estate.
 You are hereby notified that on or before the 24th day of May, 1915, there will be held at the office of the Clerk of the District Court of Delaware County, Iowa, the final report of Ida B. Miller, administratrix of the estate of the said Henry A. Miller, deceased. That application will be made at the next regular May term of said court for the approval of said report and the final discharge of said administratrix herein. Said matter will be called up for a hearing and disposition on the 24th day of May of said term of court, which commences at the court house at Manchester, Iowa, on the 17th day of May, 1915.
 IDA B. MILLER,
 Administratrix.
 CARR & CARR,
 Attorneys.
 3-wks

FOR SALE.
 One of the best farms in Delaware county, four miles from Manchester, 60 acres. 9-room house, basement, barn and out-buildings, large grove. For further information, address,
 MRS. E. E. MCKIVNEW,
 General Delivery, Madison, Wis.
 4-wk-pd.

Mamma's Expedient.
 Little Rastus was becoming very objectionable in school because his wool was growing longer and longer, far beyond the cutting stage. The teacher tried hinting to no purpose, and then told him outright to go have his hair cut, giving him a quarter for the purpose. Rastus broke out crying and said: "No, ma'am, I wasn't cut but my mamma she wants a new switch and she's done a-growin' it on me."

Prayer for the Day.
 Forgive us if this day we have done or said anything to increase the pain of the world. Pardon the unkind word, the impatient gesture, the hard and selfish deed, the failure to show sympathy and kindly help where we had the opportunity, but missed it; and enable us so to live that we may daily do something to lessen the tide of human sorrow, and add to the sum of human happiness.—F. D. Meyer.

Kerosene Paste Fire Kindler.
 The safest and most satisfactory kindling I have ever used is a paste made of ashes and coal oil. It can be kept in an old can or jar and a tablespoonful is sufficient to start a fire without other kindling. It should be of the consistency of corn meal dough and is absolutely safe from explosion.
 —Henry Norton.

Daily Thought.
 Seek not your life—for that is death. But seek how you can best and most joyfully give your own life away—and every morning, forever, fresh life shall come to you from over the hills.—Edward Carpenter.

THE ORIGINAL HOME MADE BREAD
 We are now prepared to fill orders for Original Home Made Bread—the finest product of the kind on the market. This bread is made up of the following ingredients: Best northern wheat flour, pure yeast, sugar, salt, lard and NOTHING ELSE. It contains no substitutes or malt extracts, such as are used by many bakers, and is baked in a sanitary Medley oven in the cleanest possible manner. We do our own baking and hire no help, so we know what goes into every loaf. We invite inspection of our bakery, located under Marquett's restaurant, by anyone at any time.

Fine Pastries a Specialty
 We make a special of producing fine pastries to order, on short notice. Our goods are on sale at Marquett's, Webber's Candy Store and the grocery stores.

McKeag Bros.
 Manchester, Iowa.