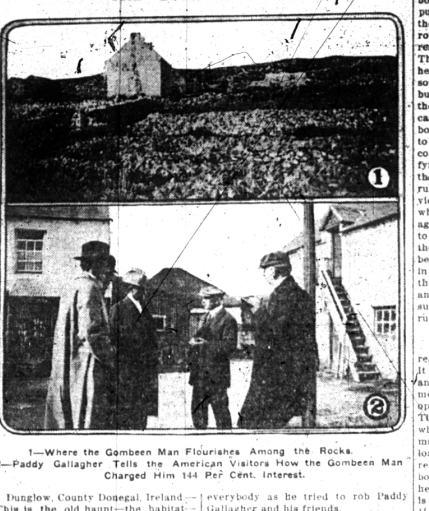
Co-Operative Farm Products Marketing

How It Is Done in Europe and May Be Done in America to the Profit of Both Farmer and Consumer

By MATTHEW S. DUDGEON.

THE "GOMBEEN MAN."



1—Where the Gombeen Man Flourishes Among the Rocks.
2—Paddy Gallagher Tells the American Visitors How the Gombeen Man Charged Him 144 Per Cent. Interest.

Dunglow, County Donegal, Ireland.—This is the old haunt—the habitat—of the "gombeen man." He is our American city "loan shark" transplanted with all his blood-sucking propensities and his starvation inducing qualities into rural Ireland. Here conditions are right for his activities. Where the need for money is greatest he prospers best. The poorer the country, the richer he grows. And poor enough this country certainly is. Wide, low-lying peat bogs stretch between great slopes of rising hillsides where the soil shows only between masses of outcropping rocks. No fields are there here large enough to offer opportunity for work with horses even if plowing and cultivating were not made impossible by the huge half-buried rocks. Every enclosure demands fertilizers as a condition precedent to production. Nature is stingy and hesitates to let go of any product of value to humans. Yet here and there is a cottage upon a barren hillside; around it we see children that are not starving nor insufficiently clothed.

"Gombeen Man" Passing.

Here was the haunt of the gombeen man. But as relative prosperity comes in he goes out. They tell us that cooperation has numbered the days of the gombeen man and that he is passing. As he formerly operated his business here he was the worst enemy to rural prosperity to be found upon the island. "The gombeen man is worse than the non-resident landlord," says Paddy Gallagher of Dunglow, which is an extreme statement when made by one whose father and family have suffered cruelly from many evictions.

Seldom was the gombeen man admittedly in the loan business. Frequently he was a trader or shop keeper. Generally he kept a public house. Often he was a dominating influence politically, and held some office. Invariably he was an economic curse and made rural prosperity impossible. We have spoken of him in the past tense, not because he has altogether ceased to exist but because cooperation seems to be developing a plan for rural credit which will eventually put him out of business.

Patrick Gallagher's Story.

Patrick Gallagher, now the manager of the local co-operative society, probably knows as much about the trials of the poor farmer in Ireland as any one. He was born in a little one-room farm cottage and was at the years of age forced to leave home and hire himself out as a farm laborer receiving the wage of three pounds for six months' work. From these beginnings he has risen to be a rural financier in County Donegal and has raised the condition of the poor farmers from abject poverty to comparative comfort through his co-operative enterprises. Here is what Paddy Gallagher says of the gombeen men, speaking from his personal experiences and verifying much that he says from documents and account books:

"Here is one transaction of my own with the gombeen man. On the 28th of May, 1906, my father and I bought seven stone of flour and one hundred weight of Indian meal, each. My father paid for his $4.25. I was not in a position to pay for mine until the 11th of July, 1906, forty-four days later. The gombeen man then presented me with a bill for $5.31. I disputed his right to charge me $1.06 interest on $4.25 for only forty-four days and pointed out to him that my father bought the same goods on the same date for $4.25. The gombeen man argued that my father paid $4.50 and that he was only charging me eighty-one cents extra, or 144 per cent interest per annum. During the twenty years my father was bringing up his family, he paid interest at this rate.

"Here is a writ that was issued against a poor farmer. The amount is $37.75, and here is the pass book which proves that $18.25 of that is interest. You will also note that the gombeen man charges this customer $3.37 for seven stone of flour; on the same date the co-operative society's price was $2.25."

So the gombeen man was robbing everybody as he tried to rob Paddy Gallagher and his friends.

An Old Man's Story.

The story that we get in Dunglow tallies with the account which Sir Horace Plunkett and his colleagues in Dublin gave us of the situation. But as scientific investigators we are anxious to get as much material from original sources as possible. So on Sunday afternoon "it is us" for a jaunting car and a ride into the country in search of fundamental facts. We hear of a patriarchal citizen five miles out who they say is as honest as the day is long. We find Donald O'Boyle (otherwise Shane O'ge) in a habitation which from outward appearances hardly merits the name of cottage. But when warm hearted Irish hospitality invites us inside we find a neat, clean, comfortable place, that is indeed home to the family which has been for generations the tenants of a line of non-evicting landlords. Shane O'ge, with his son, his daughter-in-law, and some shy, bloom-cheeked little grandchildren, welcomes us warmly. The mother is feeding the children mashed potatoes and milk from a bowl (about all many Irish children get to eat). To them this is much more interesting than a discussion of the gombeen man.

Yes, he and his father knew well the gombeen man. "We'd buy of the trader but we'd not know the price at all," he said. "It would do us no good. We'd have to pay in the end what he'd ask us anyway when he had the money. It was hard to get it round here—we mostly had to go over and work in the Scottish harvests to get any at all. When we had the money we would ask what we owed and the trader would tell us what it was. We never knew what the items were. We never dared to ask. He would say, 'How dare you dispute my books?' And it's more than one poor man I've seen kicked out for asking a civil question. But everybody says they charged the highest price the stuff had been from the time it was bought until we paid for it and I guess that's the truth, and of course the added interest, though I don't know how much. And so of course, we paid what they asked—and enough it was—though we never knew much about it. They let us get meal or anything else on credit without money for they knew it meant more to them in a high price besides interest. Things are different now; they're a lot better."

Ireland Conquering.

Things are different in Ireland now. The farmers themselves are driving out the gombeen man. Co-operative credit associations have changed all this. As that eminent Irishman, Sir Horace Plunkett, says in his book on Ireland in the New Century: "The exact purpose of these organizations is to create credit as a means of introducing capital into the agricultural industry. They perform the apparent miracle of giving solvency to a community composed almost entirely of insolvent individuals."

Paddy Gallagher in telling us how the association operates here at Dunglow, says: "A credit society in Dunglow was organized and established in October, 1903, by the Irish Agricultural Organization society and has been regularly audited and inspected by that body ever since. Although we had at first only £220 of working capital, we have now a reserve of £26, 16s. The members are equally responsible for the success or failure of the society. Each man has one vote no matter how much or how little his investment in the concern is. They take such keen interest in it that during its nine years working there has not been an over due loan at the end of the year. The society is undoubtedly of great assistance to the people in the district. We want the time to come when every man can walk up the street in Dunglow and say he owes nothing."

Capitalizing Character.

These co-operative banks have, as it were, capitalized character. The early organizers of co-operative credit associations hold, and experience has confirmed the opinion, that in the poorest communities there is a perfectly safe basis of security in the honesty and industry of its members. This security is not valuable in the ordinary commercial sense. The ordinary banker has no intimate knowledge of the character of those who apply for a loan. Neither has he any way of testing whether or not those who borrow "for productive purposes" actually apply the loan to such purposes. The borrower must bring two sureties, who like the borrower himself, must be men of approved character and capacity. The character of these three men is the sole basis of credit.

The rules provide—and this is the characteristic feature of the system—that a loan shall be made for a "productive purpose" only. That is, the borrowed money must be used for a purpose which, in the judgment of the committee, will enable the borrower to pay back the loan out of the results of the use made of the money. The farmer buys a sow to raise pigs; he must have fertilizers; he needs some high-grade seeds; he wants to build better shelter for his cow—all these are productive purposes. In one case money to send the borrower's boy to school for eight months so as to increase his earning capacity was considered a productive purpose justifying a loan, as it proved to be when the boy himself repaid the loan. The rules of the co-operative society provide for the expulsion of a member who does not apply the money to the agreed purpose. It is said, however, to the credit of the Irish members of these societies, that there has never been the necessity of putting this rule in force, in a single instance anywhere throughout the entire Island. Social and moral influences seem to be quite sufficient to secure obedience to the rules and regulations of the society.

Co-operative Credit Is Good.

There are other advantages. The regular bank is generally miles away it costs money for the borrower to go and take his sureties, paying car fare, meals and maybe drinks, while the co-operative association is right at hand. The bank will loan for only 90 days, while the co-operative society will make it up to a year. And a 90-day loan gives the farmer no chance to realize on seed or fertilizer or stock bought with the money borrowed. But here in the local credit bank if a man is honest he can get the loan he needs. He must bring two sureties, but co-operation breeds and develops neighborly helpfulness and they say no honest man ever fails because he can get no sureties.

Neither the association nor its members have any considerable capital. When they organize they begin by borrowing a sum of money on the joint and several liability of the members. Deposits are received from both members and non-members. The society usually borrows at four or five per cent, and lends at five or six per cent. In some cases government funds have been loaned to them at three per cent., thus enabling them to make a very low loan to their members. The expense of administration is almost nothing.

Lesson for Rural America.

It is such societies as these that are putting the gombeen men out of business in Ireland. We have in rural America gombeen men. They are not so called, but American loan sharks and credit men are first cousins to the Irish gombeen men.

The question we Americans are trying to answer is this: Have Irish rural credit methods a lesson for the rural sections in our own land? Can our loan shark, whether in city or country, be fought and conquered by similar American co-operative societies?

There are hundreds of poor farmers who must ask credit either of merchants and dealers or must secure loans from some source. Most of them get credit of the local merchant. It is, of course, well recognized that any dealer who extends credit not only charges interest but charges a higher price than when he gets cash payment.

Why cannot the American farmer get a loan at a nearby banking institution for six months or ten months or a year instead of for 90 days? Why cannot he capitalize his character as does the Irishman? In some states there are under existing laws plenty of small joint stock banks throughout the smaller towns and villages which are accessible. The directors and officers know the farmer's needs. They are so intimately acquainted with those who might become borrowers that they could do as the Irish credit banks do and arrange for capitalizing character but they don't do it.

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Fast Traveling 100 Years Ago.

One hundred years ago the citizens of Philadelphia, New York, Boston and intervening points were acclaiming the progress of the times, with particular reference to the speed which President Madison's message to congress had been carried to the various states. The message was delivered on December 7, and by December 15 its contents were known to persons living as far distant as Vermont. Under the caption of "Swift Traveling" a newspaper of the time commented as follows: "The express who brought the president's message to this city left Washington 20 minutes after the noon hour—left Baltimore 45 minutes after 2 p. m.—arrived Philadelphia ten minutes before midnight. Thus, it will be seen, that from Washington to Philadelphia, a distance of 150 miles, he traveled at the rate of more than 12½ miles an hour, which, considering the badness of the roads, is, perhaps, equal to anything ever performed in this country."

New Basis of Rating.

At a dinner in Denver the conversation had turned to a suit for breach of promise which a youthful actress had brought against a prominent legislator.

"Sometimes," said a judge who was at the table, "suits of this sort are brought for advertising purposes. In my younger days a chorus girl came and asked me to bring a $250,000 breach of promise suit for her against a banker.

"'How much,' I asked her, 'is this banker worth?'

"She smiled brightly.

"'Why, he's absolutely worth at least fifty columns and two dozen photographs.'"—New York Evening Post.

DIGEST OF WORLD'S IMPORTANT NEWS

EPITOME OF THE BIG HAPPENINGS OF THE WEEK.

TO BE READ AT A GLANCE

Items, Both Foreign and Domestic, That Have Interest for Busy Readers, Arranged and Classified for Their Convenience.

Washington.

Following a spirited debate the senate at Washington, adopted by 41 to 11 Senator Norris' resolution requesting the interstate commerce commission to ascertain whether in the last six years the United States Steel corporation has been guilty of giving or receiving rebates.

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That experts of the navy department at Washington juggled statistics in the navy year book for 1913 so as to make the American navy appear inferior to Germany's, and thereby set the United States down from second to third place as a sea power, was charged by members of the house who oppose a "big navy."

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President Wilson again told the suffragists at Washington that he could not help them. When 400 working girls, representing ten states and more than 50 industries, called at the White House the President explained to them that he could not take the initiative in indorsing any legislation and that woman suffrage would have to be supported by the Democratic party before he would express his views upon it.

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Government monopoly of telephone and telegraph lines, wireless communication and whatever system of transmitting messages may later be devised, is urged in a report transmitted to the senate at Washington by a committee which conducted an investigation for Postmaster General Burleson into the practicability of federal ownership of telephone and telegraph lines.

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The senate foreign relations committee at Washington voted to recommend immediate treaties with Great Britain, Japan and other nations, 24 treaties in all.

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President Wilson sent the following nominations to the senate at Washington: Receiver of public moneys at Crookston, Minn., James P. O'Connell of Warren, Minn.; Postmasters—Charles H. Mullikin, Champaign, Ill.; James W. Patton, Springfield, Ill.; S. J. Jackson, Kankakee, Ill.; Obadiah C. Mitchell, Springfield, Mo.

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Representative Palmer of Pennsylvania and a delegation of United Spanish War Veterans asked President Wilson to speak at a celebration of that organization at Easton, Pa., when a monument of the veterans will be unveiled on June 24.

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President Wilson sent the nomination of Col. George W. Goethals to be governor of the Panama canal zone after April 1 to the senate.

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The government brought suit against Theodore Havilank & Co., New York importers of china, to recover $1,200,000 alleged to be due on imports which have been undervalued by fraudulent invoices.

Domestic.

Approximately 1,000,000 men, women and and children—about one-half the entire population of the city—took active part in the greatest religious demonstration in the history of Chicago. The "Go-to-Church" Sunday campaign was responsible for the 500,000 increase.

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A counterfeiters' den in the state prison at Joliet, Ill., was discovered. Five convicts who have been making counterfeit five-cent pieces in the machine shops were detected. The nickels were passed in the prison store.

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Yeggmen dynamited the vault of the bank of Lyerly at Lyerly, Ga., after engaging in a fusillade with citizens, and made a successful escape with $4,000.

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The presence of smallpox in Pecatonica, Ill., caused Dr. C. E. Crawford, state health officer, to issue orders for a general vaccination bee in the village.

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Former Senator Shelby Moore Cullom was buried in Oak Ridge cemetery, 200 yards from the Lincoln obelisk at Springfield, Ill. Statesmen from all sections of Illinois and hundreds of persons from Springfield attended the funeral.

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Assurance that if the judgment of ouster against lumber companies were suspended the companies would not again violate the anti-trust law was given to the state supreme court of Jefferson City, Mo., by representatives of the St. Louis Business Men's league.

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The scout cruiser Birmingham was badly damaged by fire at Philadelphia. Fifteen hundred blue jackets fought heroically, and it was by their efforts that the entire reserve fleet was saved from destruction.

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Twenty-one suits in behalf of the government were filed at Philadelphia against the Philadelphia, Baltimore & Washington Railroad company to recover a penalty of $500 in each case for alleged violation of the 28-hour live stock law.

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Sentences ranging from 18 months to 60 days were imposed on 11 mail wagon chauffeurs convicted of conspiracy to obstruct the mails in New York. The trouble grew out of a strike.

Joseph Schnicke, a diamond broker, was waylaid and robbed of diamonds worth $2,000 in St. Louis. The robbers escaped.

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Dan ("Porky") Flynn of Boston knocked out George Rodel, the Boer heavyweight, in the fourth round of their scheduled ten-round bout at the National Sporting club in New York.

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The Aero club of America announced at New York that it had given its sanction to an aeroplane race around the world, to be started from the Panama-Pacific exposition grounds in San Francisco in May, 1915, and to be completed at the same place within ninety days. The first prize will be $100,000.

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Injunctions against John T. Barker, attorney general of Missouri, preventing him from proceeding with suits for recovery of $24,000,000 excess freight and passenger charges made by railroads while the Missouri rate cases were in litigation, were dissolved in an opinion by Judge Smith McPherson, filed in the federal court at Kansas City.

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Swift & Co. and three railroads were indicted at Chicago by a grand jury before Judge K. M. Landis in the United States district court on charges of rebating and soliciting rebates. The packing firm alone faces a possible maximum fine of $1,200,000 on the charges.

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Dr. Charles F. Aked, once pastor of the Rockefeller Baptist church in New York but since then pastor of the First Congregational church at San Francisco, announced to his congregation that he favored the new religion of former President Eliot of Harvard. The auditors were amazed at his declaration.

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A warrant charging an offense against a young girl was issued at San Francisco against Maury I. Diggs, whose recent trial and conviction under the Mann act caused nation-wide comment because of its political complication. Mrs. Elizabeth Pearring, a doctor's wife, swore to the complaint.

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Alfred Craven, chief engineer of the New York public service commission, has just had his salary increased from $15,000 to $20,000, which makes him the highest-paid official in the service of the city or state. He will now get twice as much as the governor and $5,000 a year more than the mayor or corporation counsel.

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Millions of dollars of the resources of city financial institutions were offered to the Bank for Savings of New York when depositors began a run for which the bank's officers could not account except that it might have resulted from malicious rumors circulated by enemies.

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After two days of conferences with political leaders Thomas Taggart, Indiana's member of the Democratic national committee, issued a formal statement that he would not be candidate for the United States senate.

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Rev. G. E. Tidwell, pastor of a Baptist church at Macon, Ga., was killed at his home in East Macon when a pistol dropped from his pocket and exploded as he was leaning down to kiss his two-year-old baby good-by.

Mexican Revolt

Francisco Villa, military commander of the rebels, disclaimed any ambition to become president of Mexico in the event of the revolution being successful. He does not wish to overshadow General Carranza, whom he recognized as the leader of the revolution.

Personal

Henry M. Pindell of Peria, Ill., who was recently nominated and confirmed by the senate at Washington as ambassador to Russia, has declined the appointment.

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Gen. James Grant Wilson, soldier, editor and author, died in New York.

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A memorial to the late Halsey C. Ives, founder of the St. Louis Art museum, will be unveiled at the St. Louis museum.

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The will of William Deering was admitted to probate at Chicago. The widow, Charles Deering and James Deering, sons, and William Deering Howe, a grandson, are the beneficiaries of the $12,000,000 estate.

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While Eva Booth, commander of the Salvation Army in America, was lying gravely ill in New York, prayers for her recovery were sent up in every part of the world where the organization is established.

Foreign

Captain Lorenz, the first officer and 17 of the crew of the German bark Hera, from Pisagua, Chile, lost their lives through the vessel striking a rock while nearing Falmouth, England.

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According to dispatches to Paris, a royalist outbreak to reseat King Manuel on the throne is raging in Lisbon and spreading through Portugal.

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For the first time in the history of France, a presidential baby is expected to arrive at the Elysee palace at Paris.

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Cardinal Casmir Gennari, prefect of the congregation of the council, died at Rome. His death was due to heart disease.

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The United Fruit steamer Almirante came into port at Kingston, Jamaica, bearing the Vanderbilt party, rescued from the yacht Warrior last week. The party came ashore and purchased some clothing and left again for New York.

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Yale university is bequeathed $500,000 by the will of the late Lord Strathcona, who died in London. He left his Scottish castles, valued at $2,500,000, to his successor in the title, and to his daughter the rest of his fortune after the various legacies are paid.

EMBARGO ON ARMS TO MEXICO LIFTED

PRESIDENT WILSON DECIDES TO LET BOTH SIDES BUY GUNS.

PROHIBITORY ORDER ISSUED BY TAFT IN 1912.

In Proclamation the Administration Does Not Consider Embargo Shows a Neutral Policy on Part of U. S.

Washington—President Wilson has decided to lift the embargo on exportation of arms to Mexico.

A proclamation under the authority of the congressional resolution of 1912, which will restore the status of the arms question to where both Huerta forces and constitutionalists may export arms from the United States, was issued from the White house Tuesday.

President Taft issued the proclamation which barred the exportation of arms to all sides on March 14, 1912.

President Wilson decided to raise the embargo after being convinced that by restricting shipments of arms to Mexico the United States was not really showing neutrality, which was the purpose of the embargo, but was in fact showing partiality, as the Huerta forces were enabled to get large supplies from abroad, while the constitutionalists, limited almost entirely to shipments from the United States, could get arms and ammunition practically only by smuggling.

Mother of Rep. Doremus Dead.

Washington—Many expressions of sympathy are heard here for Congressman Doremus, whose mother died at Lake City, Mich., Sunday.

Messages of condolence have been sent to Mr. Doremus by President Wilson and by various prominent public men, including Secretary of Commerce Redfield, who regards himself as practically a Detroit citizen.

Blackburn to Succeed Cullom.

Washington—Former Senator Joseph Blackburn, of Kentucky, was Monday named by President Wilson as resident commissioner of the Lincoln Memorial commission to succeed the late Senator Shelby M. Cullom, of Illinois. The appointment does not require confirmation by the senate and pays $5,000 a year.

TELEGRAPHIC FLASHES

The Citizens' bank and the State, Savings bank of Minden City, have been consolidated.

A $25,000 hotel will be erected at Snover this coming summer. John Burley, of Yale, will be the proprietor.

Fred H. Bogle defeated William Fassbender for mayor in Marquette's first election under commission government.

The Negro Grand Masonic lodge passed resolutions denouncing the treatment they received in Kalamazoo and decided on Detroit for the meeting place next year.

Leonard Rogner, 45, saloonkeeper, of Frankenmuth, fell down his cellar stairs, fracturing his skull. He died soon after. His widow and nine young children survive.

Mrs. Ernest E. Clark, of Jackson, was awarded a $9,000 verdict for the death of her husband, who was killed in a collision on the M. U. T. near North Concord last May.

While playing on the floor, the 2-year-old daughter of Mr. and Mrs. Thomas Bird, of Flint, picked up a box of poison tablets and swallowed one. She died soon after.

Commissioner of Schools W. H. Sparling has compiled a Huron county school directory and list of qualified teachers for 1913-1914. The book is especially interesting to teachers and educators.

Rufus Barnard, aged 30 years, was killed by an angry bull Saturday night at Hickory Hill dairy farm, near Lyons. The body was found after being pawed by the angry animal nearly five hours.

Hector A. McCrimmon, of Caseville, and Edna Oakley, of Portland, won the Normal oratorical contest Wednesday night and will represent the Ypsilanti Normal college in the inter-collegiate contest at Albion, March 2.

Rev. Frederick F. Datson, rector of Grace Episcopal church, Menominee, has accepted a call to Witchita Falls, Texas. Rev. Datson was formerly rector at Iron Mountain and Ironwood, Mich.

Cadillac will elect a mayor and four commissioners at the first election under the new city charter, February 9th.

Battle Creek is to have another fraternal day. August 20 has been set as the date for the celebration, and competitive drills for state and national teams will be given.

Vessel property representing a value of more than $500,000, has been wrested from the rocks by wrecking outfits and towed into Port Huron by tugs since the storm of November 9. This record is perhaps without a parallel in the maritime history of the lakes.

The state Free Methodist camp meeting which was to have been held in Grand Ledge ten days, commencing June 24, has been changed to commence June 17.

The Michigan College of Mines, board of control, at Houghton Saturday morning voted to change the name of the chemistry building to Koenig hall, in honor of late Dr. G. A. Koenig, for 20 years professor of chemistry. At the same time a life size portrait of the deceased doctor, by his daughter, Mrs. Nietzbe, of Philadelphia, was unveiled in Koenig hall.

To Pipe Smokers

We Are Independent

and have no one to please but our customers. We have been making high-grade smoking tobacco for more than half a century and "Wild Fruit" is our best effort. It is Union Made. Packed in five cent foil packages, ten cent cloth pouches, eight and sixteen ounce tins. Premium coupons in all packages. Should you fail to find the "Wild Fruit" in your dealer's stock, send us five cents in postage stamps and we will mail you an original package.

Jno. J. Bagley & Co., Detroit, Mich.

Poverty is no disgrace, but wealth can't always say as much.

Not Leap Year, Either.

Ethel—This craze for gold seems to me very foolish. Now, a very little would make me happy.

Jack—How much?

Ethel—Just enough to reach around my finger.—San Francisco Chronicle.

Mother Gray's Sweet Powders for Children Relieve Feverishness, Bad Stomach, Teething Disorders, move and regulate the Bowels and are a pleasant remedy for Worms. Used by Mothers for 34 years. They are so pleasant to take, children like them. *They never fail.* At all Druggists, 25c. Sample FREE. Address, A. S. Olmsted, Le Roy, N. Y. Adv.

Subtle Dig.

"Weel, weel," said the bailie to the assessor, when a youth was brought up before him for some trifling offense, "ye ken we maunna be ower hard on the puir fellow. We were ladies since oorsels, and I suppose I was as big a fule as ony o' them when I was young."

"And you're not an old man yet, bailie," said the assessor, blandly.—Youth's Companion.

Deathless Fame.

"I would rather have written the 'Elegy in a Country Churchyard' than be as rich as Rockefeller."

"Why?"

"How can you ask? The author of that poem won deathless fame,"

"Did he? Who was it by?"

"Let's see. His name has escaped me; but it certainly is great stuff, all right."

Probably Not.

A young man timidly approached the father of the girl of his choice and asked for her hand in marriage.

"I am not at all certain," said the father, "that my daughter loves you sufficiently to warrant me in entrusting her to your keeping."

"Well," replied the young man, reflectively, "perhaps you haven't had the same advantage for observing things that I have." — Harper's Monthly.

Overpayment.

A certain statesman, condemning the international marriage that is based on mercenary and sordid grounds, said in Washington:

"Another pretty American countess—she inherited eight millions from her father's wholesale hardware plant—has found marriage a disappointment.

"Her dyed and corseted old husband said bitterly to her one day:

"'Ours was a business marriage. You bought my title with your millions, as you'd buy a yard of cloth in a shop.'

"'Yes,' blazed the young countess, 'yes—but I ought to have got some change!'"

ANOTHER COFFEE WRECK

What's the Use When There's an Easy Way Out?

Along with the coffee habit has grown the prevalent "American Disease"—nervous prostration.

The following letter shows the way out of the trouble:

"Five years ago I was a great coffee drinker and from its use I became so nervous I could scarcely sleep at all nights. My condition grew worse and worse until finally the physician I consulted declared my troubles were due to coffee.

"But being so wedded to the beverage I did not see how I could do without it, especially at breakfast, as that meal seemed incomplete without coffee.

"On a visit, my friends deprived me of coffee to prove that it was harmful. At the end of about eight days I was less nervous, but the craving for coffee was intense, so I went back to the old habit as soon as I got home and the old sleepless nights came near making a wreck of me.

"I heard of Postum and decided to try it. I did not like it at first, because, as afterwards developed, it was not made properly. I found, however, that when made after directions on the package, it was delicious.

"It had a soothing effect on my nerves, and none of the bad effects that coffee had, so I bade farewell to coffee and have used only Postum since. The most wonderful account of the benefit to be derived from Postum could not exceed my own experience."

Name given by Postum Co., Battle Creek, Mich. Write for a copy of "The Road to Wellville."

Postum now comes in two forms:

Regular Postum—must be well boiled.

Instant Postum—is a soluble powder. A teaspoonful dissolves quickly in a cup of hot water and, with cream and sugar, makes a delicious beverage instantly. Grocers sell both kinds.

"There's a Reason" for Postum.