

# WIT and HUMOR



## GOOD DEACON A POOR GUIDE

Didn't Even Know Way to Postoffice, Let Alone Directing Small Boys on Their Way to Heaven.

They were speaking of the importance of always being well qualified for the work in hand, recently, when George Fred Williams of Boston, the new minister to Greece, recalled the experience of a certain good deacon.

One afternoon the deacon happened in a town with which he wasn't familiar, and wishing to go to the post office he approached a crowd of small boys for information.

"Boys," said he, in a kind and gentle voice, "can you tell me where the postoffice is?"

"Yes, sir," answered one of the boys. "Turn to the left two-squares down. It's in the middle of the block on the right-hand side."

The deacon was about to ramble on, when he suddenly noticed that the boys were pitching pennies. Naturally the good man was shocked like stepping on a live wire.

"Boys," severely cried the deacon, "I am surprised and hurt to see that you are pitching pennies. It is a wicked form of gambling. Come here while I speak to you, and I will show you the way to heaven."

"Forget it," was the prompt rejoinder of the boy who had first spoken. "You don't even know the way to the postoffice!"—Philadelphia Telegraph.

## No Use to Her.

Hemmandhaw—Here is an interesting article on dress.

Mrs. Hemmandhaw—What is it all about?

H.—A lecturer describes the clothes which women will be wearing 100 years from now.

Mrs. H.—Huh! That doesn't interest me a particle.

H.—Why not?

Mrs. H.—Because, unless something wonderful happens I will still be wearing that same old blue velvet suit I've had ever since we were married.

## Questions of Great Moment.

"Your society started out to decide a number of questions of great scientific importance."

"Yes. We arranged to consider the manifestation of the psychic impulse in protoplasmic life and the molecular energy developed by the prismatic transmutation of light waves and kindred topics."

"And have you done so?"

"No. We've only been in session a week. We haven't yet decided the question of who's boss."

## Did It.

"Unfortunately, Mike, who is very hot-tempered, undertook to smooth out the difficulty."

"Didn't he succeed?"

"In a way. He mangled the other fellow, and got ironed himself by the police."

## IN THE NEAR FUTURE.



Ruth—I'm awfully frightened way up here in this airship.  
Paul—Worry not, Ruth. Your fears are groundless.

## The Reason.

"I wish the young people who came with their baby to look at the cottage and lot I had to sell, could have changed places with the baby."

"Why do you wish that?"  
"Because the youngster took the place."

## Misplaced Pity.

"Isn't it awful about poor Mr. Jones' trouble?"

"Didn't you? Mrs. Gaddy told me just now that his son has turned out to be a criminal lawyer."

## Sure.

"There's always room for improvement," observed the Sage.  
"And there's always a lack of building material," replied the Fool.

## "CUSTOMER ALWAYS RIGHT"

That Was the Maxim on Which Famous Man of Business Built Up Immense Property.

"A late merchant prince," said a big business man the other day, "was responsible for many business maxims; but I don't believe he ever uttered one that had more genuine punch than his now famous 'The customer always is right.'"

"All in all, the customer is a mighty peculiar animal. He has his whims and his weaknesses which we must put up with our many shortcomings in the mercantile field.

"Even when a good customer is much misguided, then, for the sake of his future business, it is well to arrange matters to suit him within all reasonable limits.

"The farmer nurtures the peach trees which give him fruit; the man with a racing stable watches over and cares for his thoroughbred horses as if they were babies, because they win money for him; the football coach watches over us charges as if his life depended on it, for they must win the games which mean his success.

"In the business world the customer is the charge which the merchant must diligently care for, because it is the customer who makes a merchant a necessity."

## The Baby and the Boss.

A couple who had several children, the youngest of whom was five, had been paid a visit by friends who admired children, especially the youngest, who, like all the youngest children in families, was a spoiled, petted youngster.

"Yes," replied the fond mother, who liked to boast of her youngest's determination. "He is the baby and the boss; he gets everything he wants."

Bridget, their servant, was in the habit of taking days off without asking, so on one occasion her mistress told her if she valued her position she had better ask the boss when she wanted a holiday. The next day Bridget was absent. When she returned at night her mistress asked her in a stern voice where she got the permission to take a day off.

"Please, mum," replied Bridget, "sure ye told me the other day if I wanted a holiday I was to ask the boss; O! gave him a stick of candy and he said he didn't care if I did!"—National Monthly.

## London Opera House Closed.

Ill fortune which has led for the second time to the peremptory closing of the London opera house will go far to substantiate the superstitions of stage folk. Actors have their own peculiar code of fancies. One must not whistle in the dressing room, under penalty of being thrust out (what ever his deshabille) to turn round three times in the passage before regaining admittance, because to whistle is to invite bad luck for "the show." Again in rehearsal the "tag," or final words of the play must never be uttered. And one must not open an umbrella on the stage. Many other things are regarded as ominous in stageland. London actors shook their heads when the opera house was opened on Nov. 13, 1911. There was confirmation of the omen when Mr. Hammerstein closed it on the thirteenth of a month—July 13, 1913.

## Devices in Walking Sticks.

Many ingenious attempts have been made to increase the usefulness of the walking stick. Sticks containing a sword were common enough in less peaceful times, and some were even made to conceal firearms. Henry VIII, for instance, had a stick containing three matchlock pistols, and a clumsy affair it must have been. More recently, sticks have been fitted with snuff boxes, scent bottles, watches, compass, spirit flasks, and even telescopes. A decade ago there was a short lived craze for a stick the knob of which unscrewed and formed a pipe.

## Gave Himself Away.

The old man who acts as postmaster in a small village likewise keeps a general merchant's shop. He is often accused of reading the postcards that pass through his hands, but this he strongly denies. A lady called at the shop and ordered, among other goods, a ham and a cheese. Two days later the lady called again and asked why these two articles had not been sent with the other goods.

"Oh," replied the merchant, calmly. "I saw by the postcard you got yesterday that your friends wasn't coming, so I natchelly thought you wouldn't need them things.—Exchange.

## Burglars Use Microphone.

The microphone is now used by burglars for picking combination locks. On turning the lock a slight sound is made when the proper number comes opposite the working point, and this can even be heard by a sensitive ear. However, it is imperceptible to most persons, but by using a microphone it is an easy matter to hear the sounds. A suitable form of flat telephone receiver is employed, and it is applied against the safe next the lock. A pair of rubber ear tubes are used with the telephone. In this way the sounds are heard which allow of opening the lock.

## Danger on Every Hand.

"Oh, see the sunbeams dancing on the waves!" said the poetic girl.  
"Don't look!" exclaimed the severe woman. "How do we know they aren't dancing the tango or the turkey trot?"

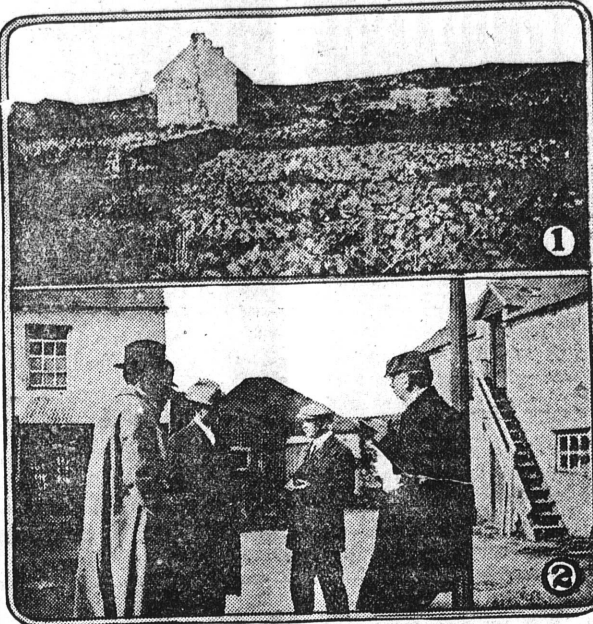
# Co-Operative Farm Products Marketing

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

By MATHEW S. DUDGEON

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## 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 co-operation 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 admitted 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 scourge and made rural prosperity impossible. We have spoken of him in the past tense, not because he has altogether ceased to exist but because co-operation 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 nine 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 man, 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, blue-eyed 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 that 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."

## Co-operative Credit 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 held, 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 repay 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 for 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 falls 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 most 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.

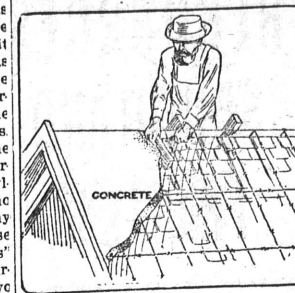
Why cannot the American farmer get a loan at a nearby banking institution for six months or ten months or a year instead of for 90 days? Why cannot he capitalize his character as does the Irishman? In some states there are under existing laws plenty of small joint stock banks throughout the smaller towns 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.

# INDUSTRY MECHANIC

## BUILDING A CONCRETE ROOF

Excellent Suggestion for Farmers Found in Successful Experiment of Michigan Fruit Grower.

A good suggestion for farmers generally is contained in the successful experiment of a Michigan fruit grower in building a reinforced concrete roof and using ordinary barbed wire as reinforcing instead of resorting to the relatively costly material specially manufactured for that purpose. The building covered in this fashion had



Partially Completed Concrete Roof.

a strong and rigid frame, both in the body of the building and in the roof, which was of the gable type, and the concrete was laid directly on the shingles. Barbed wires, spaced 1 ft. apart, were first stretched over the ridge from eave to eave and drawn tight, and other wires, spaced 3 ft. apart, were then stretched lengthwise of the roof. The shingles made the bottom of the form, while 2-in. strips nailed around the sides of the roof made the sides. The concrete mixture consisted of five parts of screened gravel to one of cement, and the concrete was laid to a depth of about 3 in. After being troweled, the concrete was finished with a coat consisting of three parts of sand and one of cement, and later a coat of raw linseed oil was applied to make the surface waterproof. Only insignificant cracks have developed, and these are easily repaired by peeling in a mixture of oil and cement, says the Popular Mechanics. Such a roof as this is adapted only to cases where the frame of the building is sufficiently rigid to prevent distortion in the heaviest wind.

## Paper Sponges.

Paper sponges, which are claimed to possess all the liquid absorbing capacity of the natural product, are now being made: The paper pulp is first treated with chloride of zinc until it forms a nearly fluid mass, to which common salt is added. This mass then undergoes a compressing and drying process in a special machine which, by means of rollers and plates, provided with a number of metal projections, produces in the mass the canals and cavities of the real sponge.

# NOTES OF INDUSTRY AND MECHANICS

Tasmania boasts—the richest tin mines in the world.

About 2,000,000 tons of scrap steel are used every year in America.

The world is consuming more than 1,000,000 gallons of kerosene every day.

Gas pipes are being made in France from paper, compressed, dried and varnished.

Germany leads the world in both the production and consumption of artificial silk.

Journeyman tailors of Scotland have received an increase of 10 per cent in wages.

By the addition of magnesia and an oxide an extremely elastic glass has been brought out in France.

Asbestos deposits throughout a region approximately 2x4 miles in extent have been discovered in Natal.

A gelatine dynamite which gives off no poisonous fumes has been developed by the United States Bureau of Mines.

The government of Ecuador has given an English company a contract to develop the oil resources of the republic for the next ten years.

Improvements to Schiffli embroidery machines have been invented by a German designer which enable them to produce the thinner kinds of laces.

More than 55,000,000 tons of iron ore were mined in the United States last year, an increase of more than 25 per cent. from the previous year's figures.

The reinforced concrete foundation for a lighthouse to be erected in Delaware bay is being built on shore and will be floated to its position and sunk to save the expense of a coffer dam.