

# AGAINST CREDIT SYSTEM

## Settlement Should Be Made More Frequently

### How Long Accounts Keep People Poor and the Folly of Running Into Debt

The habit of buying on credit is the curse of many poor families. Indeed, many families who might be comfortably well off are kept poor by this very habit. When articles purchased are put on the book the temptation to buy things that are not really needed is strong. People, buying on credit, will get articles that they could very well do without and that they would not think of getting if it were necessary to lay out cash for them. Human nature is unreasonably hopeful of the future and ever willing to spend money that need not be paid at present.

There are thousands of improvident people who live all the time up to the limit of their credit. They buy as many suits of clothes as their tailor will trust them for, as many unnecessary luxuries as the grocer will allow them on credit, as many dresses as they can get without having to deliver spot cash to the modiste. When the reckoning comes, and it always does come, there is generally astonishment at the large amount of the bill, consternation at the necessity of paying, and anxiety about the possibility of getting the money. The creditor tradesman, as well as the debtor purchaser, experiences these emotions. He finds that his outstanding accounts are greater than he thought, and wonders whether he will be able to collect all that is owing to him. His creditors, the wholesalers, come down on him for money. There is trouble all around.

Buying on credit is mortgaging the future. It is spending money before it is earned. The purchaser that obtains time inevitably pays usury. Tradesmen cannot afford to lend credit for nothing, and they never do if they are prudent business men.

A good rule for a poor family is to make each week pay for itself. If the family bills are paid every Saturday night out of the week's earnings it will be found, generally, that there is a neat balance and that the total on the bank book will become constantly larger. Even the larger bills should be paid out of the savings of the past rather than out of the unearned income of the future. If a man has not the money to pay for a new hat or a new overcoat it is better for him to wear the old one until he has the necessary cash.

Once a man falls behind and begins paying his month's expenses out of the next month's earnings he enters on a long, stern chase, and is fortunate if he does not drop further back instead of catching up with his debts. Paying for food consumed and clothes long since worn out is an ungrateful duty and hard, slow work.

If tradesmen would stand together in demanding cash settlements at short intervals they would make more money than they do under the credit system, and the honest customers would not be compelled to make up the tradesmen's losses through bad debts. The world would seem like a different and better place to the butcher, the grocer, and the tailor if they did business on a strictly cash basis and had no unpaid accounts to worry them. But in the competition for business the tradesman must be as accommodating as any of his rivals, and he cannot refuse to give credit so long as any other tradesman in his line gives it. The reform, therefore, if it ever comes, must come through the purchaser.

In Massachusetts there is a law which compels employers to pay wages by the week. At first there was some opposition to this law by the employers, but it was held constitutional and the employers are now very well satisfied with it. The law was designated to facilitate cash payments of bills and to remove the necessity for the credit system which prevailed when it was the general custom in the mills and factories to have only monthly pay days. In Indiana a similar law was declared contrary to a provision in the constitution of that state.—S. P. Bulletin.

**Favorite Portland Amusement.**  
Governor Chamberlain has received an invitation to attend the banquet to be tendered the officers of the Concord and Marblehead by the Commercial club of Portland on Friday evening at the club headquarters.

The Lass With a Glass of Hires Rootbeer. Hires Rootbeer is the most popular beverage in the world. It is made from the finest ingredients and is pure and refreshing. It is sold in all the leading stores.

## Salt Rheum

You may call it eczema, letter or milk crust. But no matter what you call it, this skin disease which comes in patches that burn, itch, discharge a watery matter, dry and scale, owes its existence to the presence of humors in the system. It will continue to exist, annoy, and perhaps agonize, as long as these humors remain. It is always radically and permanently cured by

## Hood's Sarsaparilla

which expels all humors, and is positively guaranteed for all cutaneous eruptions.

## Repeal Bicycle Limits

(Continued from page one.)

previous meeting were read and approved.

J. I. Thompson appeared before the council and asked for permission to repair the shingle roof of the south half of the Stewart block on lot 7, block 33, on Commercial street, occupied by the H. G. Meyer barber shop. The roof is what is known as a fire-proof shingle roof. The permission was granted upon motion of Alderman Stoiz.

The committee on ways and means reported unfavorably on the bill of F. A. Sutton for damages incurred by falling off a bridge, and the report was adopted.

The committee on accounts and current expenses reported favorably on the following bills, referred to the committee, and the same were ordered paid:

L. G. Reasoner	1.18
Salom Sentinel	1.75
Griswold & Chase	2.90
Salem Water Co.	118.30
Statesman Pub. Co.	.90
John Holdecker	8.00
Siegmund & Pugh	2.00
Z. J. Riggs	1.75
M. J. Petzell	1.25
Pacific States T. & T. Co.	1.00
Pacific States T. & T. Co.	1.25
M. H. Utter	28.96
A. O. Damon	7.50
J. W. Young	65.60
D. A. White & Son	5.29
Savage & Reid	4.55
Palace Pharmacy	1.90
D. A. White & Son	33.30
Pohle & Bishop	26.50
L. G. Reasoner	1.50
R. M. Wads & Co.	8.79
L. G. Reasoner	.50
Gray Bros.	20.20
Hofer Bros.	.90
Citizens' L. & T. Co.	215.73
F. E. Shaffer	2.10
J. A. Simpson	3.00
Hofer Bros.	.70
W. P. George	11.70
W. P. George	5.70

The committee on ordinances reported or recommended that the general license ordinance be changed so as to abolish the licenses on hacks, cabs and express wagons, and the licenses on woodaws, be reduced from \$20 to \$10. The committee also recommended that the bicycle ordinance introduced at the last meeting repealing the present ordinance be passed.

Alderman Sims reported verbally for the committee on streets and public property on the application of H. S. Gile & Co. for permission to build a shipping shed on State street. The report was unfavorable and the application was not granted by the council.

The committee on fire and water reported the acceptance of the Fox boiler for the Silaby engine, and the bill of \$1018 for the new boiler was ordered paid.

Alderman Pohle reported the need of hay for the fire department horses and upon his motion it was ordered that 400 bushels of oats, 12 tons of hay and three tons of straw be purchased. The motion was carried. Mr. Burroughs moved that a special committee be appointed to purchase these supplies, consisting of Aldermen Walker, Hubbard and Sims. The motion was defeated. Mr. Stoiz moved that the committee on fire and water purchase the supplies. Carried.

The report of Recorder Judah was read and accepted and ordered placed on file.

The recorder reported the appointment of R. C. Shelton as special policeman, serving during the illness of Officer Lewis. He also reported the acceptance of the offices by the members of the board of health. The report was adopted.

The application of W. H. Francis and M. L. Hamilton for renewal of saloon licenses were read and referred to the committee on licenses.

An inquiry was received from J. P. Cooley, of Brownsville, as to Capital engine No. 1, that city desiring to purchase it. The engine is now in Yew Park, and as there is opposition to the sale of it among the citizens, the recorder was instructed to notify Mr. Cooley that the engine is not for sale.

The recorder was ordered to pay \$1.88 to the Oregon Fire Relief association on assessments.

The matter of the G. H. Jones sidewalk was ordered postponed.

Officer Murphy reported that the lights in the business part of the city had only burned after 10 p. m., and in the eastern part of the city not at all.

The recorder reported that the bill of the Citizens' Light and Traction company for the month of August had been cut down one-half on this account and this was satisfactory to the council.

Chief Johnson, of the fire department, recommended that C. E. Williams be appointed hoseman to fill a vacancy, and his request was granted.

A petition was received asking for the building of a sidewalk on East Ferry street. The matter was referred to the committee on streets and public property.

The council ordered that the issuance of a warrant for \$243.75 to Mr. Harold, in payment of 75 cords of wood at \$3.25, be approved.

A petition was received from property holders on Water street, asking that the wood yard on Water street be ordered abandoned. L. B. McClane appeared before the council and explained that the woodyard was in the street, and that no one owned land between Water street and the river bank.

Upon motion of Mr. Burroughs the street commissioner was instructed to abate the nuisance and remove the woodyard.

Recorder Judah reported that the Australian ballot law had been extended to cities of 2000 population and over, and that he had secured an opinion at the hands of Judge B. F. Bonham as to whether or not this act applied to the annual elections of Salem. Judge Bonham's opinion was read, holding that the Australian ballot law is in force and must be complied with in the elections of this city. In order to prepare for the election this fall, Recorder Judah asked that a special committee be appointed to draft an ordinance incorporating the provisions of the Australian ballot law, and submit the same to the council. The mayor appointed Aldermen Hubbard, Stoiz, Burrows and Recorder N. J. Judah. Upon motion of Mr. Hubbard, the recorder's action in securing the opinion of Judge Bonham was ratified.

The ordinance for the repeal of the present bicycle ordinance and the re-enactment of the old bicycle ordinances was read the third time. After it was read, Alderman Stoiz discussed the recent bicycle legislation, and argued in favor of repealing all bicycle legislation if the city could build bicycle paths on the streets. Or a vote being taken, the bill passed by a vote of five to three. Messrs. Callin, Stoiz and Walker voted "no" on the passage of the ordinance, the others voted in favor of the act.

Mayor Bishop called the attention of the council to the condition of the city sewers at the river bank and suggested that some steps be taken to abate the nuisance at once. Mr. Hubbard moved that the matter be referred to the committee on streets and public property and the street commissioner, with power to act. The motion was agreed to and the committee instructed to take instant action with a view to making what improvements are necessary. The committee was also instructed to confer with the state officials with a view to securing improvement at the mouth of the state sewers.

After reading the usual bills against the city and their reference to the committee, the council adjourned.

## To Welcome Bishop O'Reilly

Baker City, Sept. 2.—(Special)—All arrangements are perfected for an enthusiastic welcome this evening at the Baker opera house to be accorded by the citizens of Baker City to Right Reverend C. J. O'Reilly, the first bishop of the Catholic diocese of Eastern Oregon, who arrived this morning, accompanied by a number of the clergy of the state.

At 9 a. m. Bishop O'Reilly celebrated his first pontifical mass. Rev. Father Gartland, of La Grande, an eloquent speaker, delivered the sermon.

In the evening exercises will be held at the opera house, to which everybody is invited and a reception or handshaking will be held later at the parlors of the Geiser Grand hotel.

The following program of exercises will be held at the opera house:

- Music.....Prof. Kendral's Orchestra
- Address of Welcome.....
- .....Hon. J. L. Rand
- Address.....Hon. C. A. Johns
- Representing the Citizens' League.
- Introductory Address.....W. J. Lachner
- Response.....Rt. Rev. C. J. O'Reilly
- Bishop of Baker City.
- Music.....Orchestra
- Reception at parlors of Geiser-Grand.

**Insane From Coox.**  
Wm. J. Wheeler was brought to the asylum this morning from Coox county by Deputy Sheriff E. M. Gallier and

## A WONDERFUL MEDICINE. BEECHAM'S PILLS

For Bilious and Nervous Disorders, such as Wind and Pain in the Stomach, Sick Headache, Giddiness, Fulness and Swelling after Meals, Dizziness and Drowsiness, Cold Chills, Flankings of the Liver, Loss of Appetite, Shortness of Breath, Constipation, Itchiness on the Skin, Disturbed Sleep, Frightful Dreams, and all Nervous and Trembling Sensations.

**THE FIRST DOSE WILL GIVE RELIEF IN TWENTY MINUTES.** This is no fiction. Every sufferer is earnestly invited to try one box of these pills, and they will be acknowledged to be WITHOUT A RIVAL.

BEECHAM'S PILLS taken as directed, will quickly restore Females to complete health. They promptly remove any obstruction or irregularity of the system. For a

## Weak Stomach, Impaired Digestion, Disordered Liver,

they act like magic—a few doses will work wonders upon the Vital Organs, strengthen the muscular system, restore the long-lost complexion, bring back the keen edge of appetite, and arouse into the Rosched of Health the whole physical energy of the human frame. These are "Bills" admitted by thousands, in all classes of society, and one of the best guarantees to the Nervous and Debilitated that BEECHAM'S PILLS have the Largest Sale of any Patent Medicines in the World.

Beecham's Pills have been before the public for half a century, and are the most popular family medicine. No testimonials are published, as Beecham's Pills

**RECOMMEND THEMSELVES.**  
Prepared only by Thomas Beecham, St. Helens, England.  
Sold everywhere in Boxes 10c, and 25c.

The "Smoke of Peace."

# Cremo

The Cream of the Islands

The one cigar you can depend upon being the same in quality whether you smoke one or a thousand. Always 5 cents, and so good the dealer can't afford to cut the price.

The Largest Selling Brand of Cigars in the World.

The Band is the Smoker's Protection.

J. C. Watson. The patient is 88 years old and was an inmate of the county farm when he became insane and threatened another inmate's life.

### CAUTION!

This is not a gentle word—but when you think how liable you are not to purchase the only remedy universally known and a remedy that has the largest sale of any medicine in the world since 1868 for the cure and treatment of Consumption and Throat and Lung troubles without losing its great popularity all these years, you will be thankful we called your attention to Boschee's German Syrup. There are so many ordinary cough remedies made by druggists and others that are cheap and good for light colds perhaps, but for severe coughs, bronchitis, croup—and especially for consumption where there is difficult expectation and coughing during the nights and mornings, there is nothing like German Syrup. The 25 cent size has just been introduced this year. Regular size 75 cents. Dr. Stones' Drug Stores.

Trib for sale by the Capital Drug Co.

### Hop Picking Begins.

We begin picking this morning and need more pickers. We are paying 50c per box. Yard three miles east of Salem. Otto J. Wilson. 9-1-1f

### Money to Loan.

Loans in sums of \$10,000 or less on short time, or for a period of years.

J. N. BROWN, 5-4-1m Room 5, upstairs, Tioga Bldg.

### First on the Gridiron.

The Willamette university football team has gone into training for the winter and is making excellent progress. The reason for this early resumption of work on the gridiron is the fact F. H. Rockwell, of Portland, the famous quarterback of the Yale team of last season, is in the city and is coaching the Willamette players for a few days, before his return to Yale. Mr. Rockwell is a son of Rev. L. E. Rockwell, of Portland. He is

in the class of 1906 at Yale, and he leaves for the East in a few days to begin the work of training for the year's contests on the gridiron.

### \$100 Reward, \$100.

The readers of this paper will be pleased to learn that there is at least one dreaded disease that science has been able to cure in all its stages and that is catarrh. Hall's Catarrh Cure is the only positive cure known to the medical fraternity. Catarrh being a constitutional disease, requires a constitutional treatment. Hall's Catarrh Cure is taken internally, acting directly upon the blood and mucous surfaces of the system, thereby destroying the foundation of the disease, and giving the patient strength by building up the constitution and assisting nature in doing its work. The proprietors have so much faith in its curative powers, that they offer one hundred dollars for any case that it fails to cure. Send for list of testimonials. Address F. J. CHENEY & CO., Toledo, Ohio.

Sold by all druggists, 75c. Hall's Family Pills are the best.

## PRIEST'S RAPID PROGRESS

Reverend Daley Goes to Succeed Bishop O'Reilly

Rev. W. A. Daley, rector of St. Joseph's Catholic church, has been appointed to the charge in Albina, made vacant by the appointment of Bishop O'Reilly to the see of Baker City, and Father Daley will begin his labors in his new field next Sunday. Rev. J. T. Murphy, who recently came here as the assistant to Father Daley will also move to Albina and be the assistant rector there. Rev. E. P. Murphy, of Ashland, will come to Salem and look after the Salem charge. Rev. Daley has been in Salem for about five years, having been appointed to this charge

when it became vacant by the death of the late Father White, and his stay here he has endeavored to self very much not only to his parishioners, but to the people of Salem general, irrespective of religious affiliations, and his departure will be regretted by a large circle of warm and devoted friends who admire him as a citizen and a man, and respect his deep piety. His new charge is one of the most important in the diocese, and his appointment to it by Archbishop is evidently a mark of honor and an acknowledgement of sterling worth as a spiritual adviser and it is hoped that his further promotion in the work may come to him according to his deserts.

### Use Trib for Liquor habit.

### After Salem Sewer Nuisance.

The committee appointed by the council last night to look after the necessary improvements of the sewers, made an investigation this morning, and are now discussing the manner of abating the evil. This afternoon the fire hose was taken down the river bank and the water turned on the rocks and improved condition there temporarily, while the work under way, as suggested by a prominent physician to The Journal a short time ago. The plan most favorably received for the permanent improvement of conditions is the construction of boilerplate tubes to be attached to the mouths of the several sewers, extend into the river, and by this means to carry the contents of the sewers away over the banks into stream, even at the lowest stage of the water.

## What Shall We Have for Dessert?

This question arises in the family every day. Let us answer it to-day.

# Jell-O

a delicious and healthful dessert. Prepared in two minutes. No boiling! baking! add boiling water and cool. Flavors:—Lemon, Orange, Raspberry and Strawberry. Get a pack at your grocers to-day. 10 cts.

## Fall Suits

Here's a Pointer for "Early Birds"

OUR NEW SUITS are arriving daily and while it may be a little too soon to moth ball the summer suit, still its none too soon to make your selection of a smart and snappy suit for fall and winter wear.

Fall styles are attractive, shapely shoulders, narrow collars and lapels, all hand made, and a dash and swing to every suit that will make a man

Glad He's Inside of It.

No need of worrying about price for we start in at \$10.00 and go by easy steps to \$25.00 with the guarantee of "money back if you want it" attached to every suit. (If you should want a cheaper suit we've a few dozen left-over suits that you can have at almost your own price.)

Special SALEM Reduced

Meas Underw's Sizes 34 to 44 Per Gar't 20c

# Woolen Mill Store

SUMMER HATS NOW HALF PRICE

Boys' Waists 50c quality 45c NOW 75c quality 65c NOW

To introduce new biz line