

NEBRASKA BANK COLLAPSE

Citizens National of Grand Island Forced to Close Its Doors.

SLOW COLLECTIONS CAUSED THE TROUBLE

President of the Institution Refuses to Take Further Than to Declare that the Depositors Will Suffer No Loss.

GRAND ISLAND, Dec. 4.—[Special Telegram to THE BEE.]—The heaviest financial crash that has struck this city in a long time was announced this morning by this simpleton posted on the door of the Citizens National bank.

Owing to slow collections, the board of directors of this bank has ordered the same to be closed.

G. A. Mohr, president, Cashier, In less than an hour after the closing of the bank, the citizens of Grand Island occupied the corner of Third and Locust streets, where the Citizens bank is located.

There were no angry words, nor was there any sign of that kind, even depositors sympathizing with the institution, which was never liberal and enterprising. It was rumored that deposits amounted to \$150,000, with only \$15,000 cash on hand. This could not be ascertained to be correct nor was it denied.

H. Koernig, president of the bank, was seen by THE BEE representative and told of this rumor, but said he could say nothing about it.

Waiting for the Examiner. "We can make no statement," he said. "You must wait until the bank examiner comes and can make his report. Certainly I will not say anything until the report is made and it would not have closed. We were below the legal reserve."

Bank Examiner J. M. Griffin has telegraphed the city tonight. Upon his report to the controller of the currency a receiver will be appointed, and it is thought there will be a heavy loss. It is thought that the Citizens National bank is one of the few banks in Nebraska that has failed, but it will take time. At the same time there are others who are not so sanguine as to the outcome of this crisis.

Large holdings of real estate, slow collection of farm and other notes is unauthorized given as factors in the bank's close condition, which was aggravated by the withdrawal of deposits, such withdrawal being increased by individual suits against several of the stockholders. The street railway is closely connected with the bank. It is feared it will be seriously affected. There have been no runs on any of the other banks and none is feared. Assistance was sought from other banks, but it was the reason being given that the Citizens paper did not warrant it. The bank was organized in Grand Island in 1871 and had a capital stock of \$50,000. The directors were: John L. Means, O. A. Abbott, Gustave Koehler, Henry A. Sullivan, Charles B. Adams, A. H. Baker, George A. Mohr, president.

One Estimate of the Situation. The following figures as to the condition of the Citizens National bank are given by a local paper tonight: Liabilities, deposits, \$150,000; real estate, \$20,000; cash on hand, \$15,000. This, if it all were available, would leave after the payment of deposits, a surplus of \$19,000. It is not known whether a large part of the assets are collectible. How large this portion is nobody can tell and during the present depression of business and of the money market it will undoubtedly take a good while to realize on outstanding notes, which are collectible.

The officials are not without a store of good will and no hard feelings exist against them. They all declare that the depositors will be paid in full.

TEACHERS IN CONVENTION. Many Educators of Northwestern Nebraska Met at Chadron.

CHADRON, Neb., Dec. 4.—[Special to THE BEE.]—Pursuant to a call from State Superintendent A. K. Goudy a convention of the teachers of northwest Nebraska met at Chadron Friday and Saturday.

On Friday about sixty teachers assembled to listen to a very able address by Superintendent Goudy on "Educational Conventions." Mr. Goudy's address was given in the convention of the state association at Omaha in 1875 and compared the attendance of forty teachers at that time with the attendance last winter at Lincoln of nearly 1,000.

He also enumerated and traced the development of the psychology of education of Nebraska. A paper on "Hygiene," by Mrs. Meredith of Crawford, called forth many interesting remarks.

The address on the first day Rev. John Jeffries of Crawford discussed the "Relation of Board to School." This subject proved very interesting to the convention.

Principal W. A. Norton of the State Normal school, Principal W. R. Siders of Crawford, Superintendent J. O. Taylor of Chadron and others.

An address on the "Study of Psychology," which was delivered by Principal W. R. Siders, was handled in a very able manner. The subject was psychology, and its relation to pedagogy and the art of teaching, suggesting that teachers should find their method upon the precise knowledge of the psychology of the individual child. Mr. Goudy led in the discussion, and gave the teachers some valuable ideas of the nature of the subject. Mr. Goudy's address on Power also made some very apt remarks.

In the evening of the same day the convention met at Putnam's opera house, where a large audience gathered to hear an address on the "Educational Forces of the State," by Superintendent Goudy. Mr. Goudy is always good, but this was unusually interesting. After the speaker had in view of the school forces of the state, he spoke of the annual and biennial election of school officers, the present county board of school officers, and the present county board of teachers in the state. Music and recitations were interspersed throughout the evening program. Mr. Goudy acted as chairman of the evening's meeting.

On the morning of the second day Mrs. Goudy delivered an interesting address upon the subject of "School Libraries." Mrs. Goudy thinks the school library to be sadly neglected, and made a very earnest plea for the attention of the teachers to this all-important subject. The audience heard the speaker call for a unanimous discussion.

Principal Bennett's paper on "The Field of our Academics" was an especially valuable thought to the association. He stated that more students enter the higher institutions of learning from the academy than from the high school, and that they were invariably better prepared.

"Duties of Outgoing Superintendents," by Superintendent-elect C. E. Foster, was next read, the opinion being that the outgoing superintendent should retire as gracefully as possible. The speaker was followed by Miss Maika, the present county superintendent, on the subject of the incoming Superintendent.

Mr. A. G. Shonars next presented a paper, "Thoughts for Teachers," which was very well planned. It was indeed full of thoughts for teachers and all others interested in the cause of education.

In treating of "Arbor Day and its Uses," Mr. Charles W. Jones of Hay Springs presented arguments for the necessity of tree planting, suggesting his address in quoting Bryant's "Planting of the Apple Tree."

Mrs. J. D. Sheldon of Chadron read a paper upon the "State and Student," arguing for individuality, and for a better method, allowing him to study in what grades were necessary. This called forth a heated discussion, for a majority of the association thought differently. The author of this subject did not believe in the efficiency of graded schools.

On Saturday evening, at the residence of Mrs. O. L. Lewis, a reception was given to Mrs. O. L. Lewis and her family, and Mrs. A. K. Goudy and Prof. Owens of Lincoln.

The officers for the next year are as follows: President, John N. Bennett, Chadron; vice president, W. R. Siders, Crawford; secretary, G. W. Fallon, Chadron; treasurer, C. E. Foster, Chadron.

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