

**BANKERS ARE IN SESSION**

Nebraska State Association Opens Convention in Omaha.

SENATOR MILLARD SENDS REGRETS

Annual Report of President Yates is a Lengthy Document, Dealing with Various Phases of the Banking Business.

The Nebraska Bankers' association convened yesterday morning in the parlors of the Elks' lodge at 10:30 o'clock, with an attendance from all parts of the state, there being a larger attendance than at any previous opening day.

The convention was called to order by the president, Henry W. Yates of Omaha, who introduced Bishop Williams. The conductor bishop of Nebraska made a brief invocation, asking the blessings of Providence upon the proceedings and praying that the members of the association may be given strength to resist the spirit of commercialism.

A letter of regret was read from Senator Millard, who was to have made the address of welcome. In this he stated that he had been called to New York suddenly, but that he welcomed the delegates and visitors to the city with the greatest pleasure.

C. F. Bentley of Grand Island responded to the sentiments expressed in the letter, saying that when he came to Nebraska twenty-one years ago he was cordially received by the bankers of Omaha, and especially by Senator Millard, to whose sound advice he owed much of his success.

President Yates then made his annual report. This was rather long, taking up many questions affecting the general interests of the people as well as matters relating entirely to banks and bankers. He said in part: "Today we meet under a cloud of gloom and sorrow. A mysterious dispensation of providence has permitted one of the best of our presidents and one of the greatest of our statesmen to be carried off by the hand of an assassin. The blow has been aimed against ourselves and our free institutions. We join in sorrow for his loss and in praise for his high-minded character."

The president said that he found the group system most satisfactory, and that practical experience may demonstrate that a change be made in the boundaries of some of the groups. Speaking of business conditions he said: "During the past year the banks of the state have continued to show a vast increase in the volume of business over the preceding year, which has been continuous since 1898. The deposits now aggregate the largest sum ever shown in the history of the state. Last year the deposits were State banks, \$25,256,935; national banks, \$19,870,529; total, \$45,127,464. The figures for the current year are: State banks, \$30,564,524; national banks, \$26,728,599; total, \$57,293,123. It is the longest and most successful year to go east for the money; needed to handle the business which comes to them, but in some cases they have sent a surplus to the east. This is a remarkable situation, and we cannot expect it to always continue. An investigation, however, of the position of the statistics will show that our banks are all well prepared for the down grade which must be anticipated in the not distant future."

The president touched upon the laws regarding banking taking the position that while some laws may not be entirely just it is better to suffer under the known evils than to have much tampering with the laws. He, however, stated that there were certain laws which had outlived their usefulness and should be modified. Among these he cited laws relating to days of grace, responsibility of collecting banks, and the right of the holder of a negotiable instrument to sue on it.

Following the address, the secretary and president made reports showing the condition of the association. These reports were referred to committees.

The report of the executive committee, including a special report of a committee appointed to investigate the question of indemnity and burglary insurance, was received. The executive committee showed that during the last year copies of the constitution and by-laws had been placed in every bank in the state; that the proceedings of the last convention and banquet and the proceedings of the group meeting had been published; and that each bank in the association had been informed of the plan made some time ago to job the bank at Ogalala; that the committee had not deemed it advisable to push the negotiable instrument law through the last session of the legislature until it could be further considered by the members of the association. The report of the special committee recommended that the association sign a contract with some indemnity and burglary insurance company, whereby the commissions paid agents upon the business in the state would be turned into the treasury of the association, an officer of the association acting as agent for the company.

**Tribute to McKinley.**

As the usual addresses had either been shorter than usual or the speaker had been absent, the convention found time in the morning to hear the speech of Hon. George W. Post of York, who was to have spoken in the afternoon. The speaker opened his remarks by paying tribute to the memory of William McKinley and in denouncing the theories of the anarchists, saying that under the "general welfare" provision of the United States constitution congress had power to make the teaching of anarchism punishable. He also said that the several states had the same power and that it was the duty of both state and nation to pass such laws. He also decried the "yellow journals" saying that they had discredited and lowered the level of local authority, and that no self-respecting man could countenance their actions.

He then entered into the subject of his speech, which was "The Expense Account of the Bank." He believed, he said, "that as a general proposition the country banks of Nebraska were overcapitalized, and that in many cases, especially in the smaller towns, the banks should be consolidated, reducing expenses in more ways than one. He said that bankers should pay particular attention to the board of directors, who were not engaged in business, and who were not active enough either in the country or town, so that should trouble come he would know that he had done his best."

At the afternoon session President Yates read a letter of regret from Prof. H. W. Campbell of Holdrege, in which the writer said he could not be present, but would present such member with a copy of a book now in the course of preparation on the subject of "Soil Culture."

Then followed the ten-minute talks which were on the program for this afternoon. The first was by John W. Steinbar of Nebraska City on the subject, "The Banker, a Serf or an Aristocrat." Mr. Steinbar's idea, as expressed in the paper, is that bankers, especially in small towns, are liable to become domineering and arbitrary, as they have the credit of the town in their keeping, and have the banks in their hands and handle the banks as dealers in money, selling ounces as well as pounds and keeping persons who desire small loans out of the hands of money sharks. He was pleased, he said, to see that this idea is growing in the country.

The second paper was "Nothing" by E. F. Foulds of Schuyler. "Nothing" proved to be a number of valuable and humorous suggestions on the subject of banks and banking, founded on the personal experience of the speaker.

**Bankers in Attendance.**

The following delegates are in attendance from out of town as shown by the register at 2 o'clock: James Davidson, Springfield; Thomas Murray, Danbury; L. J. Stevens, Blair; C. E. Burnham, Elkhorn; H. E. McMorris, J. L. Jorgensen, Stapleton; Thomas Murray, Hastings; W. E. F. Foulds, Lincoln; L. Brooks, Winterset; E. A. Wilcox, St. Paul; J. L. Jones, group No. 3; F. Foulds, group No. 4; A. L. Tucker, group No. 5; J. B. Dinsmore, group No. 6; F. M. Rublee, group No. 7; C. M. Thompson, group No. 8; J. W. Welpton, group No. 9; W. G. Springer, Douglas county; Luther Knottz, Admiration was then taken until 10 o'clock this morning, when the committee on nominations is to make its report.

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**Outlets of Banking in Prosperous Seasons** was the theme of George N. Seppala of Elkins. The speaker saw as the principal danger under existing circumstances a demand from borrowers for loans on sound security and a tendency on the part of banks to grant the requests. He believed that there is a reaction coming and that bankers can make that reaction easy or difficult, as they now conduct their business.

blocks as an assignment of funds, and laws relating to negotiable instruments.

**Negotiable Instruments Law.**

Speaking of negotiable legislation he said that he did not favor the enactment of a law to make silver and silver certificates specifically redeemable in gold, as there was not enough silver in the country to do any damage and the "silver crisis" was dead. He did not favor branch banks and believed that a majority of the bankers would be opposed to the plan. He did not favor a plan to permit banks to issue legal tender notes against commercial assets, as these would not give the protection to the holder now afforded by the national banking system of notes, but he did favor the authorization of an emergency currency which would be issued by the banks in periods of commercial depression, these notes being so carefully guarded and heavily taxed that they would be withdrawn from circulation as soon as they had served their immediate purpose. The war tax on bank stock in his opinion should be repealed. The address then touched upon the growth of 1901 and upon other business conditions. He said that the consolidations of the railroad systems would be a good thing or a bad thing as the managers chose, but that it might do good by giving all merchants established rates.

**Discusses the Trusts.**

On the subject of trusts the president of the association referred to the English law of an early day which attempted to regulate the price of commodities and continued: "Our trust magnates of these modern days, it may easily be believed, possess a power to this direction no monarch ever possessed, and their efforts will undoubtedly be directed to raising prices and not to lowering them. If these business consolidations by the use of almost unlimited capital were carried to theoretically possible results it would follow that our business houses would be greatly reduced in number and would become merely agencies for the distribution of goods. Under such circumstances the banking business as it now exists and is prosecuted would become extinct. Granted that such a contingency were imminent, the question is not so much to suggest remedies to prevent it, for it is shown that the growth of the trusts is greater in those states which have passed prohibitive laws. \* \* \* I think the case may be thus summarized: Whatever of good there may exist in this movement of capital to combine and consolidate will continue, but whatever is harmful will fall of its own weight. The competition of capital with capital, which is the proper work for capital to do, aided on one side by sound public sentiment, may be depended upon to curb the tendency now so apparent and to correct and mitigate that which has already occurred."

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A discussion of men who make a practice of beating the bank out of its small amounts was taken up and it was suggested that a fund be created to prosecute those people. To the executive council was referred a resolution from group No. 3 requesting the association to report some form of notes and time certificates.

From groups a recommendation that a bureau be established for the purpose of having reports made of persons who float worthless paper on banks and that a record be kept of the paper issued by corporations so that bankers could know how much of such paper is in existence.

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It was announced that the luncheon set for tonight would be given at 1:30 today at the Millard hotel, for persons desiring to leave the city this afternoon.

Judge Post of York, speaking on the negotiable instruments law, said that the law was so long and intricate and its importance so great to the bankers that he did not feel like expressing a positive opinion. In the states where it has been adopted it has been adopted as a whole, without amendment. He said it was exceedingly desirable that upon this subject the laws of the different states should be identical.

The bill was discussed for some time, the general sentiment being in favor of its passage as it now stands, and its subsequent amendment if necessary. The report of the committee favoring the enactment of the law was adopted.

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In the far west, he met repeatedly in New York City a young man who lost no opportunity to snub him, and who suggested without disguise the possibility of a final settlement of the matter. Roosevelt met him for a while in honor. Roosevelt met him for a while in honor. Roosevelt met him for a while in honor.

When the discussion arose in the Navy department as to the advisability of putting Dewey in the charge of the Asiatic squadron one of the naval board said to Roosevelt, "When the president took up a little case, emptied it of a half dozen teeth and remarked, 'This, I'm proud to say, is all that is left of me, the charger, who thought he ought to throw me down, Hale's gulch, and fell into it himself.' 'And this,' said he, continuing, and reaching for a long round pasteboard labeled 'dynamite,' 'this is the invention of a friend of mine and known as the camper' and 'woodman's companion'—a big dynamite quantity handy to blow open the ice in the winter season for fishing or blow up." The story, as told at Oyster Bay, is that the impudent young roxcomb suddenly became ill, excused himself to Roosevelt and hurried away home, never to annoy him again.

Roosevelt's democracy never failed him, whether he was a student at Harvard or in the saddle in the west, or a legislator in Albany, and his cordiality to the masses was shown to particular advantage in the campaign which made him governor of New York. One evening, after speaking twice in New York, he was rushed by a special train to Yonkers, N. Y., and carried in over the heads of the invited guests on the shoulders of President McKinley, Chauncey M. Depew and others. There was tremendous enthusiasm bottled up in the crowd, and it repeatedly overflowed to the interruption of the speaker. A red-faced Irishman in the gallery, who looked like a typical Tammanyite of the kind that voted by the thou-

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**A NOTED PHYSICIAN,**

Doctor Wanata, of Lansing, Mich.,

Says There is Nothing in the Materia Medica that Equals Lydia E. Pinkham's Vegetable Compound for the Cure of Woman's Ills.

"DEAR MRS. PINKHAM:—The honest, intelligent physician is above the 'School.' Whatever is best in each case should be used, no matter what school a physician belongs to. As a matter of conscience, can only prescribe the best, and as I know and have proven that there is nothing in Materia Medica which equals Lydia E. Pinkham's Vegetable Compound in severe cases of female disorders, I unhesitatingly prescribe it, and have never yet been sorry.

"I know of nothing better for ovarian troubles and for falling of the womb or ulcerations; it absolutely restores the affected parts to their normal condition quicker and better than anything else. I have known it to cure barrenness in women, who to-day are happy mothers of children, and while the medical profession looks down upon 'patents,' I have learned, instead, to look-up to the healing potion, by whatever name it be known. If my fellow physicians dared tell the truth, hundreds of them would voice my sentiments."—Dr. WANATA, Lansing, Mich.



DR. WANATA.

As Dr. Wanata says, if physicians dared to be frank and open, hundreds of them would acknowledge that they constantly prescribe Lydia E. Pinkham's Vegetable Compound in severe cases of female ill, as they know by experience that it can be relied upon to effect a cure.

Women who are troubled with painful or irregular menstruation, backache, bloating (or flatulence), leucorrhoea, falling, inflammation or ulceration of the uterus, ovarian troubles, that "bearing-down" feeling, dizziness, faintness, indigestion, nervous prostration or the blues should take immediate action to ward off the serious consequences, and be restored to perfect health and strength by taking Lydia E. Pinkham's Vegetable Compound, and then write to Mrs. Pinkham, Lynn, Mass., for further free advice. No living person has had such a vast and successful experience in treating female ill. She has guided thousands to health. Every suffering woman should ask for and follow her advice.

Lydia E. Pinkham's Vegetable Compound has carried hundreds of women through the periods of child bearing and change of life in perfect comfort and safety.

A medicine that has restored so many women to health and can produce proof of the fact must be regarded with respect. This is the record of Lydia E. Pinkham's Vegetable Compound, which cannot be equalled by any other medicine the world has ever produced.

It is well to remember these facts when some druggist tries to get you to buy something which he says is "just as good." That is impossible, as no other medicine has such a record of cures as Lydia E. Pinkham's Vegetable Compound; so do not experiment with untried medicines.

**\$5000 REWARD.**—We have deposited with the National City Bank of Lynn, \$5000, which will be paid to any person who can find the above testimonial letter in any newspaper, or who publishes the same before obtaining the writer's special permission. L. E. Pinkham Medicine Co., Lynn, Mass.

**WOMAN FOUND MURDERED**

Body of Mrs. Matilda Frost, Paddy Bruised, Discovered Near Pluma.

**DRUNK SOLDIER PRACTICES WITH GUN**

Shoots Two Men, Fatally Injuring One, at Fort Meade—Will Be Held on Charge of Murder.

**Act Declared Unconstitutional.**

TRENTON, N. J., Sept. 20.—Justice Van Dyke today declared unconstitutional the act of last winter authorizing the governor to appoint members of the board of ward lines of cities. The act applies especially to Elizabethtown and Jersey City.

**Ridgely Will Assume Duties.**

CHICAGO, Sept. 20.—William B. Ridgely, whose appointment to the comptrollership of the currency was announced at Canton yesterday, will within a few days resign the vice presidency of the Republic Iron and Steel company and leave Chicago for Washington to assume his new duties.

**OLD BOATMAN DISAPPEARS**

Ferried that Velle Turgeon, French Ferryman at Pierre, is Drowned in River.

**PIERRE, S. D., Sept. 20.—(Special Telegram.)—**Velle Turgeon, an old French boatman who has operated a skiff ferry here for over twenty years, has disappeared and is supposed to have been drowned in the Missouri river. He was last seen Wednesday evening, when he took across a load of passengers. His boat remained tied up at Pierre ferry ever since. A party is dragging the river for his body.

**Russan Nominated for Judge.**

YANKTON, S. D., Sept. 20.—(Special Telegram.)—Four counties from the First judicial circuit were represented by small delegations at the democratic convention here last night. Jared Russan of Vermilion received the nomination for judge on the first ballot