

Nebraska

CUTTING OUT BAD LOANS

Bankers Explain to State Board Reasons for Reductions.

PAPER GOOD ONE DAY BAD NEXT

After Hearing from Bankers and Assessors Board Sends Question to the Attorney General for Final Decision.

(From a Staff Correspondent.) LINCOLN, Aug. 8.—(Special.)—Omaha bankers and several county assessors appeared before the State Board of Equalization this afternoon to discuss the assessment of bank stock. Several counties permitted a reduction from a certain per cent for bad paper. The deductions made by the Omaha banks amounted to \$1,202,000, and the attention of the board was called to this by the assessor of Washington county. The question was referred to the attorney general.

The Omaha bankers appearing before the board insisted that the reduction was legal for the reason that they had acted within the law in reporting their net undivided profits. It had been their experience, they insisted, that the loss on loans amounted to about 3 per cent from bad paper. So when returns were made to the assessor this was taken into account. The paper had been listed as good, but as a matter of fact every banker knew that some of it was not good, though the particular bad paper could not be picked out. They called attention to several firms which had failed when the date before their paper had been considered good. So a loss of 3 per cent on loans was about the average, as their records showed for a number of years. The Omaha banks had loaned \$40,000,000 April 1, it was said, and the bankers, without knowing exactly what particular security was had, deducted 3 per cent as the amount that would be actually lost.

Mr. Jenkin answered this by asking if it would be fair and legal should he have 1,000 head of cattle April 1 to deduct a certain number because some were sure to die during the year. Assessor Dowling said a reduction of 5 per cent was made from the loans. This equaled in some cases 33 per cent of the capital stock.

The assessor from Hamilton county, Mr. J. Genovese, said he had made a 2 per cent reduction on the paper of two banks only and that this was done, he said, because the banks said at least that percentage of their paper was bad. And further he said he had an opinion of the attorney general that the bad paper should be considered in arriving at the value of the bank stock.

Another opinion from the attorney general held that no arbitrary reduction should be made unless where specifically shown, that deductions should be made. Some members of the board took this to mean only tangible property otherwise assessed, while others thought it meant where it was shown that the paper was bad, then reductions should be made. Because of this difference of opinion the matter will be passed up to the legal department for a definite decision.

Deductions by Banks. A statement by County Assessor Shriver, filed with the board, shows that state banks of Douglas county got a reduction of 1 per cent and all national banks their 3 per cent on loans and discounts. The following shows the deductions full value, given state banks:

Table with 2 columns: Bank Name and Deduction Amount. Includes South Omaha Savings, State Bank of Elkhorn, Farmers' State Bank, etc.

National banks were given deductions as follows: Corn Exchange, \$2,022; Omaha National, \$26,253; Nebraska National, \$2,737; Merchants National, \$28,775; City National, \$9,023; United States National, \$25,832; First National, \$38,831; Live Stock Exchange, \$15,856; Farmers National, \$5,354; Union Stock Yards, \$7,904; South Omaha National, \$6,341.

Total, \$1,202,000. Educational Department at State Fair. As usual in former years, the educational department at the state fair September 5 to 9 will be one of the interesting places in which to spend a portion of your time when on the grounds.

Nebraska

Judge Grimes Dissolves Water Injunction

Action is Taken in Response to an Application of the Attorney General.

(From a Staff Correspondent.) LINCOLN, Aug. 8.—(Special.)—Judge Grimes of the district court of Scott's Bluff county has dissolved the temporary injunction secured by the Gering Irrigation district against the State Board of Irrigation to prevent the board from closing the head gates of the irrigation ditches of the upper North Platte river. The court gave the irrigation ditch the power to appeal by putting up a bond of \$50,000 conditioned upon the money being used to pay any damages which may accrue to those farmers having a prior right to the water.

The injunction was dissolved upon the application of Assistant Attorney General Ayres, who went to Scott's Bluff county a week ago to investigate. The injunction was issued by the county judge of that county and it was made returnable August 23. That would have been too late to be of any benefit to those water users whose early filings entitled them to first use of the water. So Mr. Ayres went into the district court and had the county court injunction set aside.

Mr. Ayres will tomorrow seek an injunction in the district court against any of the irrigation companies in any way bothering the headgates that have been ordered closed.

Rumbling Sound Heard at Blair

Atmospheric Disturbance Noted in Omaha Sunday Extends into Washington County.

BLAIR, Neb., Aug. 8.—(Special.)—The rumbling sound ascribed to a meteor or other phenomena yesterday afternoon was plainly heard in this city, and also a slight trembling of the earth—resembling the effect as produced by a heavy rain. The time was taken immediately following the report and was 2:11. The report sounded much like the heavy rumbling of a train at the beginning and ending with some five or six dull reports or heavy thumping sounds between. Freight trains from Omaha are due near this time and many thought it a train wreck as it resembled cars piling up or a sound similar to that. Many remarked as to the condition of the atmosphere which for a few seconds seemed to be close and stifling.

The report came distinctly from a little south of center in the same direction as where trains emerge from the timber and gulches on the Omaha railroad, which seemed to be low down and not from the sky. Later it was thought to be some heavy explosion towards Omaha or Council Bluffs.

A rumor was current this morning that near a point some three or four miles southeast of Blair and southwest of Missouri Valley, following the heavy rumbling sound, the waters of the river seemed to be intensely agitated as seen by some fishing parties, but this report could not be verified.

Methodists Welcome Pastor. ALLIANCE, Neb., Aug. 8.—(Special.)—Rev. Dr. J. L. B. Jones was yesterday warmly welcomed by his congregation at the First Methodist church, when for the first time he ascended the pulpit of his new pastorate. A special musical service was led by Mrs. G. J. Rousseau. Dr. Jones resigned the pastorate of a new \$60,000 church in Elkton, W. Va., to take charge of the pastorate here.

Farewell to Dr. Bogue. ALLIANCE, Neb., Aug. 8.—(Special.)—A farewell reception was given to Rev. Dr. H. H. Bogue and family last night in the parlors of the First Presbyterian church. Dr. Bogue has been the pastor of this

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Church for a number of years and the beautiful church of this denomination is largely the result of his labors. The esteem in which he and his family are held was evidenced in the warmth of the reception and farewell gifts to Mrs. and Miss Bogue. Dr. Bogue has accepted a call to Crockett, Tex., where the milder climate will be more beneficial to him.

WILSON CASE UP TODAY

Probate Court Will Hear Claims for Estate of Judge and Mrs. John Wilson.

TECUMSEH, Neb., Aug. 8.—(Special.)—The session of the Johnson county probate court to be held Tuesday will, perhaps, be the most interesting session this county has ever held. The petition of John Wilson, Jr., of Houston, Tex., claimant for the estate left by the late Judge and Mrs. John Wilson of this city, will be heard at that time. The counter petition, by Sullivan, administrator, will also be heard. Mr. Wilson, who has been in Omaha for two weeks, is again in Tecumseh, and he says he will have no trouble to prove his identity. The gentleman is an attorney, and as far as is known he has no one to assist him in making his claim. The estate and the trustees, James and Duncan Kinsburgh and Donald Black, are represented by Judge S. P. Davidson. County Judge James Livingston says he will hold the session of the court county court room, as the Johnson county probate court room is entirely too small to accommodate the people who will want to hear the case. It will be watched with great interest.

Nebraska News Notes. SUTTON—Superintendent Edith Lathrop has completed arrangements for the third annual county teachers' institute, to convene August 22 to 25 inclusive.

REPUBLICAN CITY—W. H. Williams recently purchased the dry goods and grocery stock of Sam Betts of this city. The firm will be known as W. H. Williams & Co. and the new manager will continue business in the same place.

FAIRFIELD—Fairfield's first chautauque opened Saturday afternoon under the most favorable weather conditions. The program began with a concert by the I. Paul Egery musicians and Donna Bell Elder entertainers. The speaker of the evening was Dr. Frank L. Lovelock of Omaha. His theme, "An hour of penitence," was in an entertaining manner." was handled

BEATRICE—The authorities at Wymore on the trail of another gang of thieves who are operating in the vicinity of disposing of some of the stolen property to residents of that city. They are believed to be part of the gang arrested at Wymore last week and bound over at Concordia, Kan., for robbing a store at Clyde, Kan., of \$50 worth of merchandise.

TECUMSEH—It is now just eight weeks since the greater portion of Johnson county was laid under a sufficient amount of rainfall to lay the dust. Gardens and pastures are drying up. A part of the corn is in bad condition, but a good crop of wheat would make a crop if a rain would fall within the next few days. Conditions are exceedingly dry and disagreeable.

FREMONT—The city school buildings during vacation, was taken suddenly sick Friday evening after eating five peaches. He was taken to the hospital, where he died yesterday morning. He had been in his usual health, but a stomach trouble which took an acute form. He leaves a widow and eleven children.

Iowa News Notes. RED OAK—Des Moines gets the next state freeman's tournament. This was decided at a business meeting of the association held at the close of the tournament.

OSKALOOSA—Oskaloosa will get the repair shops of the Iowa Central, and all the work now being done in shops at other places along the line will be concentrated here.

MARSHALLTOWN—Rev. N. M. Hodgkin, pastor of the Friends' church of this city, has resigned, effective September 1. Rev. Hodgkin resigned to accept the pastorate of the Bangor (Ia.) church.

GOLDFIELD—John Beaver, rural mail carrier, was killed while in the discharge of his duties. His horse ran away, throwing him out of his seat. He was found dead. He was paralyzed from the shoulders down. He only lived a short time.

NEBRASKA—The title of a mortgage for \$4,000 on the grounds of the State County Fair association sounded the death knell of county fairs in this county Saturday. J. E. Dryden, who holds the mortgage, has begun suit to take it over as a result no fair is to be held this year.

VOLGA—Quiller Hansel, aged 7 years, who resided at Garber, near here, was killed by the evening train. He was lying on the track and the entire train passed over him. Both legs were ground off below the knees. Four doctors worked over him to save his life and he survived the shock for forty-eight hours, then died.

DR. REISNER EPICHRAMATIC

New York Preacher Fills Pulpit of First Methodist.

INSISTS ON SPIRITUAL SERVICE

Rev. L. Groh Makes the Promised Land of the Israelites Subject of an Interesting Sermon at St. Mark's.

"The quest of every life is for happiness," declared Rev. Christian F. Reiser at the First Methodist church yesterday morning. Mr. Reiser is pastor of Grace M. E. church in New York, where he went after a highly successful pastorate in Denver. He is a clergyman fond of striking axioms and epigrams, such as these: "Make church services spiritual or take down the sign. Sociability and spirituality are twins. Compel people to come to church by appropriate publicity. If my life does not represent Christ, a clerical cut of coat won't help. Goodness is normal; the bad man is a monstrosity. Concentrate; shot peppers, but a bullet pierces. Cheerfulness runs sin out of the heart. New York people are not ice-hearted when they see the winsome Christ. 'Smile and push.' Borrowed, but the best motto I know. Men still eagerly converse about the pleasures of Calvary. Everywhere folk are eager to aid in the advancing theology. 'How shall happiness be obtained?' asked the pastor. 'With money? Andrew Carnegie said the other day: 'I know few millionaires who smile.' With power? Bismarck said: 'I have counted the hours through which I have been happy and they have not numbered twenty-four.' Christ said: 'I come that my joy may be with you.'"

The church was crowded at both the morning and evening services to hear Dr. Reiser. Another noted clergyman has been secured for next Sunday in the person of Charles Edward Locke, D. D., pastor of the First M. E. church of Los Angeles, "probably the best attended protestant church in the United States."

CANAAN A WONDERFUL LAND

Rev. Dr. Groh Sermonizes on Its Religious History.

The holy land in the time of the Israelites was the subject of the sermon delivered Sunday morning at St. Mark's Lutheran church by Rev. L. Groh.

"The land of promise was, indeed, a wonderful country," said Rev. Mr. Groh. "Going down from Jerusalem to Jericho one traversed a distance of only seventeen miles, but the descent was more than 3,000 feet. The land of the Israelites could be put into the state of Nebraska six times and enough land would be left over to make a man very rich. It was prepared by God for His chosen people. For a time its wonderful fertility supported a population of 15,000,000 and they were all happy and prosperous."

"When Abraham was called from Ur of the Chaldees God had decided to found for Himself a new people to be His chosen race. It was 400 years before the descendants of Abraham reached the promised Canaan. That long pilgrimage was a part of the process of salvation, just as every Christian must go upon a long pilgrimage to find his final happiness."

"In the land of Palestine the Israelites were secure from invasion on every side. On the southeast there were very few harbors and only one real outlet, and on the north was Mount Lebanon and the projecting hills. This was the chosen land, because it was centrally placed, with Egypt to the south, Babylon and Assyria on the east, the Persians on the north and Greece and Rome on the west. It was cosmopolitan and secluded at the same time. It embraced every sort of climate, from the peaks of Mount Hermon, clad always in snow, to the deep gorge of the Jordan, which was almost tropical."

"This little country, 12,000 square miles in extent, had had more influence on the world than any other ever did have or ever will have. Here was founded the first government that took any consideration for the individual and here was formed the idea of our own government."

"I hope you are able to see that God's hand is so evident in all that is a standing miracle that this little country should have produced the seed of the world's salvation."

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Woman's Work

Activities of the Organized Bodies Along the Lines of Undertaking of Concern to Women.

Mrs. Lena Ward, who has been visiting friends in Omaha for the last few days, is superintendent of one of the state's most valuable institutions, the Nebraska Industrial Home for Girls, at Milford.

This institution, which is described in the statutes as a home for "homeless and penniless girls," is unique among the states, Nebraska and Georgia being at present the only states which have such homes, though Kansas is now considering the establishment of one. The work done there is possibly not generally known by Nebraskans. The home itself is a pleasant farm house, situated about a mile and a half east of Milford. The forty acres furnish opportunities for gardening and farming and the surroundings are especially attractive. However, it is the work done in the house which makes the home important. There are, as an average, thirty-five girls at the institution and the average age is 19 years. Their entrance means that they agree to remain a year. In that year they are given actual training in domestic science, sewing or nursing, as their heart may be, are fitted to do good work in the outside world and also receive practical and actual experience by having charge of the work of the house. In addition to Mrs. Ward there are five teachers, who superintend the lessons, which include, beside the branches of household duties mentioned, instruction in the common branches of school work. There is also religious training. Asked how the girls were directed to the institution, Mrs. Ward replied: "Our friends who know of a girl who needs what the home can give send her to us. The county and state authorities and the social purity department of the Women's Christian Temperance union also send a great many girls to us and the various charity organizations. The home is for all girls and is by no means restricted to maternity cases, but is, as the statute states, for 'homeless and penniless girls.'"

"During the last three years we have placed for adoption in good homes more than forty babies and we have also found work for the girls. We have now twenty-five babies at the farm."

It is one of the customs of the institution that each girl there is given a name for use in the home and her identity in the outside world is not known by her companions.

The second week in October is scheduled to be a busy one in Y. W. C. A. circles. This is the week for the opening of the classes of the educational department and it is the week in which the new association workers are to be formally installed by a public reception.

October 19 is the date of this general reception, to which formal welcome is to be extended to the new general secretary, Miss Lily M. Strong; to the new assistant and educational secretary, Miss Flora S. Keeney; to the new director of domestic arts and assistant of domestic science, Miss Gertrude Sly; all of whom assume their duties in September, and to Miss Ida Melchior, the new business secretary, who is already at the association.

The plans for the educational classes have not yet been announced, but they include many interesting courses of study. An announcement that will be of wide interest concerns the literature study, of which Miss Kate McHugh, instructor at the Omaha High school, has charge. For several years her classes for the study of Shakespeare or Browning have been exceedingly popular. This year the modern choice are De Morgan and "It Never Can Happen Again," May Sinclair and

The study will include first a consideration of the author and his general works, followed by a study of one of his characteristic novels. The authors and the novels chosen are De Morgan and "It Never Can Happen Again," May Sinclair and

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"The Divine Fire" Maurice Howlitt and "Richard Tea and Nay," J. M. Harris and "Sentimental Tommy" and "Tommy and Crisel," Thomas Hardy and "The Return of the Native," George Meredith and "The Egmont," William Dean Howells and "The Son of Royal Langbrith," Henry James and "The Ambassadors." These classes meet every Friday evening, the first meeting to be held October 14.

Miss Sabra Wilson, employment secretary of the Young Women's Christian association, and her sister, Miss Frank Wilson, expect to leave Wednesday for a three weeks' visit in Denver, Colorado Springs and other Colorado points.

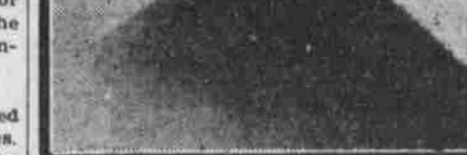
Mother Anna is Dead. DUBUQUE, Ia., Aug. 8.—Mother Anna, superior of the orphanage of St. Francis for the last thirty-two years here and formerly an exile from Prussia during the Bismarck regime, died here Saturday of a paralytic stroke sustained last Friday. Mother Anna, with twenty-nine other sisters, came to this country when religious persecutions were in force in Prussia. They settled in Iowa City in 1878. Three years later the order came to

Women Walks Into Auto. LOGAN, Ia., Aug. 8.—(Special.)—Perfect hearing and neglecting to take proper notice of an approaching automobile was the cause of an accident last evening in which Mrs. Emma Ellison, wife of H. Ellison, living at the Dow saw mills east of Logan, was injured.

Mrs. Ellison was walking on the left-hand side of the traveled road near her home and notwithstanding she was duly signaled and that the automobile slowed down and turned outside the traveled road, Mrs. Ellison walked to the right and across the road against the tender of the rear wheel, which struck and hurt her.

County Attorney T. C. Smith, Treasurer Pitt and Sheriff Rock were in the car at the time of the accident, and though no blame for the accident was attached to them at their own expense they hastily secured a physician and attendants and all other possible means for the badly frightened and bruised woman.

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FOR CONGRESS Charles L. Saunders State Senator from 1902 to 1909; President Senate; Acting Governor; Supervisor of the Census.

DOUGLAS COUNTY SHOULD HAVE A REPRESENTATIVE ON THE STATE TICKET

JOHN J. RYDER CANDIDATE FOR REPUBLICAN NOMINATION TO THE OFFICE OF SECRETARY OF STATE

Formerly Commissioner of Labor and State Statistician under Governor Sheldon, by unsolicited appointment.

Inspector under Child Labor law, by unsolicited appointment from Governor Schallenberger.

A good campaigner, who has been on the stump for the republican party in every campaign since 1896, in this and other states.

Has made a study of Nebraska's industries and resources and can speak and write intelligently and forcefully of them. The Secretary of State has hundreds of letters of inquiry to answer every month in the year.

Take Your Printing to the Times Times Pub. Co., Inc., 10th and Kearney, Omaha. Phone Douglas 2166.

Politics Subordinate to Efficiency I have always affiliated with the republican party, whose candidate I now aspire to be, but I firmly believe that the highest partisan service is rendered by an honest effort to demonstrate that the party with which one affiliates is the best medium through which to attain good government. I do not believe in making the public institutions havens for indigent politicians, or auxiliaries of a political machine, but that they should be conducted on strictly prudent business lines, always with a view to the welfare of the inmates.

Position on Liquor Question Personally I have never believed the adoption of county option necessary to control the liquor traffic. The enactment of

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CANDIDATE FOR GOVERNOR

In announcing my candidacy for the republican nomination for governor, I wish to make a brief statement of my attitude relative to matters of most public concern.

Clean Government Paramount While it is inevitable that new questions of pressing importance will arise from year to year, the issue of clean and prudent government I deem always to be paramount. Simply because I was the zealous advocate of an issue of passing importance would not entitle me to public confidence. It is not alone what I stand for today, but what has been my attitude in the past that should be the real measure of my value as a public servant. Within the sphere of my limited influence, I have always contended for clean men and clean methods, and I firmly believe that whatever beside may be essential, that unless built on this foundation an enduring republic is hopeless.

Record in Public Life I have been a resident of Nebraska nearly thirty-four years, part of that time engaged in newspaper work and the remainder in commercial pursuits. My office-holding record is confined to two terms in the legislature—in the house in 1889 and the senate in 1905. In the session of 1889 I was fortunate in being permitted to aid in accomplishing the defeat and downfall of the best organized and most corrupt lobby with which the state was ever infested. I also prepared legislation that prevented exploitation of the state saline lands. I prepared and introduced the bill providing for the submission of an amendment to the constitution

creating an elective railway commission, which passed in the session of 1905. The adoption of this amendment, together with the legislation enacted to give it effect, have worked a beneficent reform felt in every department of our state government. I advocated and voted for an anti-pass bill in the same session. Though not a member when passed, I advocated the primary law, believing then and now that it is desirable not alone to bring the government near to the people, but what is of greater importance, to awaken in the individual voter a keener sense of the responsibilities of citizenship. While the law may not have realized in full the anticipations of its most zealous advocates, yet I confidently believe that it is destined to be a tower of strength to good government.

Politics Subordinate to Efficiency I have always affiliated with the republican party, whose candidate I now aspire to be, but I firmly believe that the highest partisan service is rendered by an honest effort to demonstrate that the party with which one affiliates is the best medium through which to attain good government. I do not believe in making the public institutions havens for indigent politicians, or auxiliaries of a political machine, but that they should be conducted on strictly prudent business lines, always with a view to the welfare of the inmates.

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this law, however, is purely a legislative function, with which the executive has nothing to do until presented to him for his approval or disapproval. If the people through their representatives demanded this legislation, I should deem it my duty, if governor, to approve. I do not construe the power of veto vested in the chief executive to be a personal asset, but a discretionary power necessary to vest in some one, to meet the requirements of grave emergencies and possible invasions of the constitution. To threaten in advance of its enactment the veto of this legislation might consistently be supplemented by the threat to invoke the pardoning power in behalf of every violator of the law, should the veto be disregarded.

For Taft-Roosevelt Policies I believe that President Taft is in full sympathy with the policies of Mr. Roosevelt, and that his administration will merit and receive general commendation. There has been no wiser legislation in recent years than that creating a tariff commission, giving assurance that future legislation will be based on a more impartial, scientific and less sectional and partisan basis. With this purely personal statement, I submit my candidacy. Should the people see fit to nominate and elect me governor, I will devote to their service whatever of experience and ability I may possess, animated by the sincere desire to administer their affairs in a dignified, economical and business-like manner. A. E. CADY. St. Paul, Neb., July 16, 1910.

Republican Primaries Tuesday, August 16th

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