

# Magazine Binding

## Old Books Rebound

In fact, for anything in the book binding line bring your work to

### The Journal Office

Phone 160

## ITEMS OF INTEREST

## ABOUT OUR NEIGHBORS AND FRIENDS CLIPPED FROM OUR EXCHANGES

### ALBION.

Mrs. J. G. Becher came up from Columbus to attend the Fair and visit at G. W. Gee's.

It is unlawful for any person to take, kill or have in his possession more than ten prairie chickens or grouse during any one day. And "no game shall be pursued, taken, wounded or killed, one half hour after sundown or before daylight, nor with a steel or pointed bullet nor with any weapon other than an ordinary shoulder gun or pistol."

Mike Burns, who was working out at John Nelson's farm, sustained a fall which will lay him up for some time. He fell in such a way as to strike on the back of his head at the base of the brain injuring the spinal cord and producing paralysis. He was brought to town at once where he could be given medical attention and was taken to the Columbus hospital on the afternoon train.

### CENTRAL CITY.

As will be noted in our Clarke department two serious accidents took place in that town this week, the first resulting in painful and perhaps fatal injuries to Claus Nielsen. A. J. Dyebe, who recently purchased the Richardson farm north of that town, was knocked from a load of hay Monday and sustained injuries that terminated fatally last night. His neck was broken by the fall.

John Nelson, a young man residing near Hardwick, was the victim of a fearful accident Wednesday afternoon of last week when he fell into the gearing of a traction engine and lost his right arm. He was running the engine for a threshing outfit and while oiling the machine in some manner slipped and fell, his right arm falling square between two large gear wheels. The arm was crushed to a pulp about four or five inches from the shoulder. Dr. Jones was summoned by phone and on his arrival amputated the member and dressed the injury. At last reports the patient was getting along as well as could be expected.

### BELLWOOD.

Cholera is playing havoc with the hogs in this neck of woods. Herman Markus, it is said has lost over \$1000 worth.

Several "kids" around town thought they smelled watermelons last Monday evening near the cemetery, but to their surprise they smelled powder and made a hasty retreat through brush and trees, skinned almost out of their wits.

A study of the hog show at the State Fair shows that while some breeders are growing a large, roony type, others continue to breed the short, "chuffy" sort of the days of cheap corn. It is not likely that corn will continue as high as it has been for the past year or two, but it seems fairly sure that we will not see much twenty-five cent corn in the future. This means that the hog of the future must eat more grass and that the corn must be balanced with a protein feed in order to get the most out of it. When corn is cheap it could be fed as an exclusive ration, but with dear corn it must be fed economically and balanced with some protein food. The hard hog type must give place to a larger hog with less fat and more lean. We must make pork cheaper or quit. Breeders who keep this in view will find a good demand for their surplus.

### MONROE.

Last Friday evening George Emerson lost a stack of alfalfa by fire. It was an old stack and well cured. The origin of the blaze is a mystery.

Mr. and Mrs. Ed Gates of Council Bluffs, Ia., were visiting friends and relatives here from Wednesday until Friday of this week. They were enroute home from a week's outing in the mountains of Colorado.

The water works mains have been shipped from the mills and are expected to arrive here some time next week. The engine, tank and hydrants are in Omaha and ready for shipment and as soon as the pipe arrives, the work of laying it and installing the plant will begin. The first of the water will be completed this week and work on the engine, pump and hose cart house will also be started.

Monday evening the board of education held their regular meeting, and besides transacting routine business, took up the matter of the crowded condition of the high school. After carefully considering the question, they decided to transfer the eighth grade from the principal's room to the Grammar department and gave the teacher, Miss Potter, a raise of \$5 per month. This gives the Grammar teacher thirty-two pupils and leaves thirty-three in the high school. The principal appeared before the board and requested that the recess, both in the morning and afternoon, be discontinued in the higher grades, and the rooms to be dismissed fifteen minutes earlier at noon and evening. The thirty minutes thus gained by the teachers will be used in instructing backward scholars. The board granted the request.

### PLATTE CENTER.

The bans of marriage were announced for the first time last Sunday at St. Joseph's church between John Burns and Miss Katherine O'Fallon.

Work was commenced the first of the week on a two story cottage for Deany Roberts on his lots south of the Dress house. Here! Here! 'Taint so! He has the building rented for a long time.

Some party or parties stole something over one hundred and fifty baskets of grapes from the vines on the R. W. Gentleman farm last week. They estimate that there was at least 200 baskets on the vines, but when they went down to gather them it was discovered that but about 25 baskets remained. No one lives on the farm.

Some time last spring it was reported here that Dave Malloy had died, but no one seemed to know that it was so. Recently Postmaster Pinson wrote to the home and a reply informed him that Dave died at the Home in Grand Island on the 6th of March, and was buried in the cemetery connected with the home. Dave was a resident of Platte county for many years and of Platte Center for at least twenty years. He went to the Soldier's Home about two years ago. It is not known whether he had any living relatives.

Married, at 6 o'clock Tuesday morning, Sept. 18th, at St. John's church, on upper Shell Creek, Rev. Father Alberts officiating, Miss Frances Sheridan and Dave Jones. The bride is the youngest daughter of Mrs. M. Sheridan, and the son of Mr. and Mrs. L. N. Jones. They have grown to manhood and womanhood in this county, a few miles north-west of Platte Center, and they have a host of friends who wish them a happy and prosperous journey through life. They departed from here on the noon train for a brief wedding trip to Omaha, after which they will begin house-keeping in Monroe.

## VIEWS OF AN EXPERT.

### Shall Banks Be Made Liable for One Another's Debts?

Recognized Authority on Financial Questions Discusses Practical Bearings of Proposed Guarantee Plan.

(By George E. Roberts, former Director of the Mint.)

The proposal to require the banks of the country to guarantee each other's deposits owes its present strength to the financial disturbance of last fall. It is urged as a means of preventing panics, and there is no disagreement about the desirability of accomplishing that purpose. Most of us agree that a repetition of the conditions which existed last fall should be made impossible, but this is by no means the only way to do it, or the best way.

For years the advocates of comprehensive currency reform have pointed out that with \$14,000,000,000 of bank deposits in the country and only about \$3,000,000,000 of money all told in the country, both in the banks and out, there should be some method provided by which, on the basis of good assets, the supply of lawful currency could be readily increased to meet exceptional demands, whether such demands were due to seasons of unusual business activity or to alarm among depositors. Their foresight and arguments did not avail, but they are hardly to be swept off their feet now by impatient zeal for this new, and, as they regard it, ill-considered scheme. They stand for a complete and scientific treatment of the subject.

The guaranty of deposits is a crude and imperfect remedy at best. It does not recognize or attempt to cure the defects in our banking and currency systems, but aims only at persuading depositors not to draw their deposits. The losses to depositors by the failure of national banks has become an insignificant percentage, and is growing less every year, as a result of natural, evolutionary progress in banking. The standards are being constantly raised, and the efficiency of official inspection and supervision constantly improved. The true line of development is not by any revolutionary policy, but by holding individual bankers to yet stricter account, and at the same time enabling every properly conducted bank to readily obtain a supply of currency to meet all demands upon it.

The fundamental weakness in our currency system is in the fact that it is not readily responsive to the needs of the country. The legitimate demand for money varies from year to year, and from season to season in the same year. It is a familiar fact that there is a great deal more business to be handled from September 1st to December 31st each year than in any other four months of the year, but there is no more money in the country unless gold is imported for the purpose.

### Would Lead to Reckless Banking.

As a remedial measure the guaranty of bank deposits is not only inadequate, but it is worse than inadequate, for it proposes to overturn the principle of individual responsibility by means of which the banking business has been raised to its present high standards, and upon which all individual and social progress is based.

The proposal contemplates that the public shall be relieved entirely from the exercise of judgment and discrimination in the choice of banks, and while it is highly desirable that all banks shall be made safe, to the end that even the most ignorant and condescending may be protected, it is still true that an inert public opinion has great influence in maintaining proper banking standards. We cannot afford to do without that influence.

Under present conditions the investments, the personal habits, the general character and abilities of the banker are under the constant scrutiny of the community, and a matter of public interest. Notwithstanding occasional instances in which the public has been deceived, it may be stated as a general proposition that an unblemished character and a reputation for good business ability and conservative judgment have been necessary to success in the banking business. The public looks over the individual who is to receive, and invest and be responsible for its money with some discrimination, and the elimination of the unfit by the scrutiny and composite judgment of the community is a factor of the highest value in maintaining the standards of the banking business. It is, however, a factor entirely overlooked by the advocates of this scheme.

They calculate the insignificant percentage of loss to total deposits under present conditions, and assume that no greater losses would occur after character ceased to be a factor in the business, and all deposits were given blindly to whoever would bid highest for them. To the objection that this elimination of character as a factor in the acquisition of deposits must tend to promote reckless banking, reply is made that bankers will be deterred from recklessness by fear of losing their own money. The reply misses the point. All men are not deterred from recklessness by fear of losing their own money, but reckless men are now, as a rule, kept out of the banking business by the unwillingness of the public to entrust money to their care.

### Careful Banking Best.

Under present conditions there are compensations in favor of careful and conservative banking. There are people who are not influenced in their selection of a bank by the highest rate of interest offered on deposits, and who have their suspicions aroused by the tender of exceptional inducements. They know that such offers put a strain upon the business, and they deliberately prefer to place their money

## Globe-Wernicke

### Sectional Book Case

Fresh stock just received

## HENRY GASS

219-21-23 West Eleventh St.

with a banker who will not subject himself to such strain. These depositors esteem safety above all other considerations, and they are numerous enough to exercise a very wholesome restraint upon reckless tendencies in the business. A banker now prizes the reputation of doing a safe business, and cannot afford to have a reputation for imprudence and speculative inclinations. And yet, although held in check by these powerful considerations, the pressure of competition carries the business near the danger line even now. There is too much competition for deposits, and the ambitions of the more venturesome members of the fraternity, and the pace they set, puts the whole system under strain.

But what are likely to be the conditions in the business when the public is no longer concerned about the management of a bank, and all the rewards for conservatism and restraints upon recklessness are removed? The considerations which in the past have tended to safeguard the business and advance its standards would be gone. The public would care nothing for the personality of the banker. Instead of looking to the institution which received the deposits, the depositor would rely on an outside fund. A banker might bet all the deposits on horse races without the fact becoming a matter of any concern to his customers.

And how would the conservative, prudent banker fare under these conditions? The legitimate reward for maintaining that character would be lost to him. He would get no deposits unless he bid as high for them as his rivals, for the government would stand behind the latter, and assure the public that they were just as safe as he, and tax him to make them so. In short the reckless and incompetent people, who are now either excluded from the banking business, or held in check by the distrust which a discriminating public feels towards them, would make the pace to which everybody else in the banking business would be obliged to conform or get out of the business.

### Would Demoralize Business.

The hardest competitor in any line of business is the incompetent or dishonest man who does anything to get business. Such people get into the banking business even now, but their number and influence for mischief would be greatly increased if they were backed up by unlimited credit. In other lines there may be some question as to the quality or service offered by rivals, but all bankers deal in the same

## COLUMBUS MEAT MARKET

We invite all who desire choice steak, and the very best cuts of all other meats to call at our market on Eleventh street. We also handle poultry and fish and oysters in season.

### S. E. MARTY & CO.

Telephone No. 1. - Columbus, Neb.

## All Kinds of Farm Implements

### Clover Leaf and Success Manure Spreaders

Recognized as the leading Spreaders on the market today

More corn on the same acreage by using the Deere planter. It is always ready for either hilling or drilling

Farmers, bring in tools and implements to be sharpened and repaired now. It will save you time when spring opens up. We keep only the latest and best in buggies and carriages

Our horseshoes stick and don't lame your horse—try them

Louis Schreiber

kind of money, and if deposits were made a joint liability, there is no reason why they should not go to the bankers who offer the greatest inducements to attract them. The careful banker would have no offset or protection against demoralizing competition, and he would be placed in the strange position of being liable for his competitor's obligations.

All efforts to make it appear that the interests of bankers are on one side of this question and the interests of depositors on the other are untrue to the facts. Nothing that in the long run is harmful to the banking business, that puts it under strain and tends to lower its standards, can be beneficial to depositors or the public. It cannot be advantageous to the community to have its savings and working capital pass into the hands of the venturesome class of bankers who will bid most for them. The actual waste and loss through unwise investments would inevitably increase. It would fall at first on the conservative bankers and penalize them. Instead of an elimination of the unfit, which is the true process of evolution, the tendency would be to an elimination of the best. Eventually the burden of increasing waste would have to be borne by all depositors and the whole community.

### Oklahoma Trial Inconclusive.

The fact that the first bank failure in Oklahoma after the law went into effect, was followed by immediate reimbursement of the depositors, proves nothing as to the practicality of the system in the long run. The fact that the State banks of Oklahoma have gained deposits since the system went into operation, while national banks within the State have lost, if true, proves nothing as to the merits of the system. The law itself requires that all public deposits must be kept in banks that belong to the system, and this provision alone would cause a considerable transfer of deposits and influence some banks to join the system. The real test of the policy will come in its influence upon the banking business in the long run. Will it tend to secure more careful and prudent investment of the vast sums which the people of the country keep in banks, or will it tend to weaken the personal responsibility for these funds and divert them into incapable and wasteful hands. It is a superficial view which lays all emphasis upon the immediate results of the law and gives no consideration to its violation of fundamental principles and the consequences which must follow.

### TAFT'S RELIGION.

A Constant Christian with No Spot Upon His Record of Private Conduct and Public Service.

To dispose of questions which should not be asked as speedily as possible let us say that Mr. Taft is a member of the Unitarian church. That was the church of his parents, and he has never separated himself from it. His wife, however, is an Episcopalian, and he worships more often beside her in her church.

These are the facts, which are utterly and absolutely unimportant. The matter of a man's religion has no rightful place in consideration of his fitness for the presidency. The constitution of the nation, ordained and established "to secure the blessings of liberty to ourselves and our posterity," expressly places the very suggestion of such thought outside the pale of patriotism. No words can be clearer than these from our country's fundamental law. "No religious test ever shall be required as a qualification to any office or public trust under the United States."

The numerous queries about Mr. Taft's religious belief show simply the extent to which his enemies have gone to rouse some prejudice against him. Since there was no spot upon his whole clean record of private conduct and public service to which they could point to Taft's detriment they displayed their willingness to descend to any depth of petty, cowardly, contemptible attack that might do him harm.—Philadelphia North American.

### Union Labor Vote.

Hon. William H. Buchanan is one of the leading union men of western New York and in 1907 was the Democratic candidate for assemblyman in Chautauque county. This is what he has to say of the effort of Mr. Gompers to turn the labor vote over to Mr. Bryan: "I am a union labor man, and I want to say further that no man can carry the labor vote into the Democratic camp. I know how union labor men feel in this city, and three-fourths of them will stand by the Republican party because only in that way have they the assurance of freedom from the business disturbance that Mr. Bryan promises for at least four years if he can be elected. We workmen can't earn wages if statement are put in office to disturb business and make trouble."

### LABOR WORLD FOR TAFT.

Characterizes Him as True Friend of the Workingman.

(From the Concord (N. H.) Monitor.) The Labor World comes out strongly in its advocacy of Mr. Taft. It characterizes him a true friend of labor and declares that the unfair attacks of Mr. Gompers will have little or no effect in alienating from him the labor world. It says: "That Secretary Taft is a true friend of labor is certain, and all the untrue, ungenerous, vicious attacks that President Gompers or any one else may make on him cannot prevent him from continuing to be the friend of the wage worker. Organized labor cannot afford to have itself split up into factions on this political issue. That President Gompers is wrong in forcing this most odious fight is certain, and intelligent wage workers will certainly come to this conclusion."

### PILES! PILES! PILES!

Williams' Indian Pile Ointment will cure Blind, Bleeding and Itching Piles. It absorbs the tumors, allays itching at once, acts as a poultice, gives instant relief. Williams' Indian Pile Ointment is prepared for Piles and itching of the private parts. Sold by druggists, mail 50c and \$1.00. Williams' Mfg. Co., Props., Cleveland, O.

## Smart Clothes for Young Men



THE hardest sort of clothes to provide successfully are the clothes for the dapper young dresser, who wants the limit in style.

We've met with great success in clothing these young fellows in our "Dandy Make" of Collegian clothes. There is always a "distinguished" air about the cut and style of these exclusive young men's suits that may be called extreme, because they are extreme, for every idea or kink that's new is shown here. The fabrics are swell and prices pleasing

\$10, \$12, \$15, \$18, \$20, \$22.50

## GREISEN BROS.

### THE COLORADO SPECIAL.

Electric Lighted Throughout. This superbly appointed first-class train running daily to Denver via the Union Pacific, and equipped with Buffet Observation Sleeping Car, Pullman Palace Sleeping Car, Free reclining Chair Cars, Dynamo Baggage Car, and Dining Car (meals a la carte), in all electric lighted throughout. All sleeping car passengers have access to the observation parlor both in the Parlor Cars and the Sleeping Cars without extra charge. For reservations on this and other Union Pacific trains inquire of E. G. Brown, Agent.

Making it Measure Down. In these days when only the rich criminal or suspect is accorded much space in the newspapers it may be a relief to the predatory rich to have the fact recalled that the blessed middle class may also produce dishonesty. A policeman tells this story: "Before I reformed and went on the force I was clerking in a small store. One day an Italian woman came in. She held a string in her hand, a long string, and said that she wanted a blanket of the same length. I went through our stock and found that the longest blanket we had was six inches too short. In the midst of my search the boss came up. "What's the matter?" he said. "I told him. "That's easy," said he. "I'll talk to her and keep her busy while you cut off the string." The honest copper swears that he would not be an active party to such a trick, but whatever was done the woman soon left the store with a blanket and string of equal length.—San Francisco Call.

WANTED The right party can secure an excellent position, salary or commission for Columbus and vicinity. State age, former occupation and give reference. Address LOCK BOX 238, Lincoln, Neb.

## BRUCE WEBB AUCTIONEER

Creston, Neb. Dates can be made at the Journal Office

After the Theater STEP INTO THE Beer Garden And Enjoy A Cool Glass of Beer An orderly place—ev-crushing neat and clean. We strive to please our patrons with the best of service. W. L. BOETTCHER ELEVENTH STREET.

## Underwood Standard Typewriter



### For Speed Safety, Surety

A solid roadbed is essential. Visibility & Speed in the Underwood (Tabulator) type writer are supported by perfectly balanced construction.

### Underwood Typewriter Company

1617 Farnam St. Omaha

## UNION PACIFIC TIME TABLE

WEST BOUND.		EAST BOUND.	
No. 11	2:41 a.m.	No. 4	6:32 a.m.
No. 13	11:10 a.m.	No. 12	4:13 p.m.
No. 1	11:24 a.m.	No. 14	12:25 p.m.
No. 9	11:48 a.m.	No. 6	1:50 p.m.
No. 7	1:24 p.m.	No. 16	2:52 p.m.
No. 15	3:23 p.m.	No. 10	3:12 p.m.
No. 3	6:50 p.m.	No. 8	6:10 p.m.
No. 5	7:35 p.m.	No. 2	6:22 p.m.
No. 20	7:50 p.m.	No. 60	5:20 p.m.
No. 63	5:50 p.m.	No. 64	5:50 p.m.

  

NORFOLK.		SPALDING & ALBION.	
No. 79	6:35 a.m.	No. 79	6:50 a.m.
No. 20	6:55 p.m.	No. 31	6:50 p.m.
No. 30	6:15 p.m.	No. 32	6:50 p.m.
No. 78	6:50 p.m.	No. 70	7:50 p.m.

Daily except Sunday.

NOTE: Nos. 1, 2, 7 and 8 are extra fare trains. Nos. 4, 2, 12 and 14 are local passenger. Nos. 28 and 30 are local freight. Nos. 9 and 16 are mail trains only. No. 14 due in Omaha 4:45 p. m. No. 6 due in Omaha 5:50 p. m.

## AK-SAR-BEN FALL FESTIVITIES, OMAHA

DAY PARADE - SEPT 29  
NIGHT PARADE SEPT 30  
FIREWORKS - OCT 17  
CORONATION BALL OCT 27  
CHILDRENS BALL OCT 37

SEPT 23<sup>RD</sup> TO OCT 3<sup>RD</sup> 1908.

## FRISCHHOLZ BROS.

SHOES CLOTHING Gents' Furnishing Goods RELIABLE GOODS AT RIGHT PRICES. FRISCHHOLZ BROS. 405 11th Street, Columbus.