

the panic of 1893 the bankers of the country listened to enough "tales of woe" to have driven every one of them to suicide; but for self protection as well as for the protection of the business of the country, they had to brace each customer up with a courage they hardly felt themselves. There is not a day passes but that the banker receives anywhere from one to a dozen letters of inquiry in regard to the credit of individuals in his town, or the value of some piece of real estate. Sometimes a stamp is enclosed for reply. Every one of these letters takes investigation, time and letter paper to answer, but there is no money in it. Note is sent a bank for collection, the maker is notified by mail, or it is presented by messenger, or both, and finally collected. The bank charges twenty-five or fifty cents while a lawyer would charge \$5 for the same service. Half of the time the note is returned uncollected and the bank gets nothing for its stationery, postage and clerk hire, except blame for not collecting a poor note. The bank acts as a clearing house for its customers. The deposits of many of its business men are made up largely of checks and drafts on towns throughout this and adjoining states. The bank gives credit for them on receipt. Each check is registered on its books, a letter is written and it is enclosed in an envelope and mailed to some bank in the western part of the state, or Colorado, or Dakota, or Wyoming for collection. In the course of a week, more or less, a draft on Chicago or New York is received for it. This is in turn registered and mailed to New York for credit. It thus takes two letters, postage and ten days time to get returns for what the customers deposit as cash. Most banks charge nothing for this service and if the bank upon which the check is drawn takes out a few cents for "exchange" and it is charged back to the depositor, he immediately begins to talk about finding some bank that won't charge him for collecting his checks. It was only a few years ago that the Lincoln banks furnished their customers with exchange free of charge, although drafts and the clerks necessary to draw them are quite an expense. Now the banks as in most of the large cities, make a small charge for drafts, but a great many country bankers still furnish them for nothing. The banks furnish check books, pass books, deposit tickets, etc., free of charge and if a business man wants a special lithographed check they furnish that also. However, in this respect western bankers are more liberal than those of the east. There if a customer wishes anything more than a cheap, plain check he must pay for it himself. The item of check books alone is quite an expense. Then, too, most banks will store in their vault for customers anything from an envelope to a trunk of silver plate and charge nothing for the trouble or the room. About their only source of profit is interest on loans and there are some statesmen in Nebraska who talk about "grasping corporations" because they charge this. If a banker calls in a loan, tells a man his note must be paid he becomes a tyrant, an oppressor of the poor. Many people do not seem to realize that when a bank collects its paper, thus stopping its interest, its only source of profit, it is not because it wishes to show its power to oppress some poor debtor, but because of a necessity, because its depositors, its creditors, are pressing their debtors for payment. The pathway of the average banker is not strewn with as many roses as a great many people imagine.



Cashier—We never pay bills on Saturday
Short—But my name is not Bill



Judging from the start already made the Pleasant Hour club will this season have a membership of forty. The first dance will be given next Thursday, Thanksgiving night, at the Lincoln hotel, and will be preceded by a reception to Mr. and Mrs. Charles L. Burr and Mr. and Mrs. Beman G. Dawes.

Mrs. Rebecca Atkins isn't the only resident of this city who has a book in press—as will develop in due time.

Charles G. Dawes has been elected a member of the Union League of Chicago.

Several Lincoln people who have a personal interest in the matter, would like to know who supplied the Omaha young women who gave the minstrel show in this city last week, with the material inelegantly known as "local gaga."

In the matrimonial race Omaha and Lincoln are just about neck and neck, the difference, if any there be, being in favor of Omaha; but Lincoln is going to show some unexpected speed in the last quarter.

It is learned that the minstrel performance given in this city by the ladies of Omaha and Council Bluffs netted the sum of \$1. Those who read the story in THE COURIER a couple of weeks ago entitled "A Complete Success" may be reminded of the financial result of the Emerson-Osgood-Adams concert, by the showing made by the "Ethiopian Songsters." We have not been informed as to the disposition of the dollar. Some Lincoln people may be amused by this showing made by the Omaha ladies, but the fact that only \$1 profit was realized doesn't reflect particular credit on the gallantry or appreciation of the people of this city. The entertainment was, emphatically, deserving of much better treatment than it received. Society people have turned out *en masse* on other occasions when the entertainment offered was much less attractive; but for some reason or other they manifested comparatively little interest in this really commendable effort of the Songsters. It is only proper to state, however, that the minstrel performance might have been a greater success if the ladies had managed things a little differently. Passing a large number of Omaha people down to Lincoln might have been, and no doubt was, pleasant; but there was no profit in it.

Frank Sheldon, formerly of this city, has purchased a handsome residence in New York city on Riverside drive. Mr. Sheldon negotiated for the Aaron Burr property, the New York home of this noted Burr; but for some reason he was not successful in obtaining the property.

Otto Mohrenstecher was called to Quincy, Ills., Wednesday by a telegram announcing the illness of his fiancée. The wedding was to have taken place next week. Whether it is to be held as originally intended depends now on Miss Kespohl's health.

Mr. and Mrs. W. F. Kelly arrived in the city Monday. They are making their home at the Lincoln hotel for the present.

Frank Zehrung is being generally congratulated on his artistic work in heralding the coming of Pauline Hall. Mr. Zehrung as a theatrical manager is justifying all THE COURIER predicted for him.

Miss Minnie Gaylord, of this city, has located in Buffalo, N. Y., having accepted a position in a church choir at a salary of \$1000 per year. Miss Gaylord received this appointment after a spirited competition with a large number of vocalists.