

For The Protection of Depositors

In the house of representatives, September 22, 1893, Mr. Bryan introduced the following bill, to secure the depositors in national banks against loss, and so forth.

Be it enacted by the senate and house of representatives of the United States of America in congress assembled, That every national bank organized under the laws of the United States shall, on or before the first day of January of each year after the passage of this act, deposit with the treasurer of the United States a sum equal to one-fourth of one per centum on its average deposits for the three months preceding said first day of January. Special notice shall be given immediately in case of default, and any bank failing for sixty days after receiving special notice to deposit such tax shall forfeit its charter: provided, That whenever the treasurer shall have on hand in the special fund raised by such tax the sum of ten million dollars the comptroller of the currency shall by order suspend the tax until the amount in the special fund falls below the said sum of ten million dollars.

Sec. 2. That whenever the comptroller of the currency shall be advised of the failure of any national bank he shall at once ascertain the amount due depositors and creditors of the bank (not including stockholders, officers, or directors), and from the special fund provided for in section one of this act shall, as soon as convenient, cause to be paid to such depositors and creditors (not including stockholders, officers, or directors) the amounts due them.

Sec. 3. That the assets of such failing banks shall be turned into cash

READS THE BOOK

"The Road to Wellville" Pointed the Way Down at Hot Springs, Ark., the visitors have all sorts of complaints, but it is a subject of remark that the great majority of them have some trouble with stomach and bowels. This may be partly attributed to the heavy medicines.

Naturally, under the conditions, the question of food is very prominent.

A young man states that he had suffered for nine years from stomach and bowel trouble, had two operations which did not cure, and was at last threatened with appendicitis.

He went to Hot Springs for rheumatism and his stomach trouble got worse. One day at breakfast the waiter, knowing his condition, suggested he try Grape-Nuts and cream, which he did, and found the food agreed with him perfectly.

After the second day he began to sleep peacefully at night, different than he had for years. The perfect digestion of the food quieted his nervous system and made sleep possible.

He says: "The next morning I was astonished to find my condition of constipation had disappeared. I could not believe it true after suffering for so many years; then I took more interest in the food, read the little book, "The road to Wellville," and started following the simple directions.

"I have met with such results that in the last five weeks I have gained eight pounds in spite of hot baths which take away the flesh from anyone.

"A friend of mine has been entirely cured of a bad case of indigestion and stomach trouble by using Grape-Nuts Food and cream alone for breakfast.

"There is one thing in particular—I have noticed a great change in my mental condition. Formerly I could hardly remember anything, and now the mind seems unusually acute and retentive. I can memorize practically anything I desire." Name given by Postum Co., Battle Creek, Mich.

as now provided and the amount realized shall be used, first, to satisfy all claims not provided for in section two, and, second, the amount remaining shall be paid into the special fund provided for in section one of this act: provided, That nothing herein shall be construed to exempt the stockholders from the liability of one hundred per centum of their stock in addition to their stock, and no stockholder shall receive any payments on his stock from the assets of such failing bank until all debts due from the bank have been paid and the special fund provided for in section one reimbursed to the extent that it was drawn upon, as provided for in section two.

Sec. 4. That the United States hereby provided for, and the comptroller of the currency shall pay out the money in the order in which he receives notice of failure, paying all proper liabilities of one bank as aforesaid before any on liabilities of a bank whose failure is subsequently announced, and in case the special fund is insufficient to pay all proper liabilities the comptroller of the currency shall cause such money to be expended in paying such proper liabilities pro rata, and the amount remaining unpaid shall be made good as the special fund is replenished, and in case the special fund is entirely exhausted banks shall be cared for in order of failure as fund is renewed.

Sec. 5. That to provide against a contraction of the currency by the holding of this special fund in trust, the secretary of the treasury is hereby empowered and directed to issue and pay out, for the general expenses of the government, United States treasury notes, commonly known as greenbacks, like those authorized by the law approved February twenty-fifth, eighteen hundred and sixty-two, equal to the amount held in said special fund, and such treasury notes shall have all the legal tender qualities possessed by the treasury notes issued under said act of February twenty-fifth, eighteen hundred and sixty-two.

"Respectable Law Breakers"

The commissioner of immigration is deeply concerned over a moral problem that affects many persons of eminent respectability. He finds that employers of labor are surprisingly acute in devising means for evading the alien contract labor law, and that with this remarkable acuteness there goes an equally remarkable obtuseness to the wrongs of fraud and law-breaking of which they are guilty. He compares their conduct with that of "some of our worthiest and wealthiest citizens" who accept the prevalent notion that it is rather a credit than otherwise to outwit a federal customs officer, and adds:

This obtuseness has in some instances betrayed importers of aliens into confessions of their knowledge of the law and statements of their precautions not to avoid violating its provisions but to escape bringing their unlawful acts within its literal terms. A favorite resort of counsel for such offenders is to declaim against the injustice of a departmental ruling adverse to their clients because of the admitted violation of law, since, these ingenious pleaders say, it is a mere "technical" violation committed by citizens whose law-abiding disposition is attested by their unquestioned influence in the world of affairs and by their equally unquestionable wealth.

It may be added that the country is rich in illustrations to the same purpose. Miss Tarbell's history of Standard Oil might be taken as an elaborate treatise on the moral theme. It is dotted with eminently respectable

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names that are connected with eminently knavish operations. The same phenomena appear again in the records of the grants of municipal franchises. Men who would recoil with horror from common criminals have made criminal offenses a part of their business with such ingenuity as to evade all punishment, and it is useless to appeal to them on the grounds of conscience.

The ensuing demoralization is probably far more harmful than anything that the common criminal does, and because of the ingenuity that is developed it is next to impossible to discover a remedy. What is required to awaken the conscience is exemplary punishment, and there will be general sympathy with the opinion of the commissioner that to put an end to the offenses of which he complains it is necessary for the law to reach the employers and "by sufficient punishment more potent than the mere expulsion or deportation of the alien induced by them to migrate hither, to deter them from such practices."

If additional punitive legislation will conduce to this object it should, if possible, be devised and enforced with as much ingenuity as is shown by the lawbreakers.—Chicago Record-Herald.

Refused \$50,000

Refusing \$50,000 for a bit of land that cost her only \$10 twenty years ago, Mrs. John Weigel, who runs a small tavern near the shore of Spuyten Duyvil, is blocking one of the New York Central road's long cherished and most important plans of improvement in the Bronx.

Between Kingsbridge and Spuyten Duyvil the Central tracks take a wide turn. Several extra signal towers and safety gates are necessary on this account, and it has long been the desire of the company, as well as of many of

the residents of the district, that the curve be abolished.

Recently the road's engineers planned to carry the tracks along in a straight line, and they set about getting the right of way. Everything went well until they approached Mrs. Weigel, whose little tavern occupies a plot of ground 25 feet by 100 feet.

She refused to sell. The railroad offered her \$10,000, but the buxom bar-keep—she is 67 years old—declined to make terms. Then the offer was raised to \$15,000, and when she refused it was put up to \$50,000. That was three months ago. Mrs. Weigel has not yet come to terms, notwithstanding that she has had a call almost daily from the attorneys of the road who have been backed by neighbors.

"Why should I sell?" asked Mrs. Weigel. "Ain't it my home? I got no other. Where should I go?"

"But think of the price," was suggested to her yesterday. "It isn't often that you can pick up \$50,000 so easily."

"Ach!" exclaimed the old lady, slowly winking her eye, "I get more nor that when I waits."

The railroad authorities declare they will not offer a penny more, and if their price is not soon accepted they will either abandon the improvement altogether or build their road around her place.—Chicago American.

Stating a Fact.

The popularity that Roosevelt enjoys today—and it is undeniable that his popularity is greater today than ever before—is due to his departure from republican traditions.—Joplin Globe.

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