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ALDRICH'S FINANCIAL BILL  
(Continued from Page 12)  
Sec. 3. That all bonds deposited to



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THE TWIN FALLS CANAL SYSTEM is the largest irrigation project in the United States, embracing a total of 420,000 acres; 240,000 acres under cultivation; 110,000 acres filed on during 1907, and 70,000 acres under the North Side Canal still open for entry.

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These lands are located in the famed Snake River Valley in Southern Idaho, in the midst of its noted FRUIT BELT.

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TOWNS on the North Side are Milner, Jerome and Wendell, each of which offers inducements for the home-builder, investor and business man.

ELECTRIC POWER—A magnificent power plant costing over \$100,000 is now in operation at Shoshone Falls. More than 100,000 horse power is available in Snake river adjoining this tract.

WATER RIGHT is from Snake River, the seventh largest river in the United States.

FREE TEAMS are furnished by the company from either the Milner or Jerome office to show homeseekers the lands. Drivers who are familiar with the lands accompany every team.

TERMS—Perpetual water right, \$35 per acre, and the land 50c per acre; first payment on water right and land at time of filing, \$3.25 per acre; balance in ten annual payments. Short residence only required.

HOMES—If you want a home, a business, an irrigated farm, a sure investment, sunshine and health; if you want to make money, come to the Twin Falls North Side Lands where you will find rich soil, fine climate, abundance of water, good wells, electric power, electric railroads under construction, good neighbors and everything to make a happy and prosperous commonwealth.

IF YOU ARE INTERESTED write for handsomely illustrated book to

**R. M. McCOLLUM, Secretary**  
**Twin Falls North Side Investment Co., Ltd.**  
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Sole agents for the disposal of water rights and town lots.

secure circulating notes issued in accordance with the terms of this act shall be transferred to the treasurer of the United States in trust for the association depositing them, with a memorandum to that effect, attached to or written or printed on each bond and signed by the cashier or some other officer of the association. A receipt shall be given to the association by the comptroller of the currency or by a clerk authorized by him for that purpose, stating that such bond is held in trust for the association on whose transfer the transfer is made and as security for the redemption and payment of any circulating notes that have been or may be delivered to such association. No assignment or transfer of any such bond by the treasurer shall be deemed valid unless countersigned by the comptroller of the currency, with the provisions of sections 5163, 5165, 5166 and 5167 of the revised statutes respecting United States bonds deposited to secure circulating notes shall, except as herein modified, be applicable to all bonds deposited under the terms of this act.

The remaining portions of the bill consist of additions to the existing law. These additions provide for a tax on the average amount of such notes of banks' circulation as are based on deposits of bonds other than bonds of the United States, provision being made in this section for a tax on notes secured by Panama canal bonds amounting to one-fourth of one per cent each half year on notes secured by two per cent bonds. Associations having on deposit bonds bearing interest at a higher rate than two per centum per annum are required to pay a tax of one-half per cent each half on notes thus secured.

A monthly tax of one-half of one per cent is imposed upon the average amount of notes issued on bonds other than bonds of the United States, and monthly returns, under oath, are required of an association to show the average monthly amount of notes so secured in circulation.

Exempting United States bonds called for redemption by the secretary of the treasury, it is permitted by the bill that national banking associations may withdraw their bonds held for circulation security by the deposit of lawful money to a proportionate amount.

Provision is made for the engraving of suitable notes in convenient denominations. These notes are to state upon their face that they will be redeemed upon presentation at the treasury department, and they are required also to express upon their face that the promise of the association receiving them to pay on demand circulating notes in blank to a certain amount may, upon request, be prepared by the government and placed for an association in the sub-treasury and be held for that association subject to the order of the comptroller of the currency.

A section of the bill provides that "circulating notes of a national banking association, when presented to the treasury for redemption as provided in section three of the act approved June 20, 1874, shall be redeemed in lawful money of the United States." The bill also requires:

"That national banking associations located outside of reserve, or central reserve cities, which are now required by law to keep a reserve equal to 15 per centum of their deposit liabilities shall hereafter hold at all times at least two-thirds of such reserve in lawful money."

**FOWLER ASSET CURRENCY BILL**  
The sub-committee of the house committee on banking and currency has reported favorably an asset currency bill. The bill was drawn chiefly by Congressman Fowler. An Associated Press dispatch from Washing-

ton describes the measure in this way:

The bill will be introduced by Mr. Fowler and referred to his committee where it will form the working basis for the framing of a bill of possibly the same scope and tenor.

The bill provides for the complete retirement of all present outstanding national bank bond-secured currency and authorizes in lieu thereof a currency based upon general assets of the bank to be worked out in this way.

The comptroller of the currency will designate throughout the country certain redemption cities, so that there shall be a redemption city within at least twenty-four hours reach of each national bank. The national banks will indicate to the comptroller of the currency to what redemption city they wish to be joined. The comptroller will then select a time and place within each redemption district for the organization of that district in the following manner:

Each national bank in that district regardless of its capital stock, will be entitled to one vote. Representatives of the bank will meet at a time and place designated and elect a board of managers to consist of seven members. The seven will elect a chairman who will become a deputy comptroller of the currency and assume control of his redemption district, except that he shall not have charge of the enforcement of the criminal statutes.

Each national bank is authorized to present to the secretary of the treasury national bank notes and lawful moneys in lieu of other national bank bonds securing outstanding notes. Then if the bank's application therefor is indorsed by the board of managers of the redemption district to which it belongs, the bank will receive guaranteed credit notes to the amount of its capital stock. These notes will be subject to a tax of two per cent per annum. Each bank will be required to deposit as a guaranty fund with the treasury of the United States five per cent of its average deposits for the preceding twelve months and five per cent of the credit notes which it takes out. The revenue thus obtained is to create and support a national guaranty fund of \$500,000,000 for the guaranty of both the deposits and the outstanding bank notes of every national bank. Eighty per cent of this fund is to be invested in United States bonds drawing two per cent interest, while the remaining 20 per cent is to be deposited in banks of the various redemption cities for the purpose of redeeming the guaranteed credit notes of the banks of the various redemption districts.

When the national guaranty fund

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