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LIABILITIES.	
Capital Stock Paid in	\$ 1,000,000.00
Surplus	500,000.00
Undivided Profits	267,766.70
National Bank Notes	50,000.00
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Due Individual Depositors	8,741,827.07
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The Plutocrat



HOW 28 NATIONS WILL LINE UP AT THE VOTE

Generally Speaking 3 Groups May Be Perceived—Italy and Japan Alone—Composition of French Group Uncertain—Czechs May Join United States.

By Paul Scott Mowrer.

(Special Cable to the World-Herald and the Chicago Daily News—Copyright, 1919, by Chicago Daily News.)

The World-Herald and Chicago Daily News Peace Conference Bureau, Paris, France, Jan. 18.—How will the twenty-eight nations represented at the allied conference line up when it comes to vote? Naturally, no one can foresee with certainty and much may depend upon the particular issue involved. Generally speaking, three groups may be perceived under the influence of the United States, Britain and France, respectively, while Italy and Japan stand alone.

In the group with the United States are Brazil, China, Cuba, Guatemala, Haiti, Honduras, Liberia, Nicaragua and Panama. With Britain are Canada, Australia, South Africa, India, New Zealand, Belgium, Portugal and Siam.

French Less Certain.

The composition of the French group is less certain. France throughout the war has been endeavoring to acquire diplomatic influence over the Balkans and also men in the nations of central Europe. France will therefore probably support the maximum claims of Poland, Greece, Rumania, Jugo-Slavia and Czecho-Slavia. However, there is a possibility that the Czecho-Slovaks may join the American group and that Greece may join Britain. As France has been the strongest supporter of the Jugo-Slavs they may reciprocate by supporting France.

With regard to Poland, the whole dispute as to whether the Pilsudski government or the Polish national committee will be recognized as the real government seems to be based on a struggle on the part of France to retain her influence over Poland through the Polish national committee. If the Pilsudski government should finally be recognized by the allies, Poland may be expected to join the British or American group rather than the French.

Italy and France have some points in common, but they differ fundamentally on the bitter issue of the Jugo-Slavs. Japan may support France's European program if France will support Japan in Asia against the probable program of China supported by the United States. Britain has an alliance with Japan, but Austrian and Japanese ambitions regarding Germany's old colonies in the Pacific clash, Britain's Asiatic policy, therefore, seems somewhat obscure at present.

Of the three groups enumerated, the strongest is that of the United States, thanks to the recognition of the Central and South American republics and Liberia. Ten states may be ex-

pected to vote with the American group and nine with the British. If the French aims are realized, six states will vote with the French group, but several of these are uncertain and may vote with the British or Americans. Thus it is apparent that two groups, by far the strongest, with France occupying a somewhat weak third position, and Italy and Japan isolated.

It is doubtful if the conference can persist in the design to consider Serbia and Montenegro as separate states in recognizing the unity of the Jugo-Slavs, which seems to be firmly established in fact. Recognition of Jugo-Slav unity would reduce the total number of states represented to twenty-seven.

CROIX DE GUERRE FOR GALLANT MEN OF EIGHTH ILLINOIS

Colonel Roberts has requested that the following officers and enlisted men of the old 8th Illinois Regiment, which has been brigaded with the French since being in France, be decorated with the Croix de Guerre for distinguished service. The request was made to the Commanding General of the 59th Division, French Army, Lieutenant Colonel Otis B. Duncan, Major James R. White, Captains John H. Patton, John T. Prout, Samuel R. Gwynne, Devere J. Warner, George M. Allen, James H. Hall, Stuart Alexander, Mathew Jackson, First Lieutenants Park Tancil, Osceola A. Browning, George Lacey, Frank Robinson, Claudis Ballard, Charles C. Jackson, William Warfield, Samuel S. Gordon, Robert L. Hurd, Harry W. Shelton, Second Lieutenants Harry P. Cheatham, Stanley B. Norvell, Roy Tisdell, Thomas A. Painter, Lawson Price, Lincoln D. Reid, Elmer J. Meyers, Sergeants Norman Henry and Clarence B. Gibson, Corporals James R. Brown, Lewis Warner, Joseph Henderson, Maceo A. Tervalon, William Stevenson and Elmer Laurent, Privates Nathaniel White, Robert Pride, George B. White, Howard Sheffield, Ulysis Sayles, Cornelius Robinson, William Cuff, Hugh Givens, Arthur Johnson, Charles T. Monroe, Ruffus Pitts, Deery Brown, Albert Dorsey, William Hurdle, Bee McKissie, Jonas Paxton, Harry Pearson, Paul Turlington, Reed J. Brown, Paul Johnson, Reedy Jones, Alonza Keller, Leroy Lindsay, Lavern Massey, Josiah Nevees, Ira Taylor and Jesse Ferguson.

MINISTER TO LIBERIA WILL SAIL FOR POST

Washington, D. C., Jan. 24.—Dr. J. L. Johnson, the new minister to Liberia, will sail for his post some time in February, according to present plans. The Liberian financial matter is being worked upon by those most deeply at interest, and it is stated that the situation is rounding out in good shape. Dr. Johnson looks "fit," and has no fears as to the outcome of his proposed residence at Monrovia.

Smoke John Ruskin 5c Cigar. Biggest and Best.—Adv.

"RAY'S FRIEND"

By ELSIE EATON.

One, two, three, chimed the clock on the mantel.

"You'd better hustle along there, Lou," called her mother, "or you'll miss that swell movie you've been talking about."

"Yes, mother, I'm most ready," answered Lou, putting the last pin in her hair.

"Now see that you come home right after the show. I don't want to have to entertain that friend brother Ray is bringing home for the week-end tonight. Besides, I think he would like your company best. Young folks generally like young folks," warned her mother as Lou was leaving.

"Movies aren't as interesting as they might be," thought Lou, as she walked leisurely down the street. For the past six months not much of anything had really been interesting to her. She found more pleasure in knitting socks for soldiers than she did in doing anything else. But today she thought she would venture out to the pictures.

She met several boys and girls as she walked along, all radiant and happy. She finally reached the theater. An observer might have thought her eager to see the play, for there was a longing look in her eyes, but Lou's longing look was not for the play that was supposed to be so interesting. Her thoughts were far away. She was thinking of her sister Mae's homey cottage, where she had spent the spring and summer days doing the work for Mae until she got better. How pleasant it had all been. But how lonely she was now.

Doctor B—, "Bill," as Mae's husband used to call him, occupied her thoughts; he had seemed young the first time she met him. He certainly had made her stay at Mae's a pleasant one. How kind and gentle he had been to her sister, she thought. Try as hard as possible, she couldn't get interested in the play. Her thoughts would always drift back to by-gone days; the pleasant rides she had had with Doctor B, the scenery and the lunches they would take. How he had seemed to enjoy the dainties she would prepare and give her more than due praise, she thought. Lou would think of all these things with a sense of happiness. But how sad it seemed to make her when she would recall the day when he had called at Mae's and told them he was leaving for camp in the morning. He, too, seemed sad as he told them of his departure. But he had just bid her good-bye in a friendly way. Just as he had bid the others good-bye.

"Why have I been so lonesome since my return home?" Lou would ask herself. Was her lonesomeness due to him? At first she would think it was due to the change. There was just her mother at home now, and it wasn't as though things were lively, she thought; but as she walked home this day she finally came to the conclusion that there was just one answer to her question. She had fallen in love with Doctor B.

"It's all right to feel lonesome when I'm at home and everything is dull. But when it comes to this (and she thought of how she had spent the afternoon thinking of him, instead of enjoying the pictures) there is only one reason for it, and there's no use avoiding it. But it makes me feel blue. It's just to be my secret, not his and mine, as I wish it could be."

She suddenly thought of her mother's warning to come right home. She looked at her watch. It was past their regular dining hour. "Goodness!" she exclaimed, "I must be walking terribly slow. Guess I'd better move along. I've got to change my dress, I suppose. Ray's friend might be a bore for all I know. Oh! I do wish he wasn't bringing him home this time, but I must be there and help make things pleasant or he will never forgive me."

She finally reached home. Her mother met her at the door. "Now be quick and change your dress, dearie. Ray has come and supper is waiting."

"What a familiar voice," thought Lou, as she changed her dress and listened to the boys talking and laughing. She looked thoughtful for a second—but no, it couldn't be—the laughter again reached her ears. She hurried downstairs, determined to be in doubt no longer.

"Why, Ray!" she exclaimed, going into the parlor. "This is Doctor B—. I met him at Mae's, and—"

"I know, Sis," interrupted Ray. We thought we'd plan a little surprise for you."

"This certainly is a pleasant surprise," said Lou, with joy, as she shook hands with Dr. B—.

During the men they talked of old times and of what had happened since they had last seen each other.

"Now," said Lou's mother, "I'm going to do the work and, Lou, you can entertain Dr. B— while Ray goes out on Anne."

"Why didn't you let me know you were coming, Dr. B—?" asked Lou when they were alone.

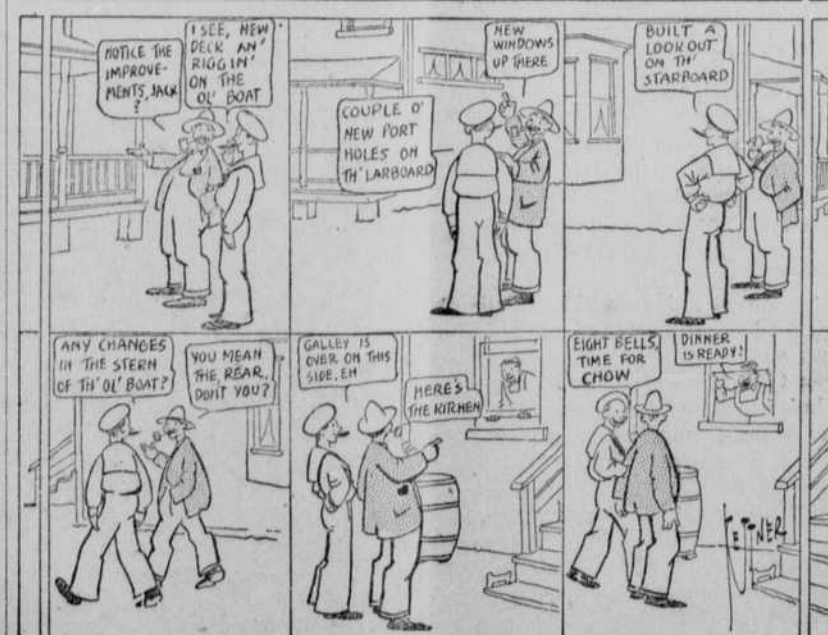
"Bill" to you, Lou," said Dr. B—, avoiding her question.

"Yes, Bill to me always," said Lou, almost to herself, while that longing look disappeared, and now she knew her secret was also shared with Dr. B—.

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Advice to Law Students. When preparing for an examination the best way to avoid being hauled over the coals is to stick to Coke.

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