

NOTES AT RANDOM

The Lincoln papers are making some ugly threats about Mr. John Griffith, our state bank examiner, claiming that he is a full-fledged member of the Mosher gang because he informed the public that the assets of the Capital National were in good condition when they were not so, say the Omaha Excelsior. "Now the Excelsior has known John Griffith since he was a clerk in the Omaha National. He is probably better known in Omaha than anywhere in the state, unless it be his home at Wahoo. He married a beautiful Omaha girl, (since deceased), Miss Mollie King, a niece of Lyman Richardson, and he is as straight and conscientious a man as ever engaged in untangling the complex problems of a bank. But we really think it behooves him to make some defense before the Lincoln people, whose wrath against the bank swindle seems to wax rather than wane, demand an investigation before the comptroller. Any person who has looked into the methods of the national bank examiners knows that they have entrusted to them by the treasury officials a considerable amount of discretion, which they are to exercise according to their judgment. An examiner frequently runs across things in a bank that, if reported, would bring disaster, but, for the correction of which a reprimand is often quite sufficient. Mr. Griffith undoubtedly went as far as he could in the Lincoln bank and thought by exercise of a little patience all would be brought around. He was deceived; that was all. If the directors, under-officers and clerks in the bank were all blind, who were there daily, what could be expected of an examiner who came once or twice a year to look over cleverly doctored books?"

An admission of the statements contained in the Mosher letter in Monday's Journal would constitute the strongest possible argument why Bank Examiner Griffith should be summarily removed from office. The letter writer says that the bank lost the following amounts: Donnell, Lawson & Simpson, \$27,000; Marsh Harvester company, \$75,000; Small failure, \$50,000; W. T. Scott, \$125,000; First National bank, Fairmont, \$8,000; lost at York by reason of bank failure, \$50,000; Minden loss, \$2,000; Albion loss, \$9,000; Riverton Exchange bank, \$7,500; Sherman County bank, \$20,000; Rewick Bros. & Co., \$7,000; F. A. Faulkenburg, \$3,000; Nebraska Manufacturing company, \$7,000; Bailey, \$2,000; J. R. Van Buskirk, \$2,500; C. E. Luerk, \$8,000; Norton, Crafts & Co., \$3,000; F. A. Bridgford, \$1,500; D. M. Turblin, \$2,000; other small losses too numerous to mention, \$25,000.

Now will any sane man contend that this enormous loss could have been sustained by the bank unknown to the bank examiner, unless the examiner was a hopeless idiot? The letter writer says: "Even the clerks who worked upon the books were ignorant of the condition of the bank." Yet some of the employees testified before the grand jury that they knew the books and accounts were being tampered with, and one of the employees had so little faith in the institution that he worked for that he would not deposit his money in it, keeping it in a tin box of his own in the vault instead. But Griffith, who is so fondly loved by Mosher and Paddock et al, and who is one of the most incompetent men who ever held public office, did not know that anything was wrong! The further the Capital National bank matter is probed the more apparent is Griffith's shameless cupidity or towering ignorance. Why are such men kept in office?"

The following from Town Topics is of some interest, Lincoln having a "smart" financier that can rank with any of them:

"There is a natural sentiment of surprise and sorrow in the heart of every sincere person when a man of the ability and great energy of Erastus Wiman does an act of dishonesty. Yet at no time should this sentiment be permitted to develop into a feeling of sympathy. I am convinced that the people of today are not sufficiently impressed and disgusted by the irregular and criminal conduct of men in high places. We despise the common thief that steals bread as heartily as ever we did, but the capitalistic robber—the important reprobate that steals by the wholesale—is very often regarded with a tenderness almost amounting to a regret that he should have been found out. The trouble is we have got into a most wretched and dangerous habit of deifying the "smart" man. The foremost rule in almost every business circle is "Get there." Little emphasis is put on the necessity and beauty of being strictly and perfectly honest. And if, in striving to be brilliantly successful, a gifted man is caught stealing, you will find decent people on all sides excusing him on the ground that his temptations were great and that he overstepped but slightly the universal customs of modern business."

"Those of us that ever stop to think must be continually shocked and depressed by the madness for money that possesses nearly every man and woman

we meet. Where is it going to lead this world to? Surely there is no intemperance, no immorality in the human race so degrading and dangerous as this frenzy to win and have gold. More and more is it warping the truer nature of mankind; more and more is it drawing us away from the rational and peaceful mode of life which cements friendships and family ties. I have more respect today for the worthless, shiftless ne'er-do-well that despises money—who cares only to keep himself in whisky, cigars and occasional food, and casts the few dollars he gains out of his hand as fast as he gets them—than I have for the feverish, overwrought and raging money-getter, that will ride over his best friends, and avail himself of every means even disreputable ones, to add to his financial possessions. The worship of money is the deadliest passion on earth today. It is not condemned in any place as it should be. The pulpit is almost dumb in the matter, and as for fathers and mothers, the most of them begin over the cradle to convince their children that the first and foremost of all blessings is money. Get it, they say, and they say it in a way that means, literally, steal it if you cannot acquire it decently."

"And so you find men being arrested all over the country—men that are bold, powerful, victorious financiers. They are not common thieves exactly. They are a product of the times. The sound and wholesome doctrine of simple honesty was never taught to them. They were assured from their earliest infancy that it was a disgrace to be poor. They found on going to work that money was very hard to get honestly, and very easy to get dishonestly. They got it. At last, however, they were discovered and the law took them in hand. And right there is the one fortunate thing in this whole modern business. The law comes to the rescue of heaven every little while and stamps dishonesty as dishonorable. We might never find it out any other way. For goodness sake let us be grateful and not sorry that the malefactors are hauled up and pilloried. If we cannot learn from our parents and our social associates that honest impecuniousness is preferable to dishonest affluence, I hope the law may prove it to us emphatically and often. We should pray that some influence shall be exerted to draw the business world back into legitimate grooves, where the "smart" man is not glorified, and forgery and blackmail take rank beneath purity and fair dealing."

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CHARACTER SKETCHES

(Written for THE COURIER.)

**EMPTATIONS** to deviate from the truth rise before us constantly. And there are many times, as everyone knows, when a lie doesn't seem to hurt anybody and when it makes everything a great deal easier than if the truth were told. But most people tell the truth when they can without too much trouble, and there are a few who do so at some cost to themselves. A certain person of my acquaintance, however, has made a study of the habit of prevarication. He has cultivated whatever natural inclination he had toward exaggeration or prevarication, and the result is that he is, apparently, quite incapable of telling the truth about anything. I would hardly call it lying, for lying seems to imply maliciousness, and I do not believe he has a malicious idea in his head. Probably it is his desire to be what some people call "smart" that prompts him to jockey with the truth. He is one of those peculiar beings whose idiosyncrasies cannot be readily accounted for. You cannot get angry with him easily, for he is always pleasant and he has a habit of smiling when he talks to you. He seems entirely innocent. Yet you know he is secretly enjoying himself at your expense.

Ask him how he is, and if he is well he will answer that he is sick. If he is not well he will say that he was never better in his life. Ask him to do a certain thing for you, and he will promise faithfully, leaving you under the impression that he is very much in earnest, and he straightway dismisses the subject from his mind. He goes in society; ask him if he is going to this or that function, and if he does intend to go he will answer you solemnly that he will not be there, and vice versa. It is usually about small things that he exhibits this propensity with particular zeal. He has persisted in his course so long that people have stopped taking him seriously. Nobody ever puts any dependence on him.

There's a young girl who has gradually evolved herself into a coquette. She was, in her youth, a demure little maiden with an inclination to study and a decided liking for the domestic hearth stone. An untoward circumstance caused her to leave school at an early age, and with nothing in particular to occupy her mind and surrounded by a number of gay companions, with parental indulgence, she drifted into frivolous ways, and becoming frivolous she soon developed into a coquette. Society makes a good many people frivolous, and frivolity seems to have a direct bearing on the affections, making them flighty. The young lady is in many respects charming. Her coquetry is not dangerous. It is not followed far enough to be very serious. Something always occurs to distract her attention, and the victim, if he were really in danger, readily escapes.

She has two ideas, to have amusement and a man, and as she seldom is able to be amused unless there is a man in the immediate vicinity, she may be said to have in reality but one idea, to have a man. She doesn't care so much for the man for the man's individual sake—she hasn't any serious intentions. It doesn't matter very much who the man is just so he is presentable and good form. Most any body will do. A man, not the man is what she is looking for. And she has the valuable faculty of interesting herself thoroughly in the man before her for the time being. He is made to think that he is making a distinct impression, and, naturally, his susceptibility increases, and the lady is correspondingly delighted.

Sometimes one man is not enough. She must have two or three or half a dozen. Girls have absolutely no interest for her.

She probably never tried to inspire love in any man and it is quite unlikely that any man ever regarded her with a feeling of love. Her ideas do not extend to that. She wants men to joke with her and supply merriment rather than sigh for her and make love to her. Properly speaking she is not a real coquette. She has, however, so many of the coquette's little tricks of attracting masculine attention that I can hardly think of any other term by which to describe her.

After awhile she will weary of the masculine procession before her, and she will pluck one of the passers by for keeps—simply because she wants to settle down. She will make a most uninteresting wife and the man who was plucked will probably discover that the club is a nice, pleasant place.

(To be Continued.)

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