

The Plattsmouth Journal

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The Pacific coast is booked for more earthquake shocks it seems. After all it is good to be in Nebraska where we may not have so much water but the earth is not near so nervous.

"The Roads of the Fathers."

From the Kansas City Star.
In every city, even in Kansas, there are such characters as the Marion Record has individualized as "Cy Knocker. Last week the Record quotes "Old Cy" as being opposed to the erection of an electric light plant, the improvement of the water works and the construction of a sewer system.

"This here town will never amount to nothin'," says Mr. Knocker, "as long as a lot of sap heads keep tryin' to load it down with a lot of fool schemes. We have a water works system already that is good enough and we've got along all these years without a sewer system. When I want to go around on dark nights I carry a lantern and I guess that other folks are no better than I am and can do the same thing."

But in spite of "Cy Knocker" the towns of Kansas have electric lights and water works and sewers, and paved streets and cement walks—and they would not abandon them for anything. When the small towns commenced building their paved streets and digging their sewers "Cy Knocker" rushed into the courts with an injunction. He attacked the law and declared it meant the "confiscation" of his property. His taxes, he declared, were already too high and it meant financial ruin to him to be compelled to pay for other public improvements. But when the streets were paved and the sewers completed "Old Cy" was among the first to boast of the town's "public spirit."

The "standpaters" have ever relied upon the faith of the customs of "The Fathers," to clinch their arguments against progress. Because "our good old fathers" carried lanterns on dark nights or drew water from a well with the proverbial moss covered bucket, has been regarded as ample justification for opposition to electric lights or the convenience of a modern water system.

There will be found "Cy Knockers" in the rural communities as well, for every community has them. And they will knock on the good roads movement. The roads of "The Fathers" are still good enough for them. Their fathers traveled on horseback when it was impossible for a team to pull a wagon through the mud, and when it was dangerous to risk a horse on the public highways, they walked through the meadows to the nearest trading point to do their necessary marketing.

And with the exception of a few bridges that enable them to ford the streams without resort to the old time "ferry boat," the rural communities have progressed but a few degrees from the roads of the fathers. There are still several months in the ordinary year when the mud blockade ties up the agricultural commerce of practically every state. And during the remainder of the months the farmers are compelled to pay tribute that amounts to millions every year for transporting their crops over roads that are never in a condition to enable them to haul over half a load to the nearest market; never enable them to choose their best or most convenient markets or shipping points.

The Kansas farmers should make it manifest to the world that the "Cy Knockers" are in the minority in every rural community and that manifestations should be made to the statesmen who will gather in Topeka next week to draft a road law.

Kansas farmers are not using the farm methods of "The Fathers;" they have discarded the farm machinery of "The Fathers;" they are not educating their children in the old fashioned schools of "The Fathers." They should no longer be compelled to endure the "Roads of the Fathers."

Now if the weather man will only repent and cut down the coal bill a little, he can obtain immunity for his past offenses.

The telegraph dispatches tell of the death of a man in Utah who had seven wives. He was drowned, although just how is not known. Well, there is some consolation for the unfortunate—he can't be any worse off where he is.

In New York they are going to have a domestic relations court where all the family troubles are to be aired. Who wants the job as judge of this court? The man taking it has the chance to establish a record for wisdom seconded only to Solomon but who has the nerve to try it?

Another death horror in a coal mine takes place. This time it is in West Virginia and the figures indicate one hundred may be dead. It is but a few weeks since that there was a meeting of wise men at Pittsburg where ways and means of stopping these horrors were discussed and "progress noted." In the meantime while the wise men are debating death continues to greet the men in the mines. A little more severe inspection and less debate would help a lot.

The promise of Senator Tillman that he will redeem his promise and show up "Roosevelt's dark and crooked ways," means something. It means that the country will presently get some real, sensational statements of fact regarding the president's methods and his object in his many attacks upon public men. Senator Tillman is always an interesting talker and when he announces in advance that he is going to do some exposing, it is assured that there is going to be some mighty interesting things brought out. The public is much interested in seeing just who is right and who wrong in these controversies.

It is quite a compliment to Secretary William Hayward of the republican national committee, that he should be chosen as the new head of the committee. While people may doubt seriously, the capacity of the young man for the important position to which he is to be called, they cannot be but congratulate him upon the opportunity to make good. It must be that his work has been satisfactory to the powers that be during his term as manager of the western branch of the committee, and if this be the case, it is all that is required. It is due to Col. Hayward that everyone in Nebraska, at least, congratulate him upon his advancement and wish him every measure of success in the new position.

The final step has been taken to determine whether the legislature or the state canvassing board have the right to canvass the vote on the constitutional amendments. The legislature yesterday canvassed a certified copy of the returns given it by Secretary of State Junkin who refused to hand over the original returns, and declared the amendments carried and so notified the governor who is now empowered to appoint four new judges. It remains to be seen whether Governor Shallenberger does this or not. Should he do so, the question will undoubtedly come before the supreme court for final adjustment. The outcome will be watched with interest by the people of the state as the position of the supreme court in this matter, is one of doubt. In any event it is to be hoped the settlement of the question will not be delayed and that the people will soon know whether Governor Sheldon's actions in seizing the supreme court and packing it, was correct or not.

An American Ranch.

The Texas ranch of 7,000,000 acres which is reported to be engaging the contemplation of James J. Hill and associates will comprise about one-twenty-sixth of the land in the Lone Star State. But within that ranch could be placed the entire states of Connecticut, Rhode Island and Delaware and the District of Columbia. If Massachusetts, Vermont, New Hampshire, or New Jersey were placed within a seven million acre zone there would be space

for a promenade all around the border.

Texas has an area of more than 265,000 square miles. The German Empire in Europe includes 238,830 square miles.

The population of Texas is about 3,600,000. Germany's last census presented a total of more than 60,000,000, yet the empire had some room for expansion.

By squeezing Mr. Hill a trifle as to his ranch the 90,000,000 people of the United States could make themselves at home in Texas, each with almost a two acre plot.

The Nightshirt.

No gentleman will wear anything but panjamas.—Men's Fashion.

At the close of the civil war the practice of wearing panjamas had not become general. It was only the rise of Newport that this happy custom originated.

It is a pity. There was a freedom about the old fashioned nightshirt, with its flowing tails, that somehow or other seemed to add to man's moral stature. It is true that this garment was never beautiful. But then, it was never intended to be. Men do not pace the streets at night clad only in nightshirts, unless they have been rudely awakened by the cry of fire.

Every man should, when by himself, have the privilege of making himself as unlovely and comfortable as possible. Panjamas do not accomplish this. They constrict the waist line, and when in bed give one the embarrassing feeling of being dressed for the evening.

The old fashioned nightshirt had the grand quality of reducing every man to the same level as his fellow creatures. A bishop, accoutered in oen, was no better looking than a prize fighter.

And is there any man who has been through the experience of standing in one of these garments before the furnace fire, shoveling in coal in the dead of night, who does not recall with almost blinding tears the heights of moral sublimity he reached upon those occasions.—Life.

Lobby to Defeat Guaranty Law.

(Adams County Democrat.)

There seems to be no doubt but that the national banks are now busy organizing the most powerful lobby ever assembled in Lincoln, to effect the defeat of the bank guaranty law. This organization is not confined to the national banks alone, but takes in other large interests, allied with the national banks. Such a lobby will yield an influence with the present legislation almost irresistible. To offset this influence the friends of the guaranty law should organize to help the legislators pass such a law as will be both just and practicable. The banking influence of Nebraska is by far greater than that of the railroads or other corporations combined, and if the banking interests were united upon the subject they would be irresistible. Fortunately the banks are divided.

The friends of the guaranty deposit law need be wide awake. There is no doubt but that a guaranty law will be passed in spite of the lobby, but what kind of a law? That is the important point with friends of law.

Concrete in Railroad Work.

From the Buffalo News.

In continuance of the declared policy of the Pennsylvania Railroad system to provide against timber scarcity, the lines west of Pittsburg have just completed and placed in experimental service a line of concrete telegraph poles through New Brighton, Pa. Its construction followed a series of elaborate experiments which have been conducted during the last two years.

Owing to the fact that wooden poles are constantly becoming more expensive and more difficult to obtain, the Pennsylvania, in 1906, began to test the value of concrete as a substitute for wood. Fifty-three reinforced concrete poles were set up in the line along the Pittsburg, Ft. Wayne & Chicago railway, near Maples, Ind. A year later they were giving entire satisfaction and showed no evidence of decay.

According to the experiment made so far it is thought that concrete telegraph poles will last for many generations, thereby doing away with the frequent changes necessary with wooden poles. Much importance is also attached to the increased

strength of the new poles, which hold the strain of the line, even on the curves without any braces.

The poles at New Brighton are of graceful proportions, being about thirty feet long, fourteen inches in diameter at the bottom and six inches at the top. Their general appearance is particularly pleasing on account of the uniformity in size, shape and color.

Mr. Bryan on Guaranty Law.

What is probably the most complete exposition of the details of a depositor's guaranty law which Mr. Bryan has publicly given is printed in this week's issue of the Commoner. Mr. Bryan makes it plain that while the Oklahoma law has proven the practical value of the guaranty law and while the law must necessarily stand as the original model for others of its character, he is by no means a standpatter on all the ideas expressed in that law.

The Commoner article is directed to all those states which have elected democratic legislatures, and calls upon them to fulfill the pledges of the national democratic platform this winter, saying: "A platform utterance is a party matter during the campaign, but when a party platform has been endorsed at the polls, its platform becomes the mandate of the people, and no democrat can defend or excuse a failure to fulfill to the letter and in spirit the pledges made in the platform."

A limited liability with provision for an emergency assessment, immediate payment to the depositor after the proof of claims, deposits of funds of the banks assessed, permission of solvent banks to borrow from the fund in anticipation of a run and the strict system of supervision coupled with severe penalties for violation of legal restrictions are among the important features which Mr. Bryan suggests.

Amendments to Oklahoma Law.

With the Oklahoma law as a basis, the Commoner then suggests amendments as follows:

"The Oklahoma law provides for the immediate collection from the banks of an assessment of one percent of the deposits. This is a larger assessment than is actually necessary, and considering the fact that banks have on deposit and average four times their capital and sometimes as much as ten or fifteen times their capital, the 1 per cent may be regarded as an unnecessary hardship. One-half of one per cent is suggested, therefore as a sufficient assessment with which to begin the raising of the guaranty fund. The Oklahoma law contemplates the maintenance of guaranty fund at 1 per cent. It may be found advisable to make this fund a little larger, but to have it accumulated gradually. For instance, the first payment of one-half of one percent should stand as the assessment the first year; after that a semi-annual assessment of one-tenth of one percent, making a total assessment of one-fifth of one percent annually, would not be a burden upon the banks and would in a few years raise the guaranty fund to 1 1/2 per cent of the deposits. Then the banking board should collect semi-annually such assessment not exceeding one-tenth on one per cent, except in cases of emergency as would be necessary to reimburse the fund, if, during the preceding six months, it was reduced by the payment of depositor in failed banks. This tax would provide for ordinary occasions, and with proper regulation it is not likely that banks would ever be called upon to pay more than one-tenth or one-twentieth of one percent per year.

"The banking board, however, should have the power to make a larger assessment in case of emergency and here it may be well to depart from the Oklahoma law. Under the Oklahoma law the banking board can assess to the limit to pay depositors of failed banks. While there is no likelihood that it would ever be necessary to exercise such a power to an extent that it would embarrass the banks, yet as this law is experimental, it is wise to make the experiment in such a way and under such conditions as to produce the minimum of friction. A maximum assessment, therefore, is suggested of not less than one or more than 2

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per cent in any one year. This answers the objection that the honest banks may be crippled by the failure of dishonest banks, and yet the depositors can be made secure by a provision that in case an emergency arises, under which the fund is depleted, certificates bearing the fair rate of interest can be issued and paid in the order in which they are issued out of the first money coming into the fund. Thus the only effect of such an emergency would be to delay depositors, their security still remaining, while the banks would be protected from danger, largely imaginary, of assessments greater than they could bear."

For Prompt Payment.

"Provision should be made," the article continues, "for the prompt payment of depositors in failed banks, immediately upon the establishment of the depositor's claim. Only by immediate payment can the depositor and the community be protected.

"If a certain time must elapse after a claim is proved before it is paid, some depositors would be driven in their necessity to discontinue their claims and delay in the payment of depositors embarrasses the business of the community and interferes with the prompt collection of the assets of the bank. The banks should be permitted to borrow from the fund upon approved security in anticipation of a run, the amount so borrow to be repaid within a reasonable time with a fair rate of interest."

It is suggested that only persons of good moral character and approved integrity be permitted to act as bank officials, that the banking board should have power to pass on this question of its own initiative or upon a protest by some other banker, appeal being allowed from its decision in the district court of the county in which the bank is located.

A ratio of eight to one is suggested as the limit of the amount of loans, as compared with the capital and surplus, requiring that the bank has depositors sufficient to loan more than eight times its combined capital and surplus it would have to increase one or the other before being allowed to make the loan, thus increasing the margin, but not the bank's assets and its liabilities and reducing the chance of failure.

A maximum rate of interest to be paid on deposits to be governed by the local conditions is advised. Stringent regulations are advised with reference to lessening the likelihood of misconduct of officials particularly in borrowing excessive sums to persons improperly favored.

Here are some of the regulations suggested.

"In the first place no one should be allowed to be a director unless he has a substantial holding in stock; second, every director ought to be required to examine the books at stated periods, say twice a year, and to report on the same to the banking board; third, the executive committee of the directors should be required to examine the loans at least once a month and make a record of such examination on the books; fourth, no one should be allowed to borrow from a bank unless authorized by a director; fifth, no director should be allowed to borrow more than one-tenth of the capital and surplus. No more than one-

seventh of the capital and surplus should be loaned to any person, other than a director."

Violation of the limitations placed upon loans it is declared should be made a felony, punishable by fine or imprisonment or both.

Penalty is Necessary.

Where a limit is fixed but no penalty prescribed, it is declared the law is particularly worthless, for then the provision can only be enforced by the suspension of a bank throws the penalty upon the innocent stockholders and upon the community.

Gambling on the stock or grain markets by officers or directors of a bank should be prohibited by law, violation of law to be made a felony.

"The very enactment of such a law," the article says, "would deter most of these from such speculation and the enforcement of the penalty would deter the rest."

A final suggestion is that banks should be allowed to keep a part of their deposits in approved bonds thus allowing the banks to draw an interest upon its reserve and yet keep it in its vault.

It takes an education in mechanics and in modern improvements to travel without embarrassment these days. Joseph Jenkinson of Amarillo Texas, innocently pressed a button in his room at the Starton hotel in Chicago and was nearly drowned in a shower bath. He had his best clothes on, and the hotel management bought him a new outfit rather than stand the threatened suit for damages to soaked apparel. This was an improvement on blowing out the gas, of course.—State Journal.

If repeated cold snaps lessen one's loyalty to the Nebraska climate now is not a good time to decide whither to flee. The Pacific coast has been in the grip of a cold wave that caused much suffering. Freezing weather has extended as far south as Galveston, and freezing at Galveston is worse than zero in Nebraska. Missouri is snowed under and Arkansas is all a-shiver. Reflection will convince one that he can be about as comfortable here as anywhere. Where it isn't too cold for comfort today it will be insufferably hot tomorrow.—State Journal.

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Notice of Sale Under Chattel Mortgage. Notice is hereby given that by virtue of a chattel mortgage dated July 8, 1908, to secure the payment of the sum of \$125.00 with interest thereon at the rate of ten (10) per cent from said date. Said mortgage having been duly filed in the office of the County Clerk of Cass County, Nebraska and executed by Mark W. Pratt to Perry Marsh, and by said Marsh transferred to the First National Bank of Plattsmouth, Nebraska. That upon said mortgage there is due and unpaid the same original sum with interest thereon at the rate of ten (10) per cent. Default having been made in the payment of said sum and with interests thereon at the rate of ten (10) per cent. Default having been made in the payment of said sum, and no suit or other proceedings at law having been instituted to recover said debt, or any part thereof, therefore the undersigned will sell the property in said mortgage described viz., 1 bay mare 8 years old, weight 1150 lbs., 1 bay mare 5 years old, weight 1100 lbs., at public auction, at the property of Perry Marsh at the corner of Patterson and Lincoln avenue, in the city of Plattsmouth, Nebraska on the 20th day of January, 1909 at one o'clock p. m. of said day. First National Bank of Plattsmouth, Nebraska, Assignee of Mortgage. D. O. Dwyer, Attorney.