bank.

BANKERS IN CONVENTION.

Northeast Nebraska Association's Fourth Meeting,

THE PRESIDENT'S ADDRESS.

Boster of Members Attending Proceed ings of the Forenoon's Session Mayor Elect Koenigstein Welcomes and John D. Haskell of Wakefield Responds.

From Monday's Daily

The Northeast Nebraska Bankers as sociation is meeting in this city today in fourth annual convention. 'Every, incoming train during the morning brought representatives of the banking institutions of north Nebraska towns to the meeting, and all seem to be enjoying the visit to Norfolk, which partakes of the nature of both business and pleasnre, for while they meet and enjoy the society of others in the same line of business, they gain ideas from the proceedings that will be valuable to them in their business when they return home.

The meetings are being held in the Auditorium. After a short session this lars per capita); an increased output of morning adjournment was taken until 2 o'clock, when the convention was again called to order and it is likely that the program will keep them until late for farm products in the west, are posthis afternoon. Tonight a complimentary banquet will be tendered by the bankers and financial men of this city at the Mast hall, which will be served at 9 o'clock by the Ladies' guild of Trinity church.

The convention was called to order at 11:15, President Bucholz in the chair.

Dr. F. M. Sisson, presiding elder of the M. E. church, was introduced, who led in prayer, fervently beseaching the Father to bless the representatives of the financial institutions here represented.

Mayor Robertson being unexpectedly absent from the city, Mayor-elect Koenigstein gave a hearty address of welcome on behalf of the city. After donations to hospitals and colleges, but referring to a little banking experience of his own at an early day, he expressed the hope that the visitors would have a good time at this their fourth annual convention, and one which will make them want to come again. He said the city is their's during their stay and he hoped they would make the most of it. of Nebraska sends two of its most hon-

The response was given by John D. Haskell of Wakefield, who, on behalf of Nebraska banker, would seem most 73 banks, two and three-fourths millions of capital and six and one-fourth millions of deposits, thanked the mayor-elect for his cordial greeting and genial hospitality. He said that Norfolk's enterprise and hospitality are well; known. In this town a bounty of \$150,000 was raised to establish a beet factory. Beets sooner or later be reflected in customs thought and an intense interest in the re always a subject of interest to and conditions here. Inflation of capital cultivating them as do the farmers about Norfolk, but are constantly trying to weed them out. Speaking of the business of banks, he said that the chief industry just now in this land of presperity is computing interest-not on the loans but on the time deposits. Since the echo of 16 to 1 has died away the conviction becomes settled that banks were not responsible for all the tion. ills that flesh is heir to, and bankers are now rightly regarded as builders not destroyers of property. The mayor, banks and citizens of Norfolk were again thanked for the cordiality extended to visitors.

in high priced securities and low and the money of relatives and friends ; priced money, in the accumulation of he puts up an additional asset-one wealth and its general and generous which to a true banker is dearer to him distribution. It has been a sort of busi- than life itself-his reputation as an ness "Arabian Night" for the American honest and competent man. He who follows the profession should

Heretofore our industries have been be well equipped by previous training developed, and our great enterprises and study, for its risks, its cares and its financed with money borrowed in responsibilities, that he may merit the Europe. Cheap money for local needs respect, the confidence and the good respect, the confidence and the good in the west has been obtained in the will of the community in which he east. Today, instead of borrowing lives, money abroad, American capital has

On motion a committee of five was been freely loaned to the world. Twenty-eight million dollars of a recent appointed on nomination of officers, as follows: J. D. Haskell, A. L. Tucker, Farmers State bank English loan was subscribed for in the United States. In addition, vast sums Geo. Haase, E. R. Gurney, L. P. Paseof American money have been loaned walk. to the governments of Russia, Germany and Sweden. The west, instead of bor-

A committee on resolutions was also named, as follows: W. T. Graham, E. T. Kearney, Harry Cheney, E. A. Wiltse, W. A. Spencer.

Notwithstanding the organization of The convention then adjourned until so many large corporations in this country, and the large extension of 2 o'clock.

> During adjournment all members were invited to register with the secretary.

Afternoon

addition to abundant money there is The bankers took a long time for dinner, as it was 2:40 before enough had returned to the Auditorium to justify lomestic merchandise alone during the the president in calling the convention cashier Randolph State bank. to order.

for consumption more than seven dol-The first paper on the afternoon program was by E. T. Rice of Bancroft, keeper Security State bank. the precious metals from the mines, abundant harvests, an expanded trade and was entitled, "The Banker as an territory, flourishing manufactories in Educator." Mr. Rice handled his subthe east and the consequent good prices ject in a comprehensive manner, maintaining that the banker must necessarily sible reasons for the largest circulation be an educator in his contact with man- ier Citizens bank. of money ever known in the history of kind. He teaches thrift, economy, The people seem to believe in the promptness, morality and honest business principles. The subject was well National bank. W. A. Witzigman, Meadow Grove W. A. Witzigman, Meadow Grove State bank. security and stability of our institutions. Those who control vast sums of money have faith in the future, and the idea of expanding business and larger possimade a good impression upon the minds of his hearers. In closing he said "Let us deal in the wealth called contentthe tendency toward combination, yet ment and pay out in the currency called the formation of a billion dollar steel trust discounts all previous attempts in kindness."

We supposed rail-N. A. Rainbolt, ex-president of the roads had a fairly good understanding Norfolk National bank, read a scholarly. State bank. well written paper on "The Future of new business expedient, imprinted "community of interest," seemingly Banking." Result follows a cause. It impossible railroad consolidations have is easy to conduct an enterprise when been effected. We had heard of large all things are favorable. We believe the future will be better than the past. roll State bank. a hundred million dollars, given by one man at one time, to found libraries, is Constant progress has marked the hisonly possible in a new century where tory of banking in our country as in past records are not considered. And to every other. Dangers lurk in every National bank. make a more local application. We have seen some good bank presidents corner and while it cannot be hoped to abused and villified, and we have seen do away with all we can hope to lessen cashier First National bank. some bad ones sent to the penitentiary, them. A bank should be operated in yet in these flourishing days the state the interest of the locality in which it is ored bank presidents to represent it in located. As time moves on the comthe United States senate. This, to a munity of interest between the bank and its patrons will draw them closer While we country bankers have little more competent and painstaking bank o do with the regions of so called "high inance," because there are no large inexaminers and greater safety to deposino tors. A combination of banks in line trusts to be formed-it is interesting to with the giant corporations now being Stock Yards National bank, South note conditions in money centers. It is reasonably certain that a continued formed, is not probable. The paper Omaha. tendency there in one direction, will throughout was one indicating deep

G. H. Renard, Wansa, cashier Com tention was given to the menn, which mercial bank. was as follows : Franc Nelson, Hartington, cashier First National bank. W. T. Graham, Laurel, cashier Laurel State bank. Chicken Pates with Mushrooms Geo. I. Parker, Coleridge, cashier Coleridge State bank. Queen Olives C. A. Knapp, Belden, cashier Belden C. K. Cull, Oakland, cashier First Boneless Turkey, French Dressing National bank.

MENU.

Salted Almonds

Escalloped Potatoes

Vienna Rolle

Jardiniere Salad, en Mayonaise

Cheese Wafers

Neopolitan Ice Cream

Java Coffee

Chocolate Layer Cake

C. J. O'Connor, Homer, cashier Homer State bank. T. A. Anthony, Wausa, cashier

A. B. McConnell, McLean, president Bank of McLean. Guy Wilson, Laurel, cashier Farmers State bank.

F. M. Smith, Osmond, cashier Farmers State bank. D. A. Paul, Concord, cashier Concord

State bank. Geo. H. Haase, Emerson, cashier

Farmers State bank. F. H L. Willis, Battle Creek, vice president Battle Creek Valley bank. Herman Hogrefe, Battle Creek, presi-dent Battle Creek Valley bank.

H. F. Moseman, Emerson, cashier German American bank. F. S. Case, Emerson, assistant cashier Farmers State bank.

Fritz Fritzon, Randelph, assistant F. G. Hoffman, Randolph, cashier

Randolph State bank. A. H. Livingston, Randolph, book-

Randolph State bank. Fred M. Buol, Randolph, assistant

cashier Security State bank. G. O. French, Wayne, assistant cash-

bank.

cashier Meadow Grove State bank. H. M. Merrill, Hartington, cashie

F. M. Kimball, Hartington, assistan ashier Hartington National bank. W. H. Bucholz, Norfolk, president

Norfolk National bank. W. A. Spencer, Pierce, cashier Pierce H. A. Cheney, Creighton, president

Security bank. John F. Crosby, Hoskins, cashier Hoskins State bank.

Geo. C. Merrill, Carroll, cashier Car-

J. Eberly, Stanton, cashier Oitizens bank. E. W. Zutz, Norfolk, cashier Norfolk

B. H. Schwaburg, Pilger, cashier

Beemer State bank. Among the bankers present at the

together. Future banking will give of the association because they are out-Iowa and Nebraska. side the district. are:

National bank, Omaha.

E. E. Balch, assistant cashier Omaha

National bank, Omaha. J. F. Coad, jr., Omah

J. F. Toy, Sioux City.

From Tuesday's Daily.

V. B. Caldwell, Omaha.

Previous to the election of officers and adoption of resolutions, Hon. L. M. Shaw, governor of lows, gave an address which was the feature of the afternoon's program. Gov. Shaw is a man of commanding presence with a Radishes melodious voice that at once enlists the interest of his audience. His address to the bankers was eloquent, forceful and full of new ideas, containing in-CRANBERRY FUNCH formation that will prove of value to them as they take up the usual avocation of cent per cent. In addition to the bankers, many town people gathered in the Auditorium to listen to his address, and they were well repaid for their time. Angel Food

The call of banks resolved itself into a sort of "experience meeting," and was cigins both interesting and profitable.

When the last course of the menu The reports of the secretary and treashad been served, and the smoke of good urer showed that the association is in cigars was curling toward the ceiling, good condition financially.

Hon. John R. Hays took charge of the The next meeting of the Association proceedings as toastmaster. He is will be held at Randolph on Arbor day, always an ideal toastmaster but last 1902.

evening he seemed to be in unusually The following named additional memgood form, introducing the speakers bers registered with the secretary after with a bright personal allusion to each the list of yesterday was prepared :

> A. L. Tucker, president Citizens bank, Wayne.

E. E. Halstead, owner Bank of Dixon County, Ponca. E. A. Luikart, cashier Battle Creek

Valley bank, Battle Creek. Following is a list of visitors in addi-

to say that the speakers had been se- tion to the names of those printed yes-

Charles Kountz, First National bank, Omaha J. C. French, assistant cashier Union

Stock Yards National bank, South Omaha.

James F. Toy, First National bank, Sioux City. N. A. Rainbolt, Norfolk.

W. P. Manly, president Security Na-

ional bank, Sionx City. Geo. H. Rathman, cashier Live Stock

bank, Sionx City. Leslie M Shaw, governor of Iowa, Des Moines, Iowa.

F. A. McCormack, Sioux City.

Ed. Geers is confident that the Abbot will beat 2.011/2 this year. The Abbot is brother in blood to the sire of Montana.

Hammond, Louisiana, An Ideal Health and Winter Resort.

The passenger department of the Illinois Central Railroad company has just issued a new edition of "Hammond, Louisiana, as a Winter Resort." a beanject of Gov. Shaw's response, in which tiful illustrated folder showing a few of he gave some new ideas concerning the the winter attractions in and about Hammond, copies of which will be products of the agricultural states of mailed free, on application to the undersigned.

The Northeast Nebraska Bankers as-For those in good or moderate circumstance, no point in the south offers such sociation closed its session last evening inducements. The climate is unsurafter the election of officers for the enpassed. The artesan water excellent suing year and the adoption of resolutions. The committee on nomirations Society almost entirely northern, and reported in favor of the election of the the hotel and boarding house accomoda-

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and an apt story that fitted in every case. The committee acted wisely when they invited him to fill that difficult J. N. Kuhe, Randolph, bookkeeper position. It is impossible to give a summary of the responses to toasts, it being sufficient lected with great discretion, all respond- terday : D. C. Main, Wayne, cashier Citizens ing in a vein that was very fitting to the occasion. The president-elect, E. R. Gurney, responded to the toast, "Checks," in a manner that is characteristic of Gurney. W. P. Manley of Sioux City responded to the toast, "Our Hartington National bank. Prospects," which he made a bright subject. Rev. F. M. Sisson succeeded admirably in his efforts to explain "The Sheep and the Goats," and when he had finished every banker present concluded that he belonged to the right class. L. V. Haskell of Wakefield told what he knew about "The Home Banker" in a manner that demonstrated his familiarity with the rear of the bank counter. W. T. Graham of Laurel told about "The bankers' troubles," from which it is judged that the bank man Harry D. Miller, Stanton, assistant has troubles of his own. R. A. Stewart of Norfolk spoke of "Skimming the milk," in a manner that elicited applause. "Our Products," was the sub-

Pilger State bank. C. C. Gow, Norfolk. Ira E. Williams, Beemer, cashier

association today, who are not members

Chas. Kountze, assistant cashier First

J. C. French, assistant cashier Union

MONEY MEN BANQUETED.

Bankers Monday Evening.

loan and trust companies of Norfolk,

was a success in every particular.

Every detail was in perfect harmony and

not a discord of any character occurred

to disturb the pleasure of the evening.

"It was the most perfect banquet that

has been served this association in the

four years of its existence, and I know

whereof I speak because I have attended

every one," said one of the visiting

bankers at the close of the banquet last

who might be prejudiced.

THE NORFOLK NEWS: FRIDAY, APRIL 26, 1901.

President W. H. Bucholz then presented the annual message, during the the message follows:

Ladies and Gentlemen, and Gentlemen of the Northeast Nebraska Bankers association: It seems to be the custom for the presiding officer of an association of bankers to make an address at these annual meetings, in which he is expected to give a review of the business conditions of the past year, and attempt to reconcile them with the present, as well as give to his fellow bankers such comforting assurances of future prospects as he may find it in his heart to offer.

I ask your indulgence while I try to perform this duty. And first, let me say a word about the Northeast Nebraska Bankers association.

It is the pioneer group association of the state. It was organized at Wakefield three years ago. Its members have been entertained at Wakefield, Wayne and Hartington. Norfolk, therefor, is the fourth annual convention.

The interest aroused by former meettings of the association inspired the formation of several other groups in this state, and aided largely in the revival of the Nebraska State Bankers association, which had held no meetings since 1896 until the meeting in Omaha in September, 1900. At that meeting the state was divided into nine Northeastern Nebraska, congroups : sisting of the counties of Knox, Cedar, Dixon, Dakota, Pierce, Wayne, Thurston, Madison, Stanton, Cuming and Burt, having seventy-four banks with an aggregate capital of \$2,117,000, and an aggregate capter, 500,000, was desig-deposits of over \$6,500,000, was desig-State association invites us to ratify this territorial division, and asks us to consent to be known as "Group Four of the Nebraska Bankers Association."

Such action on our part would be in accord with modern business methods. It would seem highly proper for bankers to cultivate a larger "community of interest.

interesting changes, so productive of more time than is at my disposal. It in the right direction. has witnessed new records in foreign great industrial combinations, in seem-

Contraction of the second second

bankers, who do not make a business of brought on the panic of '73, overconfidence and booms, the panic of '93, so undue inflation of values may be the next rock of disaster.

convincing proof of mighty changes.

terests here to be "syndicated,"

rowing from the east, has now a surplus

which it is loaning to the east at low

credit, such is the confidence at the

foundation of present business activity.

such the extent of present prosperity

that a fictitious valuation of all prop-

erty except money, is easily possible. In

apparently a large surplus of hope

Favorable trade conditions (exports of

last fiscal year, exceeding the imports

We were in a measure acquainted with

among each other, yet by "coining"

rates of interest.

among the people.

our government.

that direction.

bilities is well sustained.

A period of good times, of rising markets and increasing values, favor low interest rates in an agricultural country but the past has demonstrated that such conditions do not continue indefinitely. There is a limit. Prosperous conditions change. Credit may have its "inning" for a time, but money will sooner or later demand its just tribute of recogni-

The present tendency in northeastern Nebraska toward extreme low interest rates is too premature to be permanent. The demands of local trade and the requirements of present developments here may not be sufficient to absorb the proceeds of a succession of good crops for a while, but it is astonishing how

quickly changes come about, which will absorb the surplus, and tax our resources reading of which he was frequently in- to the fullest extent. The surplus terrupted by applause. The full text of could be used in a short time in reasonable permanent improvements, in more

commodious dwellings and larger barns for the farmer, and a better grade of cattle for the stockman. A prudent banker should at all times insist on an adquate rate of interest. A bank of a posits, should be able to loan its capital and a fair proportion of its deposits, at a rate of interest high enough to defray cost of management, taxes and other expenses incident to the business, and a margin for a fair dividend, besides a surplus to which inevitable losses may be charged, without resorting to outside speculation, or it should cease to call

itself a bank. The public may speculate if it will Let the banker stick to his per cent.

In my opinion the time will come when it will be impossible for a man or a number of men to engage in the banking business, simply because they have This meeting at the money necessary for the capital s the fourth annual stock. The business of banking should be considered a profession and a trade. It should be studied fundamentally and he who seeks to engage in it, should toastmaster. first be required to prove that he had mastered its principles. I believe that a banker should be licensed, and that before a license is granted, and he is turned loose on a confiding public, he should undergo a moral, mental and financial examination as to his natural

honesty, his knowledge of the profession and his financial resources. We have an instance in our own district of a man serving in the Sioux Falls penitentiary, who possessed two of the qualifications-he was honest and he had money, but he lacked the third,he did not understand the banking business. He became the dupe of a designing rascal who understood the business of banking in a way, but who lacked the other two necessary ingredients for an honorable career in the banking business. The American Bankers association

has appropriated money out of its treasury for the purpose of founding the American Institute of Bank Clerks, de The past year has been so fruitful of signed to aid in the self improvement and proper equippment of those clerks new elements in business, that anything like a fair review would require much. This is highly commendatic and a more This is highly commendable and a move

The banker should insist on an adeand domestic trade, in the formation of quate profit. The risks of the business are enormous. The man who engages ingly impossible railroad consolidations, 'in it ventures not only his own money 'Bank of Plainview.

and the second se

subject. It was one of the most thorough, comprehensive papers read before bank examiner. the convention.

Discussion of the paper was opened by Victor B. Coldwell of the United States National bank, Omaha, who advocated getting together and agreeing upon methods of conducting business. as one of the greatest safeguards of

future banking.

As this report closes, J. F. Toy of Sioux City is speaking on the subject of "Credits and Securities." Mr. Toy is a banker well known throughout north Nebraska, and his utterances are listened to with deep attention by members of the association.

Pursuant to the invitatation extended by the officers of the association, a large number of Norfolk people are filling up the Auditorium to listen to the address of Governor L. M. Shaw of Iowa, which is the chief feature of the after. noon's program.

Following this will be call of banks, to which each representative present is certain capital, and a certain line of de- expected to respond. Then will come reports of Secretary John F. Crosby and Treasurer C. H. Randall.

Election of officers and report of the committee on resolutions will be last the members of that society who had numbers on the program this afternoon. During the afternoon a telegram was read from Ed. Latta of Tekamah, vice president of the association, expressing regret that he could not be present. A letter from Chas. R. Hanna of Council Bluffs was also read, in which he stated that it was impossible for him to respond to the invitation to be present. This evening a complimentary banquet will be given at Mast hall, Hon. John R. Hays of this city acting as

List of Members.

Following are the names of the bankers who have registered with the secretary :

C. H. Randall, Randolph, cashier Security State bank.

E. T. Rice, Bancroft, cashier Citizens bank.

John T. Barber, Bancroft, assistant cashier Citizens bank. E. R. Gurney, Winside, president

Merchants State bank. E. H. Wiltse, Pender, cashier First National bank.

T. Kearney, Jackson, cashier Bank of Dakota County.

Geo. Kimball, Wakefield, First National bark. cashier

H. T. Wilson, Wayne, cashier First National bank.

A. L. Neumann, Oakland, assistant cashier Farmers and Merchants bank. E. G. Hammond, Plainview, assistant cashier Farmers State bank.

J. A. Blamquist, Newman Grove, president Newman Grove State bank.

E. H. Gearhart, Newman Grove, cashier First National bank. D. Mathewson, Wakefield, Farmers and Traders bank. cashier

W. L. Mote, Plainview, president

Louis W. Haskell, Wakefield, state following named officers, who were elected by the association :

President, E. R. Gurney, president of the Merchants State bank, Winside. Vice-president, John Eberly, cashier of the Citizens bank, Stanton.

Election of Officers.

Visitors Enjoy Hospitality of Norfolk Secretary, F. G. Hoffman, cashier Randolph State bank, Randolph.

Treasurer, E. T. Rice, cashier Citi-The complimentary banquet tendered zens bank, Bancroft. the members of the Northeast Nebraska The following named were chosen as Bankers association by the banks and

trustees :

County, Jackson. H. F. Wilson, cashier First National

bank of Wayne. H. A. Cheney, president Security

bank of Creighton. A. L. Neuman, assistant cashier

Farmers and Merchants bank, Oakland. E. A. Luikart, cashier Battle Creek Valley bank, Battle Creek. The following is the report of the

evening. This estimate placed upon the committee on resolutions, which was efforts of the banks of Norfolk, given by adopted by the association : an outsider, is of far more value than the

Resolved, That we accept the invitaopinion of anyone living in this city, tion of the Nebraska State Bankers association to amalgamate with the state The banquet was served in Mast hall association and be known as group four by the Ladies guild of Trinity church, of said association.

Resolved. That our executive commit. and too much cannot be said in praise of tee be authorized to take steps to institute a protective committee of three, the matter in charge. If not the finest, whose names shall not be made public, it certainly ranks with the finest banand a safety fund, similar to that of the Bankers association, but quet ever served in Norfolk. The hall American which shall be applicable to petty and and tables were beautiful in their decolocal theft, robbery and swindles; and that a metal sign for display in the bank rations, in which pink and white were the prevailing colors. Bunting and be also provided.

Resolved, That the state association flags were hung upon the walls, potted make arrangements with some responplants abounded, while a bank of ferns sible bonding company and burglary almost obscured the music loft. The insurance company, whereby the mem tables were arranged in three long rows bers of the association may, if they desire, secure official bonds and burglary down the hall with a section across the insurance and upon such business a head. Cut flowers, solid silver and brokerage commission shall be paid by the company selected which shall accrue china, pink and white decorations, long

rows of candles down each table, with to the safety fund of the association. Resolved, That the revenue tax upon handsome candelabra as centerpieces, the capital and surplus of banks and bankers, is unjust and unfair, and is class legislation and should be repealed. gave the banquet board a very attractive appearance. Sixteen young ladies of the guild, dressed in pink and white, Resolved, That we again reaffirm resolution of 1899, calling for the repeal of served the menu in full course style.

the present bankruptcy law. Resolved, That the bankers of north-During the evening Bohnert's orchestra rendered orchestral music, and Miss east Nebraska are pleased with the rec-ognition accorded the banking fraternity in electing two of their honored members to the United States senate.

Resolved, that the bankers here assembled appreciate the hearty welcome and generous hospitallty bestowed upon them by the good people of the Sugar

City. We also wish to hereby thank the hankers of Norfolk for the liberality and courtesy which has contributed so Shaw of Iowa, himself taking the next largely to our enjoyment and social

To the officers of the association, whose hard labor and earnest efforts while the other speakers of the evening have made the convention a grand sucwere seated on either side. A number cess, we extend the sincere thanks of

tions far superior to any town of its size in the north, and at moderate rates. J. F. MERRY.

Asst. Gen. Pass. Agt., Ill. Cent. R. R. Dubuque, Iowa.

Good Advice.

The most miserable beings in the world are those suffering from Dyspepsia and Liver Complaint. More than seventyfive per cent. of the people in the United States are afflicted with these two diseases and their effects : such as Sour Ed. Kearney, cashier Bank of Dakota Stomach, Sick Headache, Habitual Costiveness, Palpitation of the Heart, Heartburn, Waterbrash, Gnawing and Burning Pains at the Pit of Stomach, Yellow Skin, Coated tongue and Disagreeable Taste in the Mouth, Coming up of Food after Eating, Low Spirits, etc. Go to your Druggist and get a bottle of August Flower for 75 cents. Two doses will relieve you. Try it. Get Green's Prize Almanac. Asa. K. Leonard.

Career and Character of Abraham Lincoln. An address by Joseph Choate, Ambassador to Great Britain, on the career and character of Abraham Lincoln-his early life-his early struggles with the world-his character as developed in the later years of his life and his administration, which placed his name so high on the world's roll of honor f and. fame, has been published by the Chicago, Milwaukee & St. Paul Railway and may be had by sending six (6) cents in postage to F. A. Miller, General Passenger Agent, Chicago, Ill.

The complete service of "The Chicago-Portland Special" via Union Pacific. enables passengers to reach the principal cities between the north and Pacific coast and Missouri river not only in the shortest possible space of time, but also in the most comfortable and enjoyable manner. The dining cars on this train are stocked with the best the market affords. All meals served a la carte.

Jell-O, The New Dessert.

pleases all the family. Four flavors-Lemon, orange, raspberry and strawberry. At your grocers. 10 cents Try it today.

************************ White Wyandottes.

Bred for beauty and utility. Heavy laying strain. Ne better birds of this variety in Northeast Nebraska. My fowls have free range and are strong and healthy. Eggs for hatching, \$1.25 a setting. Visitors welcome. Breeding yards one minute's walk from railroad station.

Nutwood Poultry Farm. O. A. SLEEPER, Proprietor, Waracrville, Nebr. *******************

W. T. GRAHAM.	
W. A. SPENCER,	11
E. A. WILTSE	1
H. A. CHENEY.	

pleasure.

the association.

survey the whole scene. Retiring President Bucholz yielded the place of honor

Hon. John R. Hays as toastmaster sat

heard with such pleasure that she was twice obliged to respond to an encore.

Nelle Gerecke gave two selections, her wonderful voice in both cases being

at the head of the table, where he could

on the right of the toastmaster to Gov.

ney, sat at the left of the toastmaster,

of the wives of bankers were present.

After finding places, while the company was yet standing, Rev. J. C. S. Weills invoked divine blessing, after which at-

seat. The president-elect, E. R.Gur-