

RAISEY IS NOW RECEIVER

American Savings Bank Goes Into Voluntary Liquidation.

ALL THE RESULT OF A TEXAS "STEER"

Bank Examiner Speaks of the Solidity of Securities—Division of Sentiment Among Stockholders About Taking the Step.

The American Savings bank, doing business at the corner of Seventeenth and Farnam, has gone into voluntary liquidation, and has asked the State Banking Board to wind up its affairs.

State Bank Examiner C. F. McCrew was called in after the close of business yesterday afternoon, and the situation was laid before him, after which the request of the officers and directors was made, and the examiner left for Lincoln to lay the matter before the board, saying that he would return in the morning with the decision of the state officials who are members of that board.

This action on the part of the directors of the savings bank is due to the failure of the American Loan and Trust company, which was yesterday afternoon placed in the hands of a receiver at the instance of the directors of that concern, the investment company being the principal stockholder of the savings bank.

The failure of the investment company is attributed to the failure of the Omaha and South Texas Land company, whose great object of developing the suburb of Houston Heights, near Houston, Tex., was the pet scheme of O. M. Carter, the president of all the concerns above named.

It was a system of financial ramifications, constantly increasing, and the failure included the whole list. The American Loan and Trust company was the first of the concerns that was organized, its life dating back about five years. It had a paid-up capital of \$400,000, and the officers were: O. M. Carter, president; C. S. Mott, secretary; and J. Fred Rogers, vice president.

George D. Lawson, treasurer; Phillip Potter, secretary; A. Powell, cashier. The majority of the stock represents eastern capital, principally Boston capitalists, and the company was instrumental in placing a large amount of eastern capital in the hands of the American Savings bank, and was established after the manner of several other banks that were established by this investment company at various points in the United States during the past six years.

In this number are the First National of Ravenna, First National of Alliance, First National of Chicago, First National and the Bank of Grafton, the latter a state bank. It should be distinctly understood, however, that none of these banks have any connection in any way associated with the parent institution, as they passed into other hands some time ago, and are entirely unconnected with it, so that the failure will not affect them, or any of them, than it will affect the American Loan and Trust company, either in this or any other state.

The American Savings is the only one of the banking outfits that still was maintained with the investment company had a capital stock of \$400,000, of which \$100,000 was paid up. Its officers were: O. M. Carter, president; C. S. Mott, secretary; vice president; A. C. Powell, cashier.

It Was a Texas "Steer"

The story of the decease of the Texas concern is told elsewhere in this issue, and needs no repetition here. Could that have been a victory for the American Savings bank, there is a suspicion that inasmuch as that was practically the same concern, it was allowed by the directors to go to the wall in order the more surely and effectively to wind up the whole business, and thus get rid of a load that was becoming burdensome to the American Savings bank.

It is to be remembered, however, that the American Savings bank was not even more onerous before ultimate success could be assured. Certain it is that there was a difference of opinion between Mr. Carter and the other directors about the situation, and they were yesterday in favor of the appointment of a receiver for the investment company.

The president and some of the other directors who thought that there might still be a way out of it demurred, trusting that the receiver would be secured. The others were obstinate and threatened to apply to the court to compel the directors at a meeting to consent to the appointment of a receiver, and the dissatisfied stockholders, true to their word, went before Judge Dunsmuir yesterday and asked his appointment. A subpoena was served upon Mr. Carter at 2 o'clock yesterday afternoon, and shortly thereafter the receiver was appointed. A meeting was held, at which it was agreed to consent to the application, and within a short time that action was taken. The receiver was appointed receiver of the American Loan and Trust company.

Then it was that the directors sent for the state bank examiner, who is staying in the city as the temporary receiver of the American Loan and Trust company, and told him what the situation was and asked his advice as to the course to pursue. The examiner, who is staying in the city as the temporary receiver of the American Loan and Trust company, and told him what the situation was and asked his advice as to the course to pursue.

It was further shown that this money had been raised on the power clause of the bank's securities, and that the securities were amounting to \$23,000, more or less, and it had held, while the total liabilities, except the capital stock due stockholders, were \$153,000, the depositors, and amounted to but \$153,000.

The examiner said that in view of the fact that the securities were good, the full legal reserve on hand and every other thing straight, he could not properly take possession of the bank. He suggested that inasmuch as the investment company was insolvent, the bank would probably be unable to obtain further deposits, and it would be quite proper, if the directors so desired, to go into voluntary liquidation. A meeting of the directors was immediately held and this course was agreed upon and the banking board was asked to take the proper steps to this end. The examiner could not speak for the board without a consultation with the members and he left at half past one or the Capital city on that mission.

An officer of the twin concerns, when asked last evening by a representative of this paper for a statement of the situation, said: "I am sorry to say that it is a failure, pure and simple, and neither of the institutions will resume. If a depositor will lose a cent, but the stockholders will lose a great many of them. So far as the savings bank is concerned, there is \$23,000 in the securities of the bank, and the total liabilities of \$153,000 in deposits, which is enough to also pay back the stockholders, were it not for the expenses of winding up the business, which will take about two years, and the cost of which I am unable to estimate, being inexperienced in business of this kind."

"You see, there is a leeway for \$100,000 shrinkage before the depositors could lose anything, and still back of that the liabilities of the bank are \$153,000, and the securities, as every cent of the capital stock is subscribed, even though but 25 per cent of it is paid in. After the stock is subscribed, the securities of the bank will lose a great many of them. So far as the savings bank is concerned, there is \$23,000 in the securities of the bank, and the total liabilities of \$153,000 in deposits, which is enough to also pay back the stockholders, were it not for the expenses of winding up the business, which will take about two years, and the cost of which I am unable to estimate, being inexperienced in business of this kind."

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DOCTORS STILL DISAGREE

London and Manchester Merchants and Bankers Discuss the Situation.

SOME ENGLISH SENTIMENT ON SILVER

Various Plans Suggested to Bring About a Re-Establishment of Confidence—Only One Thing Agreed On and that is to Wait for Congress.

Copyrighted 1893 by James Gordon Bennett. LONDON, July 5.—(New York Herald Cable)—Special to THE HERALD.—Both in London and Manchester, where the latter city is today the home of the English bimetallicist, as it was formerly of the Cobden free trader interest in the recent action concerning silver by the Indian council grows apace. In London yesterday I saw business men of widely differing interests who yet were at one in the keen attention they bestowed on the present situation, interested as they are, however, there seems to be a general disposition to say as little as possible, and to wait for developments. The London representative of J. S. Morgan & Co. said:

"I for one am inclined to think the present scarce attitude of the public is not warranted by the actual facts. Nothing really definite can be said until it is seen how the natives of certain areas regard the government's action in their make up their minds that silver is a depreciated metal and begin to hoard gold the fact that there is a balance of ten or twelve millions in their favor will seriously affect our money markets. I am inclined to think that the innate conservatism of the Hindoo and the fact that he has been using silver and looking upon it as only means of exchange for many centuries, will render the action of the government of much less account than is generally supposed. If I am not very wrong in my forecast, in a short time matters will have adjusted themselves and trade flow on as uninterrupted as ever."

There Are Many Contingencies. The chief partner of the firm of Sharps & Wilkins of Great Winchester street, the leading silver bullion brokers of London, said: "It is impossible at the present stage of the game to say anything very definite. Anything regarding the future of silver depends on the many factors which the situation involves. At present silver is abnormally low. I, for one, would not be surprised to see it even lower. I am inclined to doubt the stories of the closing down of so many mines, but if the owners have taken this course it is so much the better for the rest of us who have silver in our possession. Of course the United States government must and will take steps to straighten things out. We are awaiting exact knowledge of what these steps will be with not a little anxiety."

William Gibson, president of the Goldsmiths and Silversmiths company, one of the largest of English concerns employing silver in arts, said: "I own to feeling for a long time a trust that the policy the silver mine owners should pursue should be in the direction of a radical cheapening of the metal. Many owners, I am convinced, will find it would pay were they to produce silver and place it on the market at a price much lower than ever touched before in the history of the world, providing they can obtain a large enough market. That market, with other large buyers of silver, would guarantee, were the price per ounce such as would allow us to use silver in the arts where we are now forced to employ base metal. Of course the bimetallicist will say I am talking rank heresy, but I am convinced there is but the one way at last out of the difficulty. Otherwise it will increase instead of diminishing."

Feeling in Manchester. For some time past the first inquiry of Manchester shippers and manufacturers on arriving on 'change has been not "What is cotton today?" but "What is silver?" Therefore I took occasion today to procure the views of the principal Manchester merchants engaged in the silver trade, and they all agreed that the maintenance of paper at one-fourth appears to rest entirely upon the continuance of the balance of trade in favor of India, which the measure itself would do much to destroy. I little doubt the leap in the dark, which has been forced on India by the attitude of the home government toward currency reform, will afford an object lesson which will cause the British public to join in the demand for an international settlement of this vexed question, namely, by international bimetallicism, but I fear the lesson will be severe, and those who learn it will have reason to regret the troubles which their apathy, and in some cases, selfishness has brought upon themselves.

H. McNeill, secretary of the Bimetallic league, declined at the present stage to say anything officially. He admitted, however, that the feeling of the league toward the wisdom of the Sherman act is that it is a valuable step toward the utilization of silver as money. The drawback is that the measure represents individual action only, while the object of the league is to establish international bimetallicism.

As It Affects Bimetallicism. Richard Mauden, one of the oldest members of the cotton trade said: "The British government in this case thinks a death blow has been struck the Sherman law. Even though the silver mines may shut down and the waters start on the political warpath, the new position created must at an early date command the attention of the nations forming the Latin union."

Mr. Henshall of the James Greaves company, who own large mills in Bombay, said: "The change will be bad for the Indian mills for some time. Within a week a difference of 20 per cent to the bad has taken place. Although not a bimetallicist, I regard the change as a step toward bimetallicism."

To show, however, that even the mercantile doctors disagree, Donald Graham of the William Graham company, one of the eastern traders in the kingdom, said: "The change will prove a death blow to bimetallicism."

Str Frank Adam said that he did not see how the change was going to help American silver mine owners by bringing any bimetallicism about. "I don't think a dual monetary standard possible, and if it were I refuse to believe that it will remove the exchange evils, which are crushing certain sections of the Lancashire trade."

Offers of Silver. WASHINGTON, July 5.—Inquiry at the Treasury department today as to whether the amount of silver offered the government

WHICH MADE THE MISTAKE

Some Reason to Believe that Tryon and Markham Both Were Wrong.

ONE COMMAND THAT WAS NOT HEARD

Arrival of the Camperdown at Malta Brings a Few More Details of the Terrible Disaster—Damage to the Vessel.

Meeting of the Chamber of Commerce—At the Subtreasury. NEW YORK, July 5.—Much interest is being manifested in the special meeting of the Chamber of Commerce called for tomorrow. The purpose of the meeting is to consider the present disturbed condition of the finances of the country and to pass resolutions expressing the views of the chamber regarding the present state of things and advising the course of action which the chamber should consider most timely and efficient for remedying existing evils.

Three members of the most actively urging the chamber to take a strong stand were busy today bringing together men who represent interests in various parts of the nation.

"How New York feels and thinks is pretty well known," said a member today. "That will emphasize the hope is, that we will also hear all sectional views, if there are any such. In this way the chamber's decision may have the approval of the state and as far as its membership is concerned."

Lack of Confidence. The chief features in the monetary situation today, according to several of the leading bank presidents, were unrest, lack of confidence and a general feeling of uneasiness. The latter is apparently becoming a very serious matter, and some banks are pretty hard pushed to secure enough to meet the demands of their customers. The banks are pushing orders were received by telegraph for large amounts of currency from Boston, Baltimore, Philadelphia and other cities.

A dispatch from Philadelphia today reported the refusal of a bank in that city to pay a check on it for \$100,000 in cash. The bank president said that he was unable to cash the check because he had no cash in the vault. The bank was paying it all in silver dollars if it came to do so.

The most influential members of the Clearing House said this afternoon: "It is all nonsense, this talk about an actual shortage of money. The money is all there, and if you are talking about it, there will soon be one. The banks have got plenty of cash, but the trouble is they are attempting to hoard their gold. They are not willing to take some of their money out of their vaults and put it in circulation. It is a matter of confidence, and if you are not confident, you will not get your money out of the banks."

Several bank officers called at the subtreasury this afternoon and asked what could be done in the way of currency if they were unable to get their money out of the banks. They said that the treasury officials were not talking about it, there will soon be one. The banks have got plenty of cash, but the trouble is they are attempting to hoard their gold. They are not willing to take some of their money out of their vaults and put it in circulation. It is a matter of confidence, and if you are not confident, you will not get your money out of the banks."

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CRIME OF A GENOA CITIZEN

Andrew Debaney Shoots His Wife and Jumps Into the Loup.

DOMESTIC TROUBLE CAUSED THE AFFAIR

Indications that the Would-Be Murderer Made His Escape by Swimming Down the River—Little Probability that the Woman Will Recover.

GENOA, July 5.—(Special Telegram to THE HERALD.)—Last evening Andrew Debaney, living at the south end of the Loup river bridge in this city, attempted to kill his wife, and subsequently drowned himself in the Loup river. Debaney is a Pole and who has resided in Nebraska about twenty years, coming to Genoa county from Platte county, north of Columbus. For some time there has been trouble between him and his wife, which culminated last week, in his wife leaving him and instituting divorce proceedings.

Debaney concluded to determine the divorce proceedings according to his own ideas of equity. He purchased a 38-caliber revolver and went to the place where he had his wife taken shelter and at once emptied the five loads of the revolver into her breast. Not satisfied that his fiendish work was accomplished he then jumped and stamped upon her head and face, disfiguring her almost beyond recovery. She was taken to the hospital, but her recovery is almost impossible.

Jumped Into the River. Debaney then ran and jumped into the Loup river, declaring that he was going to drown himself. Debaney is a Pole and who has resided in Nebraska about twenty years, coming to Genoa county from Platte county, north of Columbus. For some time there has been trouble between him and his wife, which culminated last week, in his wife leaving him and instituting divorce proceedings.

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