WORLD IS GOD'S VINEYARD

Rev. B. G. Mattson Says Man Works Bere on a Shareholding Basis.

LIFE'S BEST FRUIT CHRISTIAN CHARACTER

Prevailing 5in of Selfishness, as Em bodied in Modern Commercialism, Cets Sharp Criticism from Rev. A. S. C. Clarke.

"This world is a vineyard and God planted if and let it out to man on the shareholding basis," said Rev. B. G. Mattson of Yankton. S. D., at St. Mary's Avenue Congregational church Sunday morning.

"Life's fruit." he added, "is not in build ings, not in massive fortunes, not in great fame even; it is in character-character and that great accompanying blessing, happiness, without which life has not been a success. Happiness cannnot be attained with the destruction or the abandonment

"God, the Master of the vineyard, has a for himself theory advocated by certain church was well filled. teachers. I am reminded of the Henry his God, all partners in the vineyard. -

"Also I am reminded of Henry George's of of naked barbarians we would be under were spent in the banquet hall. the same prevailing principles. We have but should consider God the Master." Mr. Mattson will preach again next Sunday at St. Mary's Avenue church,

WE MUST LEARN TO LIVE WELL

Training and Development of Moral Faculty a Progressive Process.

the address of Rev. Dr. Newton Mann at Unity church. Dr. Mann premised the de- SPIRIT OF SACRIFICE IS NEEDED velopment of his thought by the assertion Man is born with such an incumbrance of ignorance and awkwardness that only after many failures does he learn the one right way to do any given thing."

He took exception to the old straightlaced theory that man is born more handi-Instancing the trades and crafts, the speaker said: "Even after knowledge of how a thing should be done is acquired there must be practice before perfection is reached. Hand, head and heart all seems at times afflicted with a perverseness that goes directly contrary to intention, of desire, that the pas

much the more difficult to be put off. those who differ with us. Thought, belief, religion, were analyzed in

think good and to do good. From the a position to ask forgiveness from others. wrecks of the old deeds that were wrong they are learning to rise to higher and better things. No battle against inclination that is fought and won but lifts a life is built upon sacrifices." man nearer to the perfection of life and the realization of happiness."

PELFISHNESS THE COMMON SIN

Rev. A. S. C. Clark Offers God's Salvation as Only Remedy.

"Selfishness is the prevailing sin of mankind today," said Rev. A. S. C. Clarke at phorical doors on as large and well pleased the Lowe Avenue Presbyterian church yes- a Sunday crowd as has been within the park terday morning. "The press daily comes to walls this season. The entire program of us teeming with reports of the sinful con- events was carried out without a hitch in in this great race for the dollar, men and were the slide for life by Harry Sells, and wrong. What is back of it all? Nothing in the world but selfishness. It is selfishness that makes a man do wrong instead 125-foot flagpole and, hanging by his teeth, of right in order to get the dollar. It is glided the entire distance on a wire ful corporation traffic in human consciences in order to get the dollar."

It was communion Sabbath and prior to administering the sacrament, Rev. Mr. ing just the other side of Dodge street. Clarke, in offering a remedy for this universal tendency, said:

"There is but one remedy and that is only begotten son, we have that salvation. This cup of which we are to partake and of which Christ and His disciples partook at that last supper, is the emblem of His should imbibe the lesson which He laid down when He gave up His life that you and I might live, as He said on that last night, after calling them not slaves, but friends: 'Greater love bath no man than this, that a man lay down his life for his prevail and that is the spirit which alone can wipe out the common sin of selfishness which is cursing so many men today." Mr. Clarke added, however, as proof of ponies were good to hear. his optimism, that he believed there were signs of the disappearance of this harm-

PRAY, BUT KEEP HARD AT WORK

God Helps Those Who Help Themnelves, Says Rev. C. W. Savidge. "The Curse of Debt" was the subject of Rev. Charles W. Savidge's sermon at the People's church Sunday morning. He the summer months. That is the price of a substantiate his own assertions as to the

undesirability of debt. There is a marvelous amount of truth packed in the scripture words 'For he that loves his brother fulfills the law." said the pastor. "If you don't love your brother you break all laws; if you love your brother you are pretty apt to keep all laws. He who loves you will not harm you or your family. It binds him from all evil and of the Nebraska Clothing company. Trains

stimulates in him all good. Christian than his relation to money, he from the committee at the depot. Round

Some of the men whom the world lists among its greatest have been debtors. Oliver Goldsmith could neither pay his rent nor his milkman; Pitt, chancellor of the exchequer of Great Britain, had his own affairs hopelessly involved; Daniel Webster could talk about the national debt and suggest good plans concerning it, but

he could not pay his own debts. "But, at the same time, I don't know of anything that causes such a curse it the world as not to be able to take care of one's own business. The words of scripture, Be diligent in business; fervent in spirit, are very true. I don't think anyone has the right to sit down and say 'God will take care of me.' The Lord has never lessed us unless we combined industry with prayer. If we prayed and prayed only God merely looked on, but if we lent our brains and our hands and our best efforts He helped us."

FORCES THAT DETERMINE DESTINY

Professor Fordyce of Wesleynn Uni-

versity Talks on the Subject. Charles Fordyce, A. M., Ph.D., professor of zoology and dean of the College of Liberal Arts in the Nebraska Wesleyan university, lectured Sunday evening at the share in life's fruit, just as he has in First Methodist church in this city on the the origin and development of life. To subject, "The Forces that Determine Desrealize this fully, many fallacies must be tiny." His address was largely for the overcome. One of them is the every man benefit of the younger people and the

"You can always tell the character of a George theory, now abandoned, that wages people by the character of the land they should be measured by the amount of occupy. The rugged shores of Norway inmoney a man can make working for him- dicate that the people are of a rugged charself. If things worked out that way, acter and scorn danger. Cross the Baltic wages would be mighty low. We have dis- and the lazy waters that glide noiselessly covered that men do more working to- along show that the people also are sluggether and that man does more working gish. Go to the Mediterranean and again for others than for himself. In this light you will find a different people; the sky is I call on you to abandon the fallacy and azure blue and the water crystal clear and sible for such experiences to take place as et man work for himself, his neighbor and to this beautiful clime the songsters go for

"Every nation yields to its surroundings, teaching that all land should be public and so also does the individual. David was property, and that if all labor worked by reared in a beautiful home and Absalom itself unassisted by capital, the fruits of was the son of a mother not a Christian. the labor would belong entirely to the On his ear never fell the sweet songs from laborer. So they would, but what would a Christian mother. All children should be be the fruits of the labor? The land is fortified by the influences of a Christian free and labor is unaided by capital in the home. David was too busy to give attenjungles of Africa, the Australian bushland, tion to the training of his children. He the Patagonian wastes, the iceficids of the was proud of his intelligent child, but all Esquimaux, the plains of the North Amer- that he could do was to say, "Here is ican Indians. You know the fruits of labor plenty of money." This was the worst there. What a poor, miserable, primitive thing that he could do, for the boy's nights

"The weaker the body the more it com abandoned the fallacy in business life; I mands, and the stronger the body the more call on you to abandon it in religion. We it obeys. The highest intellects and the should not think the vineyard all our own, strongest emotions are found in the strongest bodies. The young man or woman who weakens the body has taken the first step toward degeneration. Wines and late suppers will wreck the strongest constitutions

and characters." One of the incidental points made by Prof. Fordyce was that the American people are dissipating their physical energy "Learn to Do Well," was the subject of by the lack of proper sleep at night.

We must learn before we can do anything. Director of Baptist Gospel Car Sermonizes on the Right Spirit.

Rev. C. H. Rust of the American Baptist Publishing society occupied the pulpit at the First Baptist church Sunday and will continue to do so for the next three Sundays during the vacation of the pastor. Mr. capped morally than in any other way. Rust has charge of the gospel car, "Glad Tidings," and is a very fluent and forceful

speaker.

"Renew a right spirit within me." The importance of this is apparent to all who realize that the unseen character of a man is what determines his character. What we are is more important than what we do. Many failures in accomplishment have been successes in spirit. What is the spirit ing politician and the selfish time-server. and it is only by continual struggle, con- Many failures in accomplishment have been What is the spirit successes in spirit. sions are kept under subjection. As the which actuates you in your aggressiveness? training is, so will the action be. In It is true that it is possible to do a very morals, as in the physical sphere, men do commendable work in the wrong spirit. It the accustomed, the habitual thing, more is right that even by strife the gospel is readily and easily the oftener it is done." spread. It is possible to be loyal to truth "Heredity, environment were discussed in the wrong spirit. Doctrine without a in their philosophic aspects and the deduc- Christlike spirit is dead. Individual contion drawn that inherited tendencies are viction is needed today, yet we must love

"The true spirit of the church is the Holy their latter-day development, especially Spirit. The truest name for a church is along the line of the merging and broaden- the 'most spiritual church.' The Holy Spirit ing of men of all religions and all schools reveals itself in three ways-by sympathy, forgiveness and sacrifice. The church has "The commingling of the currents of power through sympathy second to no thought and discussion have made it im- other power in the world. The lack of sympossible for cultured people longer to quar- pathy often causes misjudgment. It is rel about religious differences. There is right that we should lead double lives and more and more mobility in all of the it is right that we should keep our heart churches, with the result that people are sches concealed. The spirit of forgiveness learning more easily to believe good, to should always prevail, for we are often in

> "The world is built upon sacrifices. Our every day life is full of sacrifices and all the way through the climax of manhood

Sunday Attendance Well Pleased by the Attractions Offered on

the Hill Top.

Last night Kruk Park closed its metasequences of modern commercialism. The any part from start to finish. The two spirit of the times is commercialism and principal events on the program of the day corporations are falling into sin, going Prof. Waldorf Hall's wonderfully thrilling baloon ascension and parachute drop. Mr. Sells climbed to the highest point of the selfishness that makes a great and power- grounded fully 1,200 feet distant from the starting point. Prof. Hall's balloon was put up in the air on schedule time and the wind carried it down towards Omaha, light-

The moving pictures of the life of Christ were handled in a masterly manner and the audience assembled completely filled the forms of intemperance and expresses gratithe salvation of God. In Jesus Christ, His benches devoted to this exhibition. This is fication at the progress of the work of the one of the most popular features of this Anti-Saloon League of the United States most popular resort. Wonderland and the and Canada, declares uncompromising oproller coaster were running for a largely position to the sale of intoxicants in the increased business all day. The laughing army canteen and endorses the Hepburn-In partiking of it all mankind gallery, so often described as a "cure for Dolliver bill for the prevention of interthe blues," handled all the patients presenting themselves, and the roars of tion of prohibitory law. The resolutions exlaughter emanating therefrom were practically continuous. The merry-go-round, novelty gallery, ball racks and gypsy camp held their own crowds all day. Everyone friends.' That is the spirit that ought to appeared both satisfied and pleased with the day's fun, while the happy shouts of the little ones as they disported themselves with the Mexican burros and Shetland

The Royal Canadian band rendered another of those splendid programs and the audience was most appreciative of the music furnished by Bandmaster Finn and his followers.

Life Insurance. For twenty-five cents you can now insure yourself and family against any bad results from an attack of colic or diarrhoae during quoted liberally from Horace Greeley to bottle of Chamberlain's Colic, Cholera and Diarrhoae Remedy, a medicine that has never been known to fail. Buy it now, it

may save life.

The Brotherhood of Railway Trainmen will give its first annual picule at Plattsmouth, Sunday, July 16. Prizes to be given for the event may be seen in the windows leave Webster Street depot, via Missouri "I know of nothing more important to a Pacific, at 9 a. m. Tickets may be procured be preacher or layman, brother or sister. trip, \$1; children under 13, 50 cents.

SEVENTY-SEVEN CHURCHES

Christian Endeavor Delegates Take Possession of Baltimore Houses of Worship.

MONSTER MASS MEETING FOR MEN

Miss Ellen M. Stone Addresses Gathering of Women-Henry W. Wilber Talks of Greed and Graft.

BALTIMORE, July 9.-Nothing, perhaps ould give a more impressive idea of the interest aroused in this city by the Christian Endeavor convention, which closes tomorrow night, than the fact that special convention services at which sermons were delivered by some of the clergymen among the visiting delegates, were held this morning in seventy-five churches of various denominations and at night twentyone consecration services were held simultaneously in as many churches and that in every case the size of the audience was limited only by the capacity of the building. In addition in the afternoon a monster meeting for men was held at Armory hall, at which Rev. Charles Stelzel of Chicago and Rev. W. E. Biederwelf of Monticello, Ind., were the speakers, and during which 300 men professed conversion, and at the Lyric Mrs. James L. Hill of Salem, Mass., presided over a meeting for women which crowded the building. At this meeting the principal address was delivered by Miss Ellen M. Stone of Macedonia, who, among other things said that in Turkey, where according to the speaker, the government will not put down the brigands, it is poswas hers.

Other afternoon meetings were held at Harlem Avenue Christlan church, where prison Christian Endeavor was discussed by Rev. Carey Bonner of London, England.

Greed and Graft. The principal meeting of the evening was held at the Lyric, which was crowded for the second time today. Secretary Von Ogden Vogt of Boston presided and the first speaker was Henry W. Wilber of Philadelphia, who, taking as his text "Iniquitous Siamese Twins," said:

Nearly everybody outside the ranks of the Christian Endeavorers fancies that the American idea in government and what we are pleased to call American civilization ride safely and finished on the high tide of lasting success. But popular superficial ognion at this point is more than half

wrong.

Up to date our country has been simply splendidly victorious over its obstacles and adversities. It is now on the borderland, if not in the midst of its testing time. Greed and graft may preside as a death's head in the midst of the feast of municipal government and still the question that deep answers to deep and asks of the ordinary citizen is, What are you going to do about it?

The conspiring corruptionist who uses an indifferent and venal citizenship to give him power in the primaries and potency in the municipal or the larger legislature, cannot alone imperil or impair free government. To render him unable to steal or buy political victories a more morally virile citizenship must approach the ballot box with the confidence of a severeign and the concerned conscience of a serving patriot. Men without poison in their bodies and disease microbes in their blood, without the canker of vice in the heart and the consuming fire of abnormal appetite in their persons, may arise superior to poverty, may

land mere clay in the hands of the scheming politician and the selfish time-server.

They both tend to debauch the person and drain the purse of the citizen, rendering him industrially, physically and morally impecunious. One of these vices takes the fresh, clean-visaged and rosy-cheeked youth, tans his cuticle on the outside, making him smoke and spit his manhood away, drying up the life juices until the horse leach of a vitlated appetite cries for more and stronger stimulants and drives him from the cigarette to the beer schooner, from a street smoker to a saloon loafer.

The descent is thus easy from the home to the grogshop; from the attitude of to the grogshop; from the attitude of manly self-respect to a condition of de-pendence upon boon companions, broken reeds like himself, from whom same civic action and concerned rioral conduct are hardly to be expected.

Other speakers were Dr. Mary Wood Alen of Ann Arbor, Mich.; Rev. R. C. Wiley of Pittsburg, Pa., and Rev. Samuel Mc-Naugher, S. I. B., of Cambridge, Mass.

EPWORTH LEAGUE ADJOURNS International Convention Passes Res. olutions Asking for Legislation

on the Mormon Question. DENVER, Colo., July 9 .- The seventh sternational convention of the Epworth KRUG PARK HAS A BIG CROWD league closed tonight with meetings in the downtown churches and auditoriums. at which was read the report of the committee on resolutions previously adopted by the board of control, the governing body of the league. The report refers to the

Smoot case as follows:

Inasmuch as Reed Smoot, senator-elect of the United States from the state of Utah, is subservent to authority that is antagenistic to the purity and integrity of the American home and subversive of the laws of the land, by reason of his official relation to the Mormon hierarchy, we earnestly and solemnly protest against his admission to a seat in the supreme legislature of the nation and we urge upon congress the need of passing laws making it an impossibility for representatives of such a treason-working system to obtain seats in the legislative bodies of the United States. And we urge a constitutional amendment prohibiting polygamy or plural marriages within the territory of the United States. Smoot case as follows:

The report favors a uniform divorce law. heartily commends the work of the National Bureau of Reform, the Lord's Day Alliance of Canada and similar organiza tions, pledges incessant warfare against all state transportation of intoxicants in viola press sympathy for Bishop Joyce of St Paul, whose illness prevented his attend-

ance at the convention During the day divine services were held in nearly all of the churches of Denver, the sermon being preached by one of the visit-

ng Methodist ministers. they are to be the guests of the Colorado Springs league for a piculo in Cheyenne canon. On Wednesday the leaguers will begin leaving the state, numbers going to Yellowstone park and the Portland exposi-

Terrible Disaster averted. The terrible disaster of nervous break lown, caused by dyspepsia, is averted by Electric Bitters. 50c; guaranteed. For sale by Sherman & McConnell Drug Co.

Edward Riley, the colored bartender who died suddenly on Thursday at the Levi saloon, Eleventh and Capitol avenue, was buried Sunday afternoon from the Swanson undertaking rooms. Rev. John Williams, pastor of the Church of St. Philip the Deacon, conducted the service before a host of triends of the decased. The Western Star lodge No. I, Knights of Pythias, and Evening Star lodge of the Knights of Tabor, were in attendance in full regulia. The palibearers were: W. L. Sellers, Thomas Holliday, C. W. Johnson, Horace Griggs, Frank Fryson and C. H. Kitchen. The service and funeral were largely attended. Funeral of Edward Riley.

AT THE PLAY HOUSES

Perris Stock Company at the Boyd. Last night the Ferris Stock company pr sented "The Belle of Richmond" to one o the largest audiences of the season. This plece, which was first offered here by this company last season, is a very good example of how interesting a play a skilled workman can build from very scanty material. Sidney Toler, the author, is an actor of experience and knows very well how to value a situation as well as how to achieve a result. His piece is neither clever nor brilliant, but it is one of interest and one whose action does no violence to com mon sense or the ordinary conceptions of life. Its every incident is one that might easily have happened, and all are put to gether with the most convincing plausi-Its characters are well conceived bility. and intelligently worked out, and the whole is most satisfying. The company is well located in the cast, the only one out of the picture being Miss Carmontelle, who bravely assumes the long frock coat and black trousers of an old negro servitor, but whose physical qualifications for the role are not quite equal to her willingness to help out. She has a long and rather touching speech in the last act, which is delivered with a pathetic dignity, and this won her a good round of applause last night. Miss Pavey is very sweet as the heroine and the others assist in making the play go well. It will be the bill until after Wednesday, with the customary matinee on Wednesday afternoon.

ENDERS OBJECTS TO BATHERS Dairyman at Fifth and Nicholas Takes Violent Exceptions and Boys' Clothes.

and Nicholas streets, took exceptions to a the Pacific coast. Chaplain A. G. Gates of the Kansas crowd of colored boys using the pond near Industrial reformatory and others, and at his place as an "old swimmin' hole" Sunthe Associate Congregational church, where day afternoon, but that is not all that he a boys' and girls' meeting was addressed took. He went to the pend and took pos session of the clothing which the boys had placed on the bank and later, it is said, he went to the house and got his double-barreled shotgun and fired it into the crowd of dark-skinned swimmers. Some of the shot took effect in the left arm of one Walter Reed. Fortunately for Reed the dalryman had dropped some of his clothing before he got to the house and in this Reed dressed himself and started to the police station.

"Ah won't let you all take them shot out of me," said Reed as Police Surgeons Langdon and Willis prepared to remove the shot from his arm. "It ain't hurtin' me now and Ah won't take no chances with yo' doctors." After telling his story to Desk Sergeant Marshall, Reed started back to recover the rest of his clothing.

The balance of the swimmers had to hide in a clump of weeds nearby until darkness came, when they secured some barrels which they knocked the bottoms from and went home by this means. The clothing was taken to the station and is awaiting

BUSY SUNDAY AT LAKE MANAWA Many People Attracted by High

Water to the Popular Amusement Resort.

At Lake Manawa yesterday several thousand extra people visited the lake to get from the pavilion to the south shores. Cool. bery, as the big bills would be absolutely weather and a smooth lake were favorable worthless to the thieves. for boating and both the launches and | Canada does not have a mint, but one is rowboats did a thriving business, as did shortly to be established. The Dominion also the penny vaudeville and other regu- has no gold coins, the English sovereign larly established pastimes in the park, and the American \$5 piece, the latter at the The program of free shows was received with enthusiasm. A hoop rolling "stunt" afternoon and evening by Shields proved a novelty. Shields also did a slack wire in England. There are no silver dollars act. The Casino was packed long before the performance started. Ada Ream rendered two illustrated songs that won applause. Entirely new and satisfactory motion pictures were shown by the kinodrome. "The Wedding" being the best of the series. Covalt's Concert band was called upon for numerous encore pieces. A high dive in the afternoon and a fire dive in the evening by Bert Fackler and a balloon ascension by Prof. Andrews constituted the thrillers on the roster. The Farrells won a close and interesting game of ball from the Neumayers by a score of 7 to &

CHURCHES WELCOME WORKERS Members of Young Men's Christian Association Told of Progress of

Building Campaign.

In the various evangelical churches of Omaha yesterday the Young Men's Christian association had representatives to present a statement of the plans and progress of the new building movement. A young man at each church, prior to the regular service, briefly described the new building as it will appear at Seventeenth of the several chartered banks make visits and Harney streets, told of the plans being pursued in raising the funds for its construction and invited co-operation of all the church people in Omaha. Collections were not taken. Cordial receptions and deep sympathy met the speakers in every

Language of the Kids. "I study and study," said the baby in the pink perambulator, when the nurses' backs were turned, "and the more I study the less I understand this baby talk.

begin to think I'm stupid." "Not at all, old man," said the baby in the brown perambulator with the green shade. "You simply go the wrong way about it. You should begin with English. After you understand English baby talk is comparatively easy. The syntactical constructions are very similar in both languages, and many of the words are strikingly alike in their root formations. -Brooklyn Life.

Crisp Commonplaces. We never realize how cheap the trusts

can sell their goods until they begin to fight each other and cut the rates; The man who raises the price of the ne cessities of life doesn't care, because he lives on the luxuries. Some people seem to think that it's all

A successful grafter is one that hasn't been caught with the goods.-Tom Watson's Magazine.

Frightful Loss of Life

results from throat and lung diseases. Dr. King's New Discovery for Consumption is a sure cure, 50c and \$1.00. For sale by Sherman & McConnell Drug Co.

If you have anything to trade, advertise it in the For Exchange column of The Bes want ad page. Harry B. Davis, undertaker. Tel. 1226.

Killed While Picking Flowers.

News has been received in Omaha of the death of Hans Thompson of Davenport, Ia., who was accidentally shot while picking flowers in his garden. Thompson was a nephew of Mrs. Augusta Laneg and brother-in-law of Mrs. Maggie Nagle, both of this city. Mrs. Nagle has gone to Davenport to attend the funeral. Mr. Thompson was interested in Omaha property, although he naver lived here. He was 40 years of age. Full particulars of the man's death have not yet been received by the Omaha relatives.

CANADA'S BANKING SYSTEM

Provisions of Laws of the Dominion Compared with Those of United States.

SECURITY FOR NOTES AND DEPOSITORS

Stockholders Liable for Double Amount of Their Stock and a Cash Deposit is Made with Government in Addition.

(From a Staff Correspondent.) WINNIPEG, Man, July 8 .- (Special.)the agitation which has been going on for a number of years in the United States ooking to a modification or a change in the national banking laws of our country is not without warrant, if one takes into onsideration the banking laws of the Do ninion of Canada. During my visit to Winnipeg I had occasion to talk with the cashier of the Eastern Township bank, the headquarters of which are at Sherbrook Quebec, and so interesting and instructive were the facts obtained from him regarding the banking laws of Canada that I am impressed to give their operation serious con-

So far as elasticity goes and general safety for noteholders and depositors is concerned. Canada can well lay claim, in my judgment, to having the best banking system on the continent. There are thirtythree banks chartered by the Dominion government and these have over 1,000 cranches located throughout the whole Dominion. Some of the larger banks have from sixty to eighty branches. The Bank of Montreal is the strongest, having a capital of \$10,000,000 and a "reat" or surplus of \$10,665,000. These charter i banks are all in the provinces of Quebec, Ontario and John Enders, a dairyman living at Fifth the maritime provinces. There are none on

Deposit with Government. Each bank is authorized to issue currency e the full amount of its unimpaired capital, in bills of the denomination of \$5 and its multiples. This circulation is guaranteed by a deposit with the government derived from 5 per cent of the average circulation. Thus a bank with an average circulation of \$2,000,000 keeps on deposit with the government \$200,000, on which the government, having use for the money pays 3 per cent interest. Thus a deposit of 5 per cent of the total bank circulation which is estimated at about \$5,000,000, forms

a sufficient guarantee to the noteholders of any bank which may fail. Moreover the stockholders in all chartered banks are liable for double the amount of their stock. When a bank is unable to pay its bills in gold the fund held by the government is drawn on until final payment is made, these bills drawing interest at 6 per cent. It thus often happens that such bills are at a premium when finally paid. The bills are | 2 quart granite Coffee Pot .. also a first charge on all the assets of the banks. The banks are required by law to maintain a reserve of not less than 40 per cent of their cash resources in Dominion bills.

The Dominion currency resembles the greenbacks of the United States. It is issued in denominations of \$1, \$2 and \$4 | Steel Grass for general circulation, the banks issuing the larger denominations from \$5 up for exchange. The larger denominations are of two sorts, however-those for general circulation and those for settling exchange between the banks. The latter denominaa glimpse of the inundated river bottom tions are not negotiable in ordinary transouth of the big dikes and to meet the de- sactions, and are only payable to a charmand two excursion launches were run tered bank. This obviates losses by rob-

rate of \$4.86%, are used in business transactions. The subsidiary coins of the denominations of 5, 10, 25 and 50 cents are comed oined and nickel is not used, copper cents being the only coins except the silver.

Redemption of Notes.

The notes of the chartered banks are only redeemable at the head offices and not at the branches, except when the latter may see fit to do so. The system of branch banks makes it possible to transfer funds from sections where they are not in demand to others where a demand may exist, such as for the moving of crops in the western While the Eastern Townships bank may

have a dozen branches, only the head bank

ssues banknotes, and they carry the name of the Eastern Townships bank of Sher rook. The branch bank of Winnipeg and those at other places are given so much money to do business with. The cashfer and the clerks, note tellers and bookkeepers are salaried employes, and a continuou service of ten years and upward gives the said employe a pension on retirement. Thus a competency is assured the faithful employe and on his death his widow receives pension graded according to the years of service of her husband. Not only does the Dominion government keep a check upon the banks and their branches, but auditors to all the banks much as our national bank examinera do. A failed bank in the Dominion of Canada is an almost unheard of thing. The people have the utmost confidence in their banking laws and they would not change to the laws of the United States for any consideration, for they believe that the Dominion laws, which are a draft of the old Scotch ways of banking modified to the uses of the present time,

are superior. Transfer of Money Facilitated. Another argument in favor of the branch Canada is that it furnishes a perfect agency for the easy transfer of the accumulated funds of the older regions, where capital is plenty and new uses for it are few, to regions where capital is scarce and new uses for it are many. In a large part of eastern Canada industry is stagnant and capital has difficulty in finding profitable investment. In western Canada, particularly in the provinces of Manitoba and Saskatchewan and the northwest provinces, industry is active and thrilling with new life, and ambition and the opportunities for the investment of capital are many.

It is alleged against the branch bank system that as the local managers, and they call them managers instead of cashiers, are not bank proprietors, and may Tomorrow the delegates will take side right to accept graft if they give a small at any time be moved to some other locatives into the mountains and on Tuesday sercentage of it to charity. foreign funds, they are not likely to take the keen interest in the development of their respective communities that the managers of independent individual banks are likely to take. But, as a matter of fact, the local banker is very apt to be the moving spirit and promoter in starting industries in his community and in inducing capital to seek investment there. Very likely his whole private fortune and all of his interests are bound up in his own town and the tributary country, hence when he is working for himself he is working for his town, and when he is working for the town he is working for himself.

Narrow Escape from poisoning, caused by constipation, had Young, Clay City, N. Y. Dr. King's New Life Pills cured her. 25c. For sale by Sherman & McConnell Drug Co.

Hubermann, the pioneer jeweler. Everything first class. Beautiful stock. Expert watch and jewelry repairs.

21-R wedding rings. Edbolm, isweler.

Special Sale Children's

Shoes Monday.

Special Sale Ladles' Shoes

Great Clearing Sale of Men's and Boys' Clothing **Continues Monday**



Stylish, high class suits at the most ' surprisingly low prices. Our stock must be greatly reduced within the next 10 days, consequently these tremendous price consessions. STYLISH THREE PIECE SUMMER

SUITS, in all the newest styles and fabrics, with hair cloth fronts and padded shoulders, perfect fitting, well tailored garments-worth regularly up to \$12.50-Clearing Sale

MEN'S TWO PIECE OUTING SUITS-The kind that please the lovers of good dress. All have self-retaining haircloth fronts and padded shoulders-stylish, high class suits-

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