

BANK OPEN TO CHILDREN

New York Trust Company Opens New Department in Business.

EXPERIMENT IN FINANCE UNDER WAY

Youngsters Encouraged in Habits of Thrift and Many of Them Show Keen Insight into Business Methods.

NEW YORK, March 23.—One of the trust companies on Fifth avenue has started a children's account department and in the comparatively short time that it has been in existence the secretary of the company announces that its success more than justifies its continuance.

"While this is so far as we know the first banking house to start such an idea, and one of the officers of the company," the common sense of it must be evident to the most careless. As a commercial country, the greatest in the world, we cannot begin too early to instruct the children in regard

an inch in stature." The fact that the trust company occupies rather imposing quarters in Fifth avenue does not seem to act as a deterrent on any class of society, for among the patrons of the children's department are a number of newsways, messengers, elevator boys and others who have not yet reached the dignity of a rating among the millionaires.

Elevator Boy's Christmas Tips.

It is interesting to notice the little details of the accounts. For example, just after Christmas day an elevator boy from one of the big hotels nearby brought in a wad of bills which he said represented tips and Christmas presents. When they were counted up it was discovered that he had the very handsome beginning of \$70.

Just following him was the young son of a rich man. He had \$5 to begin the accumulation of a fortune of his own.

"A good many of the children have some special ambition which they desire to accomplish," the official went on. "One little chap told me confidentially that he intended some day to be as rich as his father and another youngster brought in a dollar to begin to save for an automobile.

"Bill another, whose family owns a great part of the real estate in a certain district of Manhattan, began his account with a \$4 deposit, saying that he was saving up to buy him a farm.

"The ability to draw checks is a great

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Tomorrow we place on exhibition our very large stocks of New Spring Wearing Apparel for women.

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Turn where you will, you cannot duplicate our styles, qualities or prices. You will enjoy this magnificent exhibition.

We shall expect you Monday and all this week.



ONE OF THE LARGEST DEPOSITORS.

to the value of money and the methods of caring for it.

"When a child opens an account here the date, number of book, signature of child, residence, birthplace, names of father and mother are entered on a card. We have had one or two children come here who were so young that they printed their names on the cards.

"In addition to the card there is a regular pass book which must be shown when a check is presented for payment. On the check slip the only thing to show that it is different from the regular grown up check is the notice at the top that the pass book must be presented and a second notice that it is to be presented at the special deposit department.

Learned the Details Quickly.

"It is curious to note how quickly a child learns all the details. We have to give the mothers a great deal of credit for their care in this direction.

"Just the other day a young boy came in with his mother and made out the neces-

temptation to some of the children and we are carrying what we might term very active accounts for them, but that is all part of the idea. Occasionally, though, you will see one of the young depositors give back the check book and say frankly that he does not care for it but wants to keep his money away from temptation.

Zeal Got Him Bruises.

"Just after the first of the year we had a very amusing experience. A small boy came in with his head bandaged up and other marks of injuries.

"He was quite willing to tell the story of his life, and it turned out that in hurrying to get to us to deposit his Christmas presents before the first of the year he had slipped and fallen on the stone steps of his home and had hurt himself so seriously that he had been laid up for a week. He told the story in a very manly, straightforward way, and when he got through asked if we wouldn't take his money and let it draw interest just the same. Of course we did, and he went away tremendously happy.

"Some of the interesting accounts are those of young girls who are on an allowance. Every month they bring in their money, deposit it, and pay all their bills with checks.

"It used to be the idea to keep a girl as far away from this phase of life as possible, and if she had an allowance it was usually just enough for her bonbons and pin money needs. With the knowledge of banking methods the allowance of a girl is apt to grow in size, and at the present time we have some young girls on the banking books who draw checks for all their personal needs, their clothes, entertainments, schooling, private lessons; in fact, everything.

Girl Should Know.

"Personally, I think it a criminal thing to keep a young girl ignorant of the value of money. A girl who has been brought up to ask her father for everything she wants, and who has learned to consider the gift of money as something entirely dependent on his mood, starts life all wrong and usually ends it in the same way, for wrong teaching in regard to the care of

putting all her allowance that she could possibly spare in a toy bank, to which were added from time to time the presents given by admiring relatives. The boy, on the contrary, blew in all his money and treated his young companions, enjoyed an occasional theater and otherwise took a large and manly view of life.

"It was the custom of the family to draw comparisons between them and to discourse to the advantage of the girl on the probable future of the two, economist and spender.

Butler Made a Difference.

"One day a new butler that the family had engaged with the usual perfect references disappeared with more than his wages and kit, taking with him as mementos of his brief and glorious career not only the silver of the family but the little girl's toy bank. Nothing was ever heard of the absconding servant, and the young brother, as young brothers will, looked it over his sister, telling her of the good times he had enjoyed with his money and the foolishness of saving for such an end as she had found.

"The consequence of the domestic upheaval that ensued was a determination on the parents' part to foster the spirit of the girl and to induce the boy by an appeal to his pride to take the opportunity to restore his fallen fortunes, depleted through his desire to become a big man.

"That desire really works both ways, for the ambitious boy soon gets tired of spending money when he sees its results. I have noticed in just the few months that we have studied this question that while the boy and girl start fair, just as soon as the girl becomes a young woman vanity is apt to overcome prudence.

"There is a certain period in a girl's life when her appearance means everything and she must have pretty clothes, things that cost money. This is usually the very time when the boy begins to wake up to his responsibilities as a man and to put away the childish things.

Boy on His Own Feet.

"Another interesting story was told by a young woman who brought a very keen-faced little boy with her. He tracked all the business himself while she sat and watched. She had recently started herself in business and on the eve of launching out had asked her husband to explain something about banking methods to her.

"His boob-pooed the suggestion and told her that women could not be taught the intricacies of this profession and suggested that her safest way would be for him to superintend her finances for awhile. But he was busy when she needed him and so, little by little, she acquired such a complete understanding that she discovered one or two mistakes that the bank had made.

"When she called attention at the bank to them the officials told her that there was a new man or a yearly housecleaning or something of that kind to account for the errors, all of the reasons confessed with masculine magnanimity. When she told her husband of her experience he said it was just like a woman to go around looking for flaws in things and seemed to

think that the errors should have been allowed to pass unchallenged.

"The little boy heard the various conversations and shortly after announced his intention of opening a bank account for himself where he would not be bothered by a woman's lack of business experience, a point of view that his father heartily applauded.

Women and the Banks.

"The opening of the business world to women has made a great deal of difference in this question of banking. At the present day in the middle class family the girl is brought up with the idea of learning something of the business of a livelihood, and consequently her parents realize that

A STATES RIGHTS DECISION

Privilege of Eminent Domain in Montana Denied a Jersey Corporation.

A company organized under the laws of New Jersey for the purpose of creating and transmitting power has been denied the privilege of exercising the right of eminent domain in Montana by the supreme court of the latter state. The company had erected a dam across the Missouri and was

public or quasi-public uses can be derived only from the state wherein the same is located; no state and no foreign authority can grant this power to be exercised in respect to land situated in another state. By implication any state could forbid the construction of a canal, railroad or any other road within its boundaries except by companies organized under its own laws; the federal congress having delegated authority only to establish post roads.

The authority of the states over public utilities conducted within their respective boundaries is complete and undivided. A state might, if it chose, isolate itself by failing to construct and preventing the construction of any roads whatever; and the commerce clause of the federal constitution would not avail except to prevent the closing of navigation and the laying

of imposts. No state would do anything so foolish; but it seems worth while to revert to first principles by way of countervailing the extraordinary arguments of those who would reduce the states to political nonentities and thus who assert that the creation of the New Jersey, the Delaware and other legislative trust factories have the right of entry everywhere.—Philadelphia Record.

Must Be Filtered.

Roderick, the 2-year-old hopeful of a physician, had from the period of his earliest understanding been impressed that he should never drink unfiltered water. He listened attentively to the Bible story being told him where Moses smote the rock and the water flowed out to quench the thirst of the Israelites, and interrupted his narrator to ask gravely, "Was it filtered?"



A WEALTHY WOMAN OF THE FUTURE.

ary requisition blank. He asked with a great deal of enthusiasm regarding the time when the interest would be due, and when we had finished and handed out the pass book he tried to take it, but his maternal relative was too quick for him and in a moment it was in her shopping bag. "He looked at the book, then at her and then at the bookkeeper. Finally he blurted out: "I'd like to know what good I'm going to get out of this as long as she keeps the book? It's worse than not having any money at all!" "His dignity as a man had been assailed and when he went out he was reemonstrating. The reemonstration apparently had some effect, for the next time he came he came alone, presented a check for payment and seemed to have grown about half



WOMEN CAN NEVER UNDERSTAND BANKING METHODS.

the sooner she is taught to take care of money the better. "This same rule holds good with the very rich, especially in families where such wealth is to be inherited that its responsibility becomes a serious matter. The most thrifty and economical people in the world are the children of royalty. At the nursery age they are taught to save and spend wisely, preserving the golden mean between stinginess and lavishness, which is about the hardest problem the parent has to struggle with." "The Saturday morning depositors are an interesting spectacle. The boy in uniform who opens the outer door is just as deferential to the messenger as he is to the small boy who alights under feminine chaperonage from the auto. "The line is composed of children of all ages and sizes and they are as intent on the matter in hand as if they were at a theater. The wise parent or guardian sits apart and allows the little business man or woman to transact his or her own affairs, a self-restraint which is usually rewarded by a confidence on the subject just as soon as the matter has been accomplished, endeavoring to secure lands farther up stream, which had been submerged by the impounded water. Condemnation proceedings had been begun and a decision rendered in favor of the company; but, on appeal, being made, the supreme court held that a foreign corporation was authorized neither by the constitution nor the laws of the state to exercise the right of eminent domain. "Regardful of the far-reaching consequences of its ruling, the court limited the application thereof to corporations of the class to which the one involved in the case belonged; thus water and power companies not holding a charter from the state wherein they operated would come under the rule, but a railroad, though organized outside of Montana, might, nevertheless, enter the state and condemn lands needed for roadway and terminals. The right, indeed, is expressly given to railway companies by the laws of most of the states to extend into and connect with existing lines under their territorial jurisdiction. The importance of the decision, however, is that it affirms the general rule that the right to enter upon land and take it for

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