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MR. HARRIMAN'S "BIG FOUR"

(Continued from First Page.)

over the prairies of the west and the southwest were kept busy defending themselves against suits for damages for killing cows or hogs that had wandered upon the tracks. Usually the roads tried to settle amicably with the owners, and young Lovett showed himself a skillful diplomat in work of this kind. But all the while he was doing something more than planning defenses for damage suits. Before he was 20 years of age he saw clearly what Texas was to be as a route for a transcontinental railway system.

Master of Railroad Law.
You can picture to yourself this ambitious young lawyer posing himself up on all the details of railroad law, studying statutes, and particularly the way in which old railroadmen could be made weak or even bankrupted. Gradually it came to be said in Texas that young Lovett was the smartest, brightest railroad lawyer in the state, as gradually he was given more and more important railroad work, and finally it came to pass that C. P. Huntington, who always kept his eyes open for capable young men, made Mr. Lovett the general counsel for all the Southern Pacific lines in Texas.

After Mr. Harriman and his Union Pacific railroad bought the control of the Southern Pacific he took a special fancy to Mr. Lovett, who came to him with his own property. In fact, Mr. Harriman tied up with Mr. Lovett, as the saying is, and in business and pleasure the two men became almost like Siamese twins. When Mr. Harriman traveled he would not go unless Mr. Lovett was with him, if that traveling companionship could be secured without interfering with business. It is upon Mr. Lovett that Mr. Harriman relied in the main for counsel on delicate and important legal questions. And when he was perfecting his new organization he named Mr. Lovett general counsel for what is called the Harriman line. On a cry from the Texas boy, who 21 years before was patiently reading Blackstone and fingering his way through the Texas statutes.

If you were to meet Mr. Lovett, not knowing that he is a lawyer, you would never dream that this sport-loving, bright-eyed, quick-moving man has gained the reputation of being one of the most clear-headed, subtle and acute of all the lawyers now in the employ of railway organizations of the United States. You can judge his sense of humor when it is said that he named himself, when asked for his political affiliations, as a democratic mugwump. There have been lots of republican mugwumps in the northeast, but not many democratic mugwumps.

Director of Maintenance.
Mr. Lovett and Julius Kruttschnitt, since their association as lieutenants of Mr. Harriman, have never had an important difference of opinion. The lawyer defers to the man who is the supreme director of maintenance and operation of the Union Pacific and nearly all of the allied Harriman lines. On the other hand, what the lawyer advises, as a lawyer, "goes" every time with Julius Kruttschnitt.

Here is a man of most intense concentration of purpose in business. He thinks, dreams and lives with the Harriman system. It is everything to him in the world, excepting his family. He is sure that it is the greatest business organization that the world has ever known. He is as proud of it as he would be of his own. He is as proud of it as he would be of his own. He is as proud of it as he would be of his own.

Like Mr. Lovett, Julius Kruttschnitt was born in the far South, in New Orleans, and six years earlier than the date of Mr. Lovett's birth, which occurred in the year before the outbreak of the civil

war. He was only 19 years of age when he received the degree of civil engineer from Washington and Lee university. Railway men say that at the time of his final examination he received the highest mark which up to that time had been given by the university to any one taking that degree. You see he was gifted at birth, apparently, with a mind that was able to grasp mathematics with the understanding and the fascination with which most boys read "Robinson Crusoe".

At one time his friends expected that Kruttschnitt would become a professor of mathematics. But when he was a teacher in a school near Baltimore for the five years following his graduation, in his leisure hours he grew accustomed to watch the surveying then in progress for the construction of a new railroad from Baltimore to Washington. The work fascinated him, and after a time he made up his mind that his proper field was the mechanics and engineering of railway construction and operation. After that he was very glad to get employment upon a new railroad under construction in Texas, and after it was in operation he advanced from the humble position of roadmaster, up and up, exactly as some of the engineers and surveyors of the Pennsylvania railroad system have been promoted from minor positions until at last they have held important places upon the executive staff, some even becoming president.

Found by Huntington.
It used to be said of Kruttschnitt that he could survey without an instrument; that if he had a jackknife and a piece of wood he could whittle out an implement with which he could take an elevation. He seemed to know instinctively what the best layout for a railroad would be. Naturally, C. P. Huntington heard of this bright chap when Huntington was pushing that part of his Southern Pacific railway system which extended from El Paso, Tex., to New Orleans. Kruttschnitt was exactly the kind of a man sure to appeal to Mr. Huntington, who was very fond of young men who had great intensity of purpose and supreme power of concentration, men who could say in ten words a good deal more than most other men could say in 100.

It was six years after he had taken up railroading that this former school teacher became Huntington's assistant general manager of the Southern Pacific lines east of El Paso. Not so very long after he had secured this promotion he seemed to know the line history and everyday behavior of every rail and every tie upon the lines under his charge. Riding upon an engine he could tell with his eyes shut the position of every bolt and nut. Such expert knowledge as this and his initiative placed him in San Francisco as general manager of all the Southern Pacific lines just ten years after he had entered the employ of C. P. Huntington. This promotion came to him in 1888, and three years later he had the burden of four vice president placed upon his shoulders.

Mr. Kruttschnitt was early convinced of the necessity of perfect team work if there is to be perfect railway organization. You may think it strange that a person of such personality should have been without friction with other executive officers of the Harriman railway system. But it is a peculiarity of this organization that the more brains each lieutenant has, the more easily, apparently, he associates with the others who are responsible for the operation and maintenance of the system.

It is believed to have been at the suggestion of Mr. Lovett that Mr. Harriman abandoned the old method which has characterized railway organization since railways were first operated in the United States, and instead made each of the executive heads a vice president. At all times it was a plan which met with Mr. Kruttschnitt's cordial approval. You see if all are vice presidents and if each one has equal authority in every department, and one month or one year may be in control of one department, and another month or another year in authority over another, then opportunity for all friction is removed. Each executive has become a standard part of the great machine. If one executive dies or resigns another is ready on the instant to step into his place.

The Traffic Manager.
Mr. Harriman was recently described as a human dynamo, but if ever there was such a creature his name is John C. Stubbs, another exceedingly important Harriman lieutenant. To make every railroad man believe this it is only necessary to tell him that Mr. Stubbs is really the traffic manager of about 30,000 miles of railroad—that in this particular he directs railways which, in their tracks, were carried from east to west in a single line would completely encircle the globe and lap over some 5,000 miles.

To be a good traffic manager, even in a small district, a man has got to know exactly what all of the traffic will come into or go out of that district. Even in a state as small as New Jersey, for example, this is no easy task. But to know the traffic that may be handled by railroads having 27,000 miles of tracks is to have accurate statistical knowledge of pretty much all of the production in the United States. A man must have a natural gift for such work. All the training in the world would not make a competent traffic manager out of a man who knew how to write beautiful poems, compose music or to be the author of a best selling novel.

The Spanish have a problem in which they express the idea of expertise and facility in handling many things. They say: "He has good fingers for the piano." That exactly describes John C. Stubbs. He could tell you any day not only how many

cars are needed to move the products in any district which the Harriman system covers, but he could tell you where these cars are. His associates sometimes laughingly declare that he seems to have a sort of hypnotic vision which makes it possible for him to follow the movement of every freight and of every passenger car anywhere on the Union Pacific lines. Mr. Harriman never had to ask Mr. Stubbs twice to get needed information.

All that Mr. Stubbs knows of railway operation and traffic management he has taught himself. He drifted west from his native place in Ohio and got a job as freight clerk at Oakland, Cal., where the Central Pacific, now the western link of the Union Pacific, terminated. That was only four or five years after C. P. Huntington, Mark Hopkins, Crocker and Leland Stanford had finished the Central Pacific railroad making connection with the Union Pacific, thereby giving to the United States the first transcontinental line. So Mr. Stubbs, beginning railroading when 21, has actually grown up with the Union Pacific.

Ahead of His Time.
Even as a clerk in Oakland, Mr. Stubbs was way ahead of his time. He knew what was coming in the way of Pacific railway development. What he predicted was realized, and so pleased was Mr. Huntington that he made him assistant general freight agent. This was in 1881. In that office Mr. Stubbs was not satisfied simply to move cars. He went all over the state of California to see what the farmers were doing, how much business the miners were to offer and he was able to predict in the spring of every year the actual amount of the crops that were harvested. One man recently said to him: "Stubbs knows just how many peaches are on the trees in California and how many tons of ore will be shipped out of Arizona." And this man might have added that long before other railway men thought of doing such things Stubbs also knew how many orange groves there were in southern California, and where each grove was, and where were the best prune orchards, and how many tons of prunes would be offered each year for shipment to the coast.

Meanwhile Mr. Stubbs was working out the problem of how best to haul traffic for long distances without breaking the freight and with the highest economy. Mr. Harriman early learned to accept Mr. Stubbs' statements without any question and he knew that, more than any other one man, Mr. Stubbs showed how it was possible to increase and expedite and operate at low cost long-haul traffic. Today he is vice president and traffic director of the entire Harriman system. He is a man of perfect sympathy and in cordial co-operation as well with Julius Kruttschnitt, Robert Lovett, A. J. Moler and the other lieutenants. And of the great quartet he is the oldest—he is 62—while Judge Lovett is the youngest. He is 62, while Judge Lovett is the youngest. He is 62, while Judge Lovett is the youngest.

Manager Mohler's Rise.
Some years ago one of the big men in a trunk line system which has its terminal in New York was asked by a friend if he could tell him anything about A. L. Mohler, who had something to do with "Jim Hill's" railway out in St. Paul. The New York railway man had never heard the name before. Thereupon he was informed that the time was past to come when he would hear of Mohler, "for he is certainly one of the big guns in railway management." Such he most certainly became, when Mr. Harriman took him away from Mr. Hill.

As his name indicates, Mr. Mohler is of Pennsylvania Dutch origin. Born at Ephrata, Pa., he yet began his railway career with the Chicago & Northwestern when it was a comparatively small road, and long before Marvin H. Hight and Louis D. Long had taken it 1,000 miles across the unpopulated prairie. The road remained a humble clerk only a little while, and then, like the present president of the Boston & Maine, Lucius Tuttle, he became a station agent.

While thus employed at Erie, Ill., his superiors found that he had a native-born gift for figures and accounts, and in that way he became traveling auditor for a railroad west of the Mississippi. Such he was when he fell under the eye of James J. Hill, then keen to see that the best men to help him convert the old St. Paul, Minneapolis & Manitoba railroad into the Great Northern system, and Mr. Mohler became that road's general freight agent. This was in 1883.

There followed promotion after promotion, until, at the end of seven years, Mr. Mohler found himself vested with the title and authority of general manager of the Great Northern. As such he worked out many of the problems whose proper solution have helped spell success for the Hill properties. Eight years later Mr. Harriman annexed him, and so he has the honor of being the first of the "big four" to secure Mr. Harriman's confidence.

What he has had Mr. Harriman's full confidence from the start is shown by the fact that the latter at once made him president and general manager of the Oregon Railroad and Navigation company, a particular Harriman pet. Today Mr. Mohler is also a vice president of the system. It is because of his peculiar managerial qualities that he is held by Mr. Harriman in such high business esteem.

These four men—Lovett, Kruttschnitt, Stubbs and Mohler—make the quartet, the big four, who were Harriman's organizers of an army of which he was the commanding general, would each be a major general in command of a corps.

Cranberry Crop Injured.
NEEDHAM, Wis., Sept. 2.—Reports received here from various points in this, the greatest cranberry district in the west, show that the crop has been practically ruined by frost and fire.

Results Counts—

Better sleep,

Steady nerves,

Good digestion,

Clear brains

follow a change from coffee to well-made

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HARRIMAN'S LIFE AT END

(Continued from First Page.)

and evidently a tottering ruin, was taken over from the receivers by a syndicate headed by Kuhn, Loeb & Co. for \$50,000,000, and the assumption of \$27,000,000 in debts. E. H. Harriman was a very insignificant member of the group that made up the syndicate. But it was not his intention to remain insignificant. He became chairman of the board of directors, and assumed actual management of the road. Under his skillful direction it became solvent, then healthy, then powerful, until now it is a stupendous financial success. Harriman was the man who made it. That was his first big railroad work and perhaps his greatest.

But the Union Pacific served only to turn him into a railroad man and it began a long series of accumulations by which Harriman and the party he created placed unrelenting fingers upon railroads in every corner of the country. The Pennsylvania, New York Central, Baltimore & Ohio, Reading, St. Louis & North Western, Hudson and the Norfolk & Western, are some of his principal prizes. He owned these railroads because when he was in a railroad at all he was the only force in it. When that was not possible he withdrew his interests and went somewhere else.

Building Up Fortune.

He began to build up a system of financial credit out of the funds of his railroads which made him a banker on a huge scale without having to run a regularly organized bank subject to government restrictions. It is said that Wall street depended upon the money that the Harriman interests could supply, and that recalling it would upset hundreds of operators. He owned the control of the Wells Fargo Express company, and he made his ownership felt there just as he made it felt in the Illinois Central when he ousted Stuyvesant Fish from the presidency, because Fish had dared to pursue a policy that was contrary to that of E. H. Harriman.

He was sometimes beaten in the railroad arena. Edwin Hawley maneuvered him out of the control of the Chicago & Alton with its rich territory, and he suffered in the insurance investigations in spite of clever schemes to head them off. He is said to have been deeply concerned in the Equitable Life company, but his attempts to defeat the investigation from his seat safely away from the firing line merely brought him the enmity of Thomas Fortune Ryan and James Hazen Hyde.

As a Railroad Builder.

In his later years he shone as a railroad builder. He had shown himself to be the equal of James J. Hill and older generation builder Henry C. Frick, William Rockefeller, James C. Stillman, and William K. Vanderbilt. His enemies were legion. He had been strong-handed in his methods always and the financial world was full of men to whom his personality or name were anathema marathas.

His Personality.

But aside from his business methods he was not an unattractive personality. His devotion to his family, his boys and girls was noticeable and he was interested in many of the rich man's sports. He liked fine horses and fine yachts, and he played whist like an enthusiast. His private philanthropies were quiet, but munificent. On the eastern side of the city he built a club for \$250,000 that he maintained with his own contributions. He gave the club not only his money, but his whole hearted interest and personal guidance.

He was careful to see that his charities were not flaunted before the public. His devotion to his family, his boys and girls was noticeable and he was interested in many of the rich man's sports. He liked fine horses and fine yachts, and he played whist like an enthusiast.

He lived luxuriously, having two houses in fashionable districts and a magnificent estate at Arden, where he owned 3,000 acres of land in the Ramapo mountains. His family moves in aristocratic and very exclusive society.

Accomplished Great Deeds.

Harriman lived a life particularly favored by fortune in the accomplishing of his greatest aims. He was a master of details, a genius in the transportation powers in America. He was a financier who took rank and fought on equal ground with Morgan and Rockefeller. He met Hill on his own ground as a maker of industrial empires and the chances were against him. His brain was as acquisitive for information and knowledge as his hands were for gold, and he once led an expedition from Alaska to Siberia that added greatly to scientific knowledge of the world. He was a dreamer of stupendous dreams. By giving up everything else in life he made his dreams come true. But his burdens were too great for his frail body and he paid for his greatness with his life.

IN OMAHA YEAR AGO TODAY

(Continued from First Page.)

official home of Mr. Harriman's greatest railroad. The news was telephoned to the headquarters by The Bee, Thomas M. Orr, assistant to the vice president and general manager, who has been with the road since the time when Mr. Harriman first came to Omaha, was the first man reached. Mr. Orr was greatly shocked and said: "His death is a shock even though we were partly prepared for it. We still had the belief of the public that while his condition was a matter of detail it was not critical. No man has ever done more or even as much as Mr. Harriman in the development of the west in the building of railroads and in other ways."

Friend of His Employees.

W. L. Park, general superintendent of the Union Pacific, said: "It is with very deep regret that we hear it. We always looked upon Mr. Harriman as a friend of the officials and employees. Everything he ever did was for the betterment of the personnel and the upbuilding of the physical property of his system. He was tending always to push up, never downward, to make a better railroad and to have it better operated. He made better railroad men of us all and he made a better railroad."

The news was the one theme of discussion throughout the business circles from the time it became public. Business men of Omaha to whom Harriman had always seemed so vital a factor in the commercial and industrial world, were deeply affected by the report of his death, especially in view of the fact that rumors had been sent out saying he was improved. These rumors, however, had not succeeded greatly in stimulating hope, for the underlying belief that Mr. Harriman was in a



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U. S. Bonds for Circulation 300,000.00
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Cash at Home 780,593.93 3,153,148.95

\$7,938,689.29

LIABILITIES.
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Surplus 350,000.00
Undivided Profits 74,573.63
National Bank Notes 300,000.00
Due Depositors 6,714,115.66
Total\$7,938,689.29

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more dangerous condition than bulletin from Tower Hill, would admit, was too strong to be uprooted by the cheery statement, whose glow of hope was flitting on its face.

Henry W. Yates' Tribute.

Conceding Mr. Harriman to be the country's greatest business man, Henry W. Yates, president of the Nebraska National bank, doubtless expressing a popular feeling, had this to say:

"Although Mr. Harriman was the greatest business man this country has known, and his death is the greatest possible loss to the business world, I think it will not disturb business conditions in the west at all. The only place that will be affected is the one place that will be affected by the loss of the man who has been gambling on Mr. Harriman's foresight and ability will suffer."

"But Mr. Harriman himself was too great a man not to prepare for his own death and his system will go on without his personal guidance just as it has gone on during the last six months. His trained associate can carry on his work. One inevitable result will be an easing of the money market. Mr. Harriman was an enormous user of capital and with him gone there will be a vast amount of money loosened from his great plans."

"I had the greatest possible admiration for the man and believed in him too much to think that he would leave his system of railroads unorganized when he knew that he was near the end."

Stocks Are Safe.

So far as the stock market is concerned, Omaha men will not be much affected by the death of Mr. Harriman, even if the market breaks badly when it opens. Mr. Harriman died after the market of Thursday had closed. Most local men who dabble in stocks had feared the death of the great railroad magnate and had sold out their holdings.

This applies to men who bought on margin. Those owning Union Pacific stock outright will not be immediately, at least, affected, for the fall or increase of a few points day by day makes no real difference to them.

"There will be no local flurry," declared F. C. Hollinger, "manager of the Omaha branch of Logan & Bryan. The Omahans who were in Union or Southern Pacific anticipated Harriman's death by getting out some days ago."

WILL BE NO CHANGE IN POLICY

Magistrate's Death Will Not Directly Affect Operation of Railroads.

NEW YORK, Sept. 3.—Following the expressions of deep regret on Mr. Harriman's death, Wall street began to consider the question as to what the effect might be on the properties under his control and the financial world generally.

In this connection it was pointed out that Mr. Harriman's friends and the leaders of the financial world generally have known for some months that the malady with which he was afflicted was not curable and that it was only a question of time until, even if he rallied in the present attack, it would be necessary for him to lay down the active direction of the great railroad fabric that he had built up. As these facts were known to the men whose influence is greatest not only in Wall street, but in the general business affairs of the country, it was assumed by good judges of the situation that undoubtedly ample preparations had been made for the eventuality of his death or retirement.

No Shock in Wall Street.

Mr. Harriman's death comes at a time when in general the business affairs of the country are in excellent condition, with a realization of those bountiful crops, which he himself in one of his last notable interviews prophesied would be the sustaining factors of American credit. With

these factors in mind and the general knowledge that Mr. Harriman in any event could not continue his active career, Wall street had already prepared itself for the loss which came today. There was no feeling of shock or alarm, therefore, when the announcement came, beyond the sentiment of universal personal sorrow and as the hours progressed it became evident that there was a general feeling of security and even of serenity as to the future.

M. P. Train Goes in Ditch.

KANSAS CITY, Sept. 3.—Missouri Pacific passenger train No. 901, west-bound, was derailed near Palmer, Kan., 150 miles west of Kansas City, early today. According to railway officials in the local office of the company, a number of persons sustained slight injuries, but no one was fatally hurt. Two coaches turned over. The wreck was caused by a broken rail.

PEARY IS TAKING HIS TIME

(Continued from Page One.)

The ceremony occurred in the great hall of the university in the presence of a company numbering 1,200 persons, including a number of scientists. When Prof. Torp handed the parchment to Dr. Cook the explorer was unable to speak for five minutes on account of the continued applause.

MEMBER OF EXPEDITION DROWNS

Marvin Meets Death While Returning from North.

ELMHURST, N. Y., Sept. 3.—J. C. Belmont of Ithaca, a member of the Peary relief expedition of 1901, last night received the following message from Commander Peary, dated Battle Harbor:

"Break news of Marvin's death to his mother immediately before she sees it in the papers. Drowned April 10, forty miles north of Cape Columbia, while returning from 83.3 north latitude. Great loss to me and to the expedition. Every

member sends deepest sympathy.

"PEARY."
Yesterday a movement was started to give Mr. Marvin a great welcome on his return from the north, and the members of his family only yesterday were planning a celebration on his homecoming.

A Narrow Escape.

Edgar N. Bayless, a merchant of Robinsonville, Del., wrote: "About two years ago I was thin and sick, and coughed all the time, and if I did not have consumption, it was very near to it. I composed using Foley's Honey and Tar, and it stopped my cough, and I am now entirely well and have gained twenty-eight pounds, all due to the good results from taking Foley's Honey and Tar." Sold by all druggists.

The Weather.

WASHINGTON, Sept. 3.—Forecast of the weather for Friday and Saturday:

For Nebraska, Iowa, Wyoming, Missouri, and Kansas—Generally fair Friday and Saturday.

For Colorado—Generally fair Friday and Saturday, except local showers in mountain districts.

For South Dakota and Montana—Generally fair Friday and Saturday.

Temperature at Omaha, yesterday:

Hour.	Temp.
6 a. m.	65
7 a. m.	66
8 a. m.	67
9 a. m.	68
10 a. m.	69
11 a. m.	70
12 m.	71
1 p. m.	72
2 p. m.	73
3 p. m.	74
4 p. m.	75
5 p. m.	76
6 p. m.	77
7 p. m.	78
8 p. m.	79
9 p. m.	80

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