

EVOLUTION OF THE BANKER

Judge William Logan in Speech Before Group Eight of Illinois, Brings Out the Striking Contrast.

BANKERS OF DAYS AGONE

Wore Side Whiskers, Silk Hat and Double-Breasted Coat—Now They Are Younger Men, Willing to Do Everything.

Judge Wm. Logan, president of the State Central Savings bank, made the following address before Group Eight, Illinois Bankers' Association, at Carthage, Ill., which the Carthage Republican says was a most excellent one and unusually interesting.

When Mr. Ferris invited me to attend this meeting and as he said, make a little talk, I questioned his judgment in the selection of a speaker, but felt personally complimented at being remembered.

For I too am at least a partial product of this imperial state of Illinois, having been brought here more than 55 years ago, a small boy, by my father, to grow up and help him make a farm and home for a brood of ten.

After sixteen years of rather reluctant effort in the cause, I broke away from the farm and paternal control, took Horace Greeley's advice and went west, not so far but that after twenty-two years I could get back and settle on the west bank of our great river, at a point where the first sight to greet my eyes in the morning is the majestic hills of old Hancock. So while not a member of your association, I feel at home among you.

I am particularly interested in and impressed with the splendid achievements and helpful work of the young bankers of the country. When I first came to Illinois, in 1852, there was not a bank in Hancock county, nor a railroad rail within her borders. The transformation has been marvelous, and the banks and bankers have done their full share in bringing about present conditions.

I never saw a banker until I was fifteen years old, and stood in the presence of the first one I met with fear and trembling. He wore side whiskers, silk hat, a double breasted black frock coat buttoned to the chin. He was tall and thin, severe and sedate, and to me was a fearsome object to look upon. He is gone, has been pushed out of his place into obscurity by the hustling young fellow in a short coat and derby hat, with an honest purpose in his heart, he has made himself the most obliging, the most useful and helpful member of the community in which he lives.

He is on hand at all times and all places; is secretary of all or most of the lodges, societies and associations of his town; clerks at public sales, writes letters for his customers, figures up the farmer's scale tickets and sees that the check is for the right amount; then says, "Uncle John, I will give you credit for this. Take this check book and draw on us at your pleasure. It's a good deal safer to carry a check book than a lot of currency around in your pocket."

He is ready to work 365 days and some nights every year, if necessary, to keep things going and increase his bank footings a little over the year before. Always at work, always ready to oblige, has a perfect system for the collection of everything, everywhere, and can send his customer's money for him to any part of the civilized world at the minimum expense.

From the autocrat of early days, the banker has evolved to be at least a fairly respectable citizen, as plentiful and rendering his services at less cost, than harvest hands. And how they grow! The errand boy of fifteen years ago in the bank of which I am the president is today a stockholder, a director and cashier. The janitor of ten years ago is the head bookkeeper. The great banks of Chicago are manned and managed almost entirely by the farmer boys of the prairies. I knew a little red-headed urchin in North Missouri forty

Valuable Laxative Free

Next to food itself there is nothing of greater importance to the human system than to make that food do its duty. By duty is meant to furnish health strength and rich blood to the body. It is necessary first of all to chew food thoroughly. Next the stomach must be in condition to digest it, and the bowels to churn it ready for removal. An- right here so many find their greatest trouble. The fermenting, undigested food stays in the stomach and bowels impairing the nerves and blood, giving rise to sallow complexion, headache, sour stomach, bad breath and often serious affections like skin diseases.

All this is due to impaired digestion and to a refusal of the bowels to do their work. The best way yet found to strengthen the stomach and tone the bowels so that they will do their work is by the use of such a grand laxative tonic as Dr. Caldwell's Syrup Pepsin, now for nearly a quarter of a century the one most important household remedy. It is a remedy and sure relief that all the family can use for the cure of constipation, indigestion, liver trouble and all other ailments of the stomach, liver and bowels.

Thousands of American families use it regularly for these troubles, for it can be given with safety to the smallest child in the home. As well as that of John Smith, Moorhead, Miss. they would soon think of being without the actual necessities as without Dr. Caldwell's Syrup Pepsin. But realizing how skeptical many people are about a laxative, owing to the difficulty of finding one that is genuinely good, Dr. Caldwell will send a free sample of his remedy to anyone desiring it. He will cheerfully do this, so do not hesitate to make the request. The remedy can be bought of any druggist at only fifty cents and one dollar a bottle, the large bottle being for family use.

Dr. Caldwell personally will be pleased to give you any medical advice you may desire for yourself or family pertaining to the stomach, liver or bowels absolutely free of charge. Explain your case in a letter and he will reply to you in detail. For the free sample simply send your name and address on a postcard or otherwise. For either request the doctor's address is Dr. W. B. Caldwell, R. 505 Caldwell building, Monticello, Ill.

years ago who is today president of one of New York's great national banks. The young fellows, backed by their elders, are in the front and are going to stay there, because they are the personification of good nature, persistence and perseverance. They know their business and have the strength, energy and courage to attend to it. They keep abreast of the times and posted on the value of everything, and particularly on the varying and intricate conditions of the business world.

They need no state to guarantee their deposits, no postal savings banks to put their money in. No business on earth of the same magnitude, or of any considerable magnitude can show as small a percentage of loss as that on bank deposits. The banks have lost one hundred times as much money by the people as the people have lost by the banks. As time goes on the banks will secure more stringent laws for their own and their patrons' protection. Losses by mismanagement, defalcation, and the protested notes of patrons will grow less and less as the laws affecting them grow more and more stringent.

The banks and bankers of the country are just as necessary to the welfare and progress of our national life as any other part of it, money is the blood of commerce. Commercial life without money and credit would soon wither and die.

The principal business of the bank and banker is to gather together the idle money of the country and intelligently inject it into the arteries of commercial life. How well they have done it, how well they are doing it, let the record tell. I have no apologies to offer for them.

The banking business has so grown that there are more banks in proportion to population three times over in this country than in any other nation in the world. There is scarcely a hamlet with 300 inhabitants in all this vast land without a bank. Their necessity is the reason for their existence.

As a rule the banker is the financial representative of his community. As such it is his business and becomes his duty to assert himself in matters affecting his own interest and the interest of his people in monetary affairs and legislation pertaining to them.

The United States has the best monetary system it ever had. It carried the nation through a great civil war. It did its whole duty during the Spanish war and the different embroglios appertaining thereto. The material growth and progress of our country since the first green-back and the first national bank notes were issued has been unparalleled in the history of the world. The present system has been a faithful and most helpful servant in our task of nation building, and the law-

makers who represent us in the congress and senate should be warned that we as citizens and bankers object to trading it for any asset currency scheme or central bank octopus. For forty-eight years the people of these United States have had good money. Not a dollar has been lost by the billholder. There are men in this assemblage past middle age who never saw a bad dollar. I can remember when the value of a \$20 bill fluctuated more than the price of wheat on the board of trade. God forbid that we ever should return to those conditions.

The scheme of crafty Shylocks to consolidate and concentrate the wealth and power of a few of the controlling banks of the country in a great central bank of issue, with its branches at every point of vantage, means the extermination of the community bank. Such a bank would be like an hundred Standard Oil companies rolled into one.

The asset currency scheme is worse if possible. Both are so bad that they should not be considered by an intelligent people.

Under the present system the brain and brawn of these United States have worked and wrought and accomplished the greatest work of nation building under the sun. If the present system has defects, remedy them. If it is not elastic enough, make it more so. It can easily be done, and the crafty plotters for asset currency and central bank monopoly know it so well they dislike to have the ways and means of doing it suggested to them. It is the country bank they want to put out of business, and build upon the ruins of a diversified and well distributed banking system, a colossal centralized monster that will rule this country and its industries with a hand of iron.

It has been said that a Roman emperor fiddled while his capital burned. If you love your country and desire to remain a potential factor in it, do not emulate his example, or you will stop fiddling some day to find you have been put out of business by a hydra-headed colossus that will make the Standard Oil company look like an ant beside an elephant.

Do not be misled by the sophistry of the financial demagogue who wants to issue currency backed by air, of their central bank plutocrat who wants to hog the whole thing himself. The people of this country have good money now and have the right to have it for all time to come. When the schemes of asset currency visionaries and central bank monopolists are relegated to oblivion and the originators given to understand that the people of this republic will not have any currency circulated except that which is backed by the whole strength and power of the government and through it by the people, then and not until then will we have peace and stability along financial lines.

On the shoulders of the young bankers the responsibility of carrying on the banking business of the country now largely rests. They are so strong, so efficient, so well equipped for their work, that the load to them is but as a feather, and those of us who have passed the age for strenuous activity can rest content that the young fellows in the short coat and the derby hat will not fail.

The Carthage Republican in closing its account of the meeting said: A. O. Wilson, vice-president of the State National bank, St. Louis, made the principal address of the afternoon, his theme being an explanation of the working of, and a strong argument for a central bank. The sentiment of the convention was opposed to the central bank and Judge Logan of Keokuk exhibited rare restraint, because of the lateness of the hour, that he did not leap on to Mr. Wilson's paper and read it argument for argument.

DENMARK.

The Baccalaureate sermon preached by Rev. William T. Butcher of Salem, Iowa, was well attended and we bear only words of praise of his effort on that occasion.

A musical program was given on the evening of June 7 by the graduates in music, assisted by members of the alumni of Denmark academy.

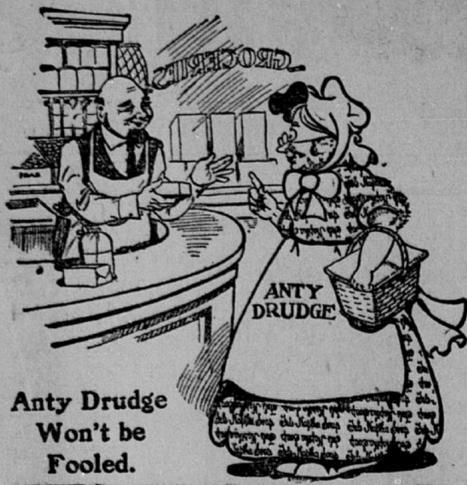
Those who graduated from Denmark academy this year are: Miss Edith R. Wilson, Miss Jean Flohrer of Denmark; Miss Grace H. Dawey and Miss Mary E. Grossman of Sawyer; Miss Henrietta C. Gram of West Point, and Hugh B. Woodruff of Denmark. The commencement exercises were on Wednesday morning, the 8th of June. Dinner by the ladies entertainment committee in the basement of the Congregational church at 12 m. Toasts up stairs in the church at 2 p. m., and the commencement address at Academy hall at 3 p. m., by Rev. Steno of Grinnell college, at 8 p. m. the alumni social.

Mr. and Mrs. Horace Sawyer entertained at dinner Thursday Mr. and Mrs. A. Smalley and Mrs. Park and daughter, Miss Ruth.

Mr. and Mrs. Jonathan Porter are entertaining Mrs. Porter's sister and her two sons, of Borry City, Iowa. Mrs. Porter is entertaining her sister, Mrs. Camack of Fort Madison.

Miss Jessie Woodruff, accompanied Mr. and Mrs. Charles Woodruff of Sawyer to Fort Madison Sunday evening to hear Rev. Moody at the C. E. convention that was held there Saturday and Sunday.

As a delegate from the Denmark C.



Anty Drudge Won't be Fooled.

Grocer—"There's your butter, tea, and baking powder. Now as to soap, I want you to try this instead of Fels-Naptha. It's said to be the best in the market."

Anty Drudge—"Say, Mr. Grocer, that's enough. Unload this basket. I don't know but what you've given me a fraud butter or tea, or a hurtful baking powder. But I do know you are trying to fool me into buying an imitation of Fels-Naptha. It don't go with me. After this I'll go where I can trust the grocer to give me what I ask for."

Fels-Naptha itself does the work of loosening the dirt from the fabric which every other soap leaves you to do with the washboard. With Fels-Naptha there's no backache, no long bending over the wash-tub, as with other soaps. Your clothes will wear twice as long, because boiling or scalding softens the fibre and rots the clothes. And they'll be whiter and cleaner. But Fels-Naptha must be used according to the simple directions on the red and green wrapper—and in cold or lukewarm water.

E. society, Miss Ruth Park went to Fort Madison Saturday morning and returned Monday.

Rev. William T. Butcher was entertained at the home of Mr. and Mrs. Raymond Murphy, while in our city.

Mr. and Mrs. Murphy of Burlington will take supper with Mr. and Mrs. Sawyer tomorrow evening, and then attend the musical at Academy hall, where Mrs. Murphy will sing. Mrs. Murphy will be remembered as Miss Minnie Chickering.

Rev. H. L. Henn was out of town Sunday.

Dr. Philpott of Ft. Madison was called twice in 24 hours to the bedside of the only living child of Mr. and Mrs. Lewis Wright, who is suffering a relapse in scarlet fever, but there are hopes for his recovery.

Miss Pearl Hazen is home after her year of school work in Dakota. She expects to attend summer school at Cedar Falls.

Mr. and Mrs. Hazen are entertaining guests from Mount Pleasant. Grandma Houston is expecting some cousins from Ohio to visit her this week.

Nearly every home in town will have guests this week, coming for the commencement exercises.

Prof. Hervie Hazzen, who has been at the head of Denmark academy for the past year has been chosen to succeed himself next year. He has also been chosen as chairman of the advertising committee for the short course to be held in Fort Madison.

CONSTIPATION MUNYON'S PAW-PAW PILLS

Munyon's Paw-Paw Pills are a tonic to the stomach, liver and nerves. They invigorate instead of weaken; they enrich the blood instead of impoverishing it; they enable the stomach to get all the nourishment from food that is put into it. These pills contain no calomel, no dope, they are soothing, healing and stimulating. They school the bowels to act without physic. Price 25 cents.

One of the first to file an affidavit as to the purity of ingredients contained in a remedy were the dispensers of the famous laxative tonic, Dr. Caldwell's Syrup Pepsin. Price 25 cents or \$1 a bottle of any druggist.

FRATERNAL CARDS.

MASONIC. Hall, corner Fourth and Main Eagle lodge, No. 12—Holds its regular meeting the first Tuesday evening of each month.

Hardin Lodge, No. 29—Holds its regular monthly meetings the second Monday evening of each month.

INDEPENDENT ORDER OF ODD FELLOWS. Hall Seventh and Main Streets. Keokuk Lodge, No. 13, meets regularly Monday evening at 7:30 o'clock. John Eads, N. G.; A. G. Hershey, Recording Secretary.

Puckechuck Lodge, No. 43, meets every Friday evening at 8 o'clock. J. L. Canby, N. G.; Geo. W. Immegart, Permanent Secretary.

Herman Lodge, No. 116 (German), meets regularly every Wednesday evening at 8 o'clock. A. H. Linneburger, N. G.; Albert Kleber, Rec. Sec.

Puckechuck Encampment, No. 7 meets first and third Tuesday evenings of each month. Otto Anschutz, Scribe.

A. O. U. W. Keokuk Lodge, No. 256—Meets every Thursday night at 7:30 o'clock at half over Keokuk Savings bank, corner Fifth and Main streets. Visiting brethren cordially invited. Ed. Vaughn, M. W.; A. A. Bour, Recorder.

K. of P. Morning Star Lodge, No. 5—Meets Fifth and Bioudeau, K. of P. building Tuesday at 7:30 p. m. C. B. Lark, C.ancellor Commander; J. A. Burgess, K. of R. and S. Visiting Knights fraternally invite.

KNIGHTS AND LADIES OF SECURITY, KEOKUK COUNCIL NO. 1039. Meets the first and third Monday of each month, at A. O. U. W. hall at 8 o'clock. E. E. Hawkes, president; E. Whitmarsh, Financial; Maymo C. Schenk, Secretary.

MODERN WOMEN OF AMERICA Gibbons Hall. Keokuk camp, No. 622—Meets every Wednesday evening at 7:30 p. m. Our latch string is out to neighbors, John Wustrow, V. C.; J. A. Tollard, Clerk.

B. P. O. ELKS. Keokuk Lodge, No. 106—Meets first and third Thursday nights at Elks hall, Gibbons opera house block, Sixth and Main streets. Club rooms open daily. Visiting brothers cordially invited. L. J. Wolf, M. R.; William J. Teimbold, Secretary.

ORDER OF OWLS. Regular meeting of the Order of Owls the first and third Tuesdays of each month at their hall in the Echitz building, corner Third and Johnson streets, third floor. Visiting Owls are cordially invited. Chas. Off, worthy president; Paul T. Pechstedt, secretary.

FRATERNAL ORDER OF EAGLES Keokuk Aerie, No. 658—Meets first and third Wednesday nights at Eagles' hall, corner Eighth and Main. Visiting brothers cordially invited. Frank Moeller, W. President; C. A. Noaks, Secretary.

Samuel Naylor, Jr., Sol. for Complainants.

Master's Sale OF Real Estate

In the Circuit Court of Hancock County, Illinois—in Chancery—Partition. Helen Alexander Priesman, Annie Ikard and Julia Alexander, Complainants, vs. No. 4304, Cancy Terry, Nathaniel Terry, Elmer Terry, Isaac Terry, Albert Glazebrook, Ethel Frederickson, Mrs. S. Anna Clifford, Wallace G. Humphrey, Administrator of the estate of Minerva Gagahagen, deceased, and Charles Agnew, Defendants.

By virtue of a decree of said court, entered at the March Term, A. D., 1910, of said court, in the above entitled cause the undersigned Master in Chancery of said court, will sell at public vendue for cash in hand, to the highest and best bidder, at the front door of the Postoffice in the City of Hamilton, in the County of Hancock and State of Illinois, on

SATURDAY The 11th day of June, A. D. 1910,

at the hour of 2 o'clock in the afternoon of said day, the following described Real Estate, to-wit:

Lots nine (9) and ten (10), in block twenty (20), in the original town, now City of Hamilton, situated in the County of Hancock and State of Illinois.

Provided the said bid on each piece or parcel shall be equal to at least two-thirds of the valuation put upon the same, as shown by the report of the Commissioners heretofore appointed by the Court to assign dower and make partition and division thereof, or the other pieces shall at the same time sell for enough to make the total amount of the sales equal to two-thirds of said valuation.

Said premises will be sold free and disencumbered of the dower estate therein of Isaac Terry.

In offering said premises, the undersigned Master in Chancery will first offer the said lots or pieces separately and then together and will accept the offer or bid therefor which is the largest and which will be equal to at least two-thirds of the appraised value thereof as herein above set forth.

Deed or deeds to said premises will be made to the purchaser or purchasers thereof on confirmation of said sale by the Court.

TERMS OF SALE:—CASH. Dated May 2nd, A. D., 1910.

David E. Mack Master in Chancery as aforesaid.

Chamberlain's Cough Remedy is sold on a guarantee that if you are not satisfied after using two-thirds of a bottle according to directions, your money will be refunded. It is up to you to try. Sold by Wilkinson & Co., and J. F. Kiedalsch & Son.

WABASH

No. 2, daily, leaves at 4:15 pm No. 4, daily except Sunday leaves at 4:40 am No. 76, daily except Sunday, freight, leaves at 8:10 am

Arrive. No. 77, daily except Sunday, freight, arrives at 5:00 pm No. 15, daily except Sunday, arrives at 9:35 pm No. 3, daily, arrives at 11:17 am Nos. 76 and 77 carry passengers.

Toledo, Peoria and Western Railway, xTrain 4—Leaves at 7:00 am xTrain 2—Leaves at 2:00 pm xTrain 3—Arrives at 12:05 pm xTrain 5 Arrives at 8:10 pm xDaily. *Daily except Sunday.

C. B. & Q. RAILWAY CO.

Trains leave from Union Depot Berths and tickets, Fifth and Johnson streets.

South Bound. —No. 8, St. Louis and south leave at 12:45 am —No. 12, St. Louis and Kansas City and west, south, leave at 8:40 am —No. 4, Quincy, Hannibal & St. Louis, arrive 1:15 p. m. leave at 2:00 pm —No. 10, Quincy and Hannibal, arrive at 8:30 pm No. 10 leaves at 8:40 pm

North Bound. —No. 7, Chicago, St. Paul and points west, leaves at 2:35 am —No. 13, Chicago, St. Paul and points west, arrive at 7:20 pm —No. 18, leave at 7:20 pm —No. 3, Burlington, Chicago and east, leave at 1:55 pm —No. 1, Burlington, leave at 7:35 am —No. 51, Donnellson, O. B. & K. C. and North Road leave at 8:30 pm —No. 50, from Donnellson, O. B. & K. C. & North Road arrive at 11:30 am

*No. 1, K. & W. west, leave 8:55 am **No. 5 Centerville, leaves at 7:20 pm —No. 4, from Centerville and points intermediate, arrive 1:15 pm *No. 2, from Centerville and west, arrive at 9:10 pm *No. 3, Centerville, leave at 9:10 pm *No. 6, from Centerville, arrive at 11:55 am —Daily. **Sundays only.

Rock Island. *Train 473—Leaves Keokuk..7:40 am *Train 741—Leaves Keokuk..2:55 pm *Train 472—Arrives Keokuk..8:15 pm *Train 470—Arrives Keokuk..1:05 pm

Local Freight Trains.

*Train 86—Arrives Keokuk..5:30 pm *Train 85—Leaves Keokuk..9:00 am xDaily except Sunday.

K. & W. I. ELECTRIC CO.

Leaves Keokuk. 7:10 am 8:45 am 10:15 am 12:05 pm 2:30 pm 4:00 pm 6:10 pm 7:45 pm 9:30 pm 10:45 pm

Leaves Hamilton Ja. 7:25 am 9:00 am 10:30 am 12:25 pm 2:45 pm 4:15 pm 6:25 pm 8:00 pm 9:45 pm 11:00 pm

Leaves Warsaw. 7:45 am 9:15 am 10:50 am 12:45 pm 3:00 pm 4:30 pm 6:45 pm 8:20 pm 10:00 pm 11:15 pm

West. Leaves Hamilton Ja. 8:40 am 9:20 am 10:55 am 12:50 pm 3:05 pm 4:35 pm 6:50 pm 8:25 pm 10:05 pm 11:20 pm

Arrives Keokuk. 8:50 am 9:30 am 11:05 am 1:00 pm 2:30 pm 4:00 pm 6:15 pm 7:50 pm 9:30 pm 10:45 pm

Note—Daily, except Sunday. All other trains daily.

THE OLD RELIABLE THE ALL PORTER OF THE UPPER MISSISSIPPI

3. COUGHS TO ST. PAUL. Largest and finest passenger steamers on Mississippi river.

FIRST-CLASS SERVICE. Steamer Dubuque leaves Keokuk for St. Louis every Monday and Friday at 6 a. m.

Steamer Dubuque leaves Keokuk for Davenport every Wednesday at 8:00 p. m. Steamers due to leave Keokuk for St. Paul, Minn., at 12:30 noon, on June 9, 18, 27. WM. D. STEELE, Agent, Keokuk, Iowa.

ISAAC P. LUSK, Gen. Pass. Agent, St. Louis. Lame shoulder is almost invariably caused by rheumatism of the muscles and yields to the free application of Chamberlain's Liniment. This liniment is not only prompt and effectual, but in no way disagreeable to use. Sold by Wilkinson & Co., and J. F. Kiedalsch & Son.

Dr. Pierce's Favorite Prescription

Is the best of all medicines for the cure of diseases, disorders and weaknesses peculiar to women. It is the only preparation of its kind devised by a regularly graduated physician—an experienced and skilled specialist in the diseases of women.

It is a safe medicine in any condition of the system. THE ONE REMEDY which contains no alcohol and no injurious habit-forming drugs and which creates no craving for such stimulants.

THE ONE REMEDY so good that its makers are not afraid to print its every ingredient on each outside bottle-wrapper and attest to the truthfulness of the same under oath.

It is sold by medicine dealers everywhere, and any dealer who hasn't it can get it. Don't take a substitute of unknown composition for this medicine of known composition. No counterfeit is as good as the genuine and the druggist who says something else is "just as good as Dr. Pierce's" is either mistaken or is trying to deceive you for his own selfish benefit. Such a man is not to be trusted. He is trifling with your most priceless possession—your health—may be your life itself. See that you get what you ask for.

