

ESTABLISHED IN 1858

The Strength of Years

IF it means anything to you that a banking institution has been actively in existence for over fifty years, you will be interested in

The State Central Savings Bank

WHICH HAS THAT RECORD

This bank has been growing in strength and efficiency as well as in years and is now better prepared than ever to serve the banking public.

Capital, Surplus and Undivided Profits \$500,000.00

OFFICERS:

William Logan, President
 Geo. E. Rix, Vice President
 Wells M. Irwin, Vice President
 C. J. Bode, Cashier
 H. T. Graham, Asst. Cashier
 H. Boyden Blood, Asst. Cashier

DIRECTORS:

William Logan
 Geo. E. Rix
 Jas. W. Huiskamp
 H. Boyden Blood
 Wells M. Irwin
 W. N. Sage
 C. J. Bode
 C. A. McNamara
 Henry W. Huiskamp

STATE CENTRAL IS STRONG BANK

With Increasing Business Each Year the Institution is Today a Big Factor in Keokuk's Success.

JUDGE LOGAN AT HEAD

Man Who Has Been Prominent in Many of the Business Activities Here Has Forced it to the Front.

One of the strongest financial institutions in Keokuk as well as the state of Iowa is the State Central Savings bank. It has been doing business under this name since the consolidation with the State bank in 1893.

The State Central has been a big success. It has a basic principle under which it operates, and this principle which will be in force for all time to come is as follows: Safety, facilities and the best of attention and courtesy to all.

In defining this motto which covers every phase of banking, an officer gave the following analysis:

"Success in business depends in a large measure on the timely aid and cooperation of a strong and conservative bank. We make it a point to be genuinely interested in our depositors, and it may be said without hesitancy that the State Central Savings bank has made friends because it has made good with the public. Our bank has a certain personality and high standing which is at once appealing to the conservative business man, and this, of course, is proved by the progress the institution has made in the years of its existence. The State Central, with its competent force, accurate accountings, proper equipment and safe deposit vaults—all under the strict supervision of the state—is in a position to give careful and expert consideration to its business. Then again, on account of the solidity of

the men on the board of directors, incompetency, carelessness or dishonesty is impossible."

The very best asset that any city, town, village or hamlet can have is a good bank. The daily routine of the bank's activities records with never failing precision the progress or the retrogression of the community. The bank is the heart of the city's life, here all the new blood is made and pumped out to the furthestmost corners through its arteries, the merchants, doctors, lawyers, school teachers, pupils, preachers, mechanics, clerks, laborers, and all who feel and join in for the good of the community in which they live, by placing their earnings in the bank. As soon as they become depositors in the bank they at once feel a certain pride in that bank and know that they are part of it. They have rights and privileges that before they did not enjoy. These good and helpful things they carry with them as they go to the office, the mill, the pulpit or wherever their line of duty calls them. They, then in their turn, become an asset to the bank by telling their friends of the many advantages and opportunities for their good that the bank has to offer and advise them to go into the bank, and talk it over with some of the bank's representatives. Thus they see for themselves the benefits they will receive by becoming a depositor. In this way the bank helps the citizen and the citizen the town.

The officers of the State Central Savings bank are all men who have been connected with the institution for many years. They have given to the bank the best of their ability, and the bank in no small measure the to them. In no small measure the bank's constantly increasing business is due. They are as follows: William Logan, president; Geo. E. Rix and Wells M. Irwin, vice presidents; C. J. Bode, cashier; H. T. Graham and H. Boyden Blood, assistant cashiers. The bank is also very fortunate in having an unusually strong list of directors, as the names given below indicate: William Logan, W. N. Sage, C. A. McNamara, C. J. Bode, James C. A. Huiskamp, Wells M. Irwin, Geo. E. Rix, H. Boyden Blood and H. W. Huiskamp.

To many a bank's strength is represented by its capital stock, and confidence by its surplus. The capital of the State Central Savings bank is \$200,000.00 and its surplus and undivided profit account is over \$200,000.00. The amount of a bank's deposits is always an interesting item to the general public. In round numbers the deposits of the State Central Savings bank are over \$2,100,000.00. For the adequate protection of all its depositors it carries a cash reserve of over \$550,000.00. These splendid figures which this bank has attained and its high plane of standing, both financially and morally in this community, are due largely to its president, William Logan.

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WHEN HARVARD RAN A LOTTERY

College Was Only One of Many That Conducted Game for Profits.

It is in the public conscience that reforms are accomplished. In the seventeenth century ladies of fashion went to the execution of famous criminals in London. In the eighteenth century the fashion had faded and the number of crimes for which a felon might be hanged was reduced by more than two-thirds. Insanity was then thought to be a possession of devils and insane persons who were confined in prisons, loaded with chains. Slavery, once universal, narrowed its limits gradually until the United States was one of its most fertile grounds. In the eighteenth century there was slavery in every settled part of our country; white men were enslaved for debt and crime, Indians were made bondsmen and negroes were brought from Africa in ships so crowded and foul that many of the poor savages died en route. Gradually the enslaving of whites and Indians ceased, the importation of negroes came to an end and the limit of slavery was the southern states. There grew up a monstrous body of law and custom concerning slavery, which it was sacrilege to condemn. All that has passed away as completely as if it had never been.

Gambling has been a world curse for thousands of years. In the early part of the nineteenth century churches were built and maintained by gambling. The government fostered lotteries. States maintained lotteries in lieu of taxing the people directly. Missouri and Louisiana were the last states to abandon lotteries. Colleges were built from the proceeds of lotteries. Respectable Harvard was not the only college that conducted a sure-thing gambling game for profit. Lotteries are gone; church, state and college condemn and abhor them. Even the race tracks are closed, though once the public sentiment in their favor was so great the state was not permitted to regulate their evil practices.

TWO "DEVILS."

Joe C. Conn Writes of Old Times in the Newspaper Business in Keokuk.

IN 1855 or possibly a year earlier, the Des Moines Valley Whig changed from a weekly to a daily publication, my father, Henry Conn, being then a boy of 16, peddling peaches from a basket and in regular course struck the office, which was located three or four doors east of Fourth street on the south side of Main. Andy Cairns, who was the pressman, agreed to buy the stock of peaches if Conn would go to work immediately and help bring out the first daily edition.

The press was a Washington hand press, which printed one page at a time, or at most two small pages, and at the rate of possibly two impressions a minute.

The duties of the newly installed "devil" was to ink the forms (which means the assembled type). This was done with a hand roller, having two handles and was alternately rolled over an ink plate and the form. When the first edition was printed, Conn also delivered the papers to all of the subscribers, which were few.

J. B. Howell was editor and proprietor, and J. W. Delaplaine manager. Dick Hyam and James Claypool were two of the four compositors. Twenty-seven years brought many changes.

The name changed to The Gate City, and the office was located in The Gate City building on Fifth street. The editorial and composing room were on the third floor; office and the job department on second floor, and press room in basement. Of course now most every press room has a floor, but be it known that no old-time printer ever entered by a door but by window, always, and here is where I come in. Fourteen years old, barefoot, born in Irishtown, raised on the levee, and bred true to the traditions of both sections, considered "uptown" as a place to be tolerated only.

Owing to my diminutive size I could circulate in any part of town and escape the punishment that was the lot of a more robust adventurer, for in those days "dead lines" existed, especially between Irishtown and the levee.

It was in sheer desperation that I deserted the levee. There were no jobs there and when I struck that

basement window of the old Gate City, with its smell of printer's ink and benzine and wet paper and the sound of the presses, something happened—and I was a levee rat no more. Keep that window in mind, for that was as far as I got for three days. I moved from window to window, took note of what was in that basement and how all the work was done. This must have "peevish" the incumbent of the office of printers' devil, for on the third day he asked me if I wanted his job. He said he was going to quit. My size being against me, we planned that when he came out of the office I was to go in—and it worked.

Mr. Jesse B. Howell had to lean well over the counter to see me. I read his doubts, and assured him I could do his work, and was hired. I have been working ever since—over thirty years—but no duty has ever impressed me with its importance as much as the "wetting down" of the "stock" or blank paper for the next morning's edition. I had to sit down each morning before starting the work and just think—suppose I didn't wet down the stock? Well, no paper in the morning. The honor of it was too much, so I proceeded then with the day's work.

They burned lamps those days, legions of them, and it was my duty to clean and fill them each morning.

They published a weekly edition then—the days before linotype machines and folding machines. This brought Mr. Fry and his force in through the window one afternoon a week, and it was then that ordinary run of the mine printers' devil was supposed to put ink on paste brush handles and do some hiding. This happened with variations each week. I recall Billy Douglass, Charley Reynolds, "Silence" Maxwell, and Strimback—pronounced "Strim"; also remember "Red" Martin and his generous wad of "plug" tobacco on one side of his face.

Some mornings the bundles of paper stock were re-arranged and the top quires would be warm—that meant look out for a new tramp printer—or an old one on his rounds—also meant a new batch of wisdom dispensed to an eager audience of stay-at-homes, which included the writer

I am glad I lived in those days—times quite akin to the old steamboat days.

To my young eyes the composing room on the top floor—filled with type cases, composing stones, lamps and plug tobacco, with an eye-shaded compositor at each case, made the last word in things built for business. I recall Quarterman, tall, dark, big-voiced, clean-cut George Garrett and Strimback. Billy Douglass had just begun to "hold cases" and "Rarstus" Billy Reynolds, Red Martin, and of course, Mr. Purdy, the dean of compositors.

In the office, Chas. Warwick and Mr. Paradise, each morning held a political debate. They generally parted without looking back.

This short sketch of two first jobs, two printers' devils, refers in its way to the traditional black towel of the printing office, for the reason that printers those days did not use towels; they used blank newspaper. I know, for I swept up the paper each morning for what seemed an age. Some satisfaction, I assure you, when I saw the job pass on to another.

JOE C. CONN.

CENTENARY OF STEAMBOATING

St. Louis will Soon Celebrate One Hundred Years of River Traffic.

In three years St. Louis will celebrate the centenary of the beginning of its steamboat traffic. Only a few relics of the once mighty fleet that made the Mound City one of the great ports of the world will be left to commemorate the 100th anniversary of the arrival of the Zebuion M. Pike, the first steamboat to ascend the Mississippi above the mouth of the Ohio. The golden era of steamboating on the Mississippi has been immortalized by the one-time pilot, "Sam Clemens," later known to world-wide fame as Mark Twain.

Of St. Louis as a steamboat center, Charles M. Harvey has written: "Except as it was impeded during the four years of the civil war, steamboating on the Mississippi was at its highwater mark from about 1854 to 1870. The writer, then a youth on his way from the east to cross the plains to California, previous to the completion of the first of the transcontinental railways, was reminded by a look along the levees on both sides of the Mississippi at St. Louis in 1868, of the sight seen at the docks of the Hudson and East Rivers in New

York. For miles up and down the river were steamboats entering, or leaving or loading, or unloading. At that time St. Louis was the center of a steamboat traffic extending from Pittsburgh, in the shadow of the Alleghenies, to Fort Benton, at the head of navigation on the Missouri, far up in Montana, near the Rocky mountains, and from St. Paul to New Orleans. Lines of steamboats from its levees connected St. Louis with points not only on the upper and lower Mississippi, the Ohio and the Missouri, but with places on the Illinois, the Tennessee, the Cumberland, the Red, the Arkansas, and the other navigable tributaries of the Mississippi. In his trips on the Mississippi and the Missouri in these days seldom was the writer out of sight of the smoke of other steamboats or out of hearing of their whistles."

Official figures from Washington show that the steam tonnage at St. Louis in 1854 was greater than at any other port in the United States except New York and New Orleans, and twice as great as at Philadelphia. In that year the steamboat arrivals at the levees at St. Louis numbered 3,307, or more than nine on an average for every day of the 366. Today the river traffic at St. Louis has shrunk close to the vanishing point, while the Missouri, in almost its mouth and Kansas City, is almost as bare of craft as it was when Lewis and Clark ascended it in 1804.

There is some prospect for a revival of steamboating, however, but it will be on a small scale compared with that of half a century ago. The inability of the railroads to handle the traffic is impelling even the railroad magnates to wish that the rivers of the Mississippi valley could be called in as a re-enforcement. It was in obedience to this demand that the Lakes-to-Gulf Deep Waterway association was founded, which held its first annual convention, that of 1906, in St. Louis. As there are 16,000 miles of waters in the Mississippi valley which are actually or technically navigable, and as part of all of the streams of twenty-eight states drain into the big river, the Mississippi and its tributaries are a valuable asset for the country.

The Mississippi has had an interesting history. On its waters and on its banks battles have been fought between red men and red, red men and white, and white men and white.

—Read The Daily Gate City, 10 cents per week.