

ANNOUNCEMENT!

Having severed my connection with a large Nicollet Ave. Tailoring firm, I have opened a store at 402 First Avenue South

Where I will be pleased to see my friends and patrons. GORDON The Tailor.

Gordon Business Suits \$25.00

Outing Shirts

Perhaps your wife in your outing shirt was rudely shaken after its return from the laundry, but then, it wasn't the Hennepin Laundry, for HERE we make a specialty of outing shirts, or, for that matter, any other high-class work.

Hennepin Laundry Company 120-122 First Avenue North.

ISAAC WELLS & Sons

Special Values You Can Buy At Our Two Stores, For 50c

One pint of Well Rye, the best of all. Half gallon 5-year-old California Port Wine.

Half gallon Riesling, an excellent table wine. Quart very old Table Sherry Wine.

Quart of Unfermented Grape Juice. Quart of Best California Claret, very fine.

Pint of Italian Chianti Wine, unexcelled for summer drinking. Pint of Very Old Grape Brandy. Three quarts of Export Beer.

TELEPHONE US. WE DELIVER. N. W. Main—271, 173. Twin City—815, 173. Open from 6 a. m. till midnight.

File's CUTLERY & TOOLS

420 Nicollet Ave.

For one week we will sell this drop forged steel monkey wrench for 35c. Warranted the best.

Highest grade kitchen cleaver... 60c. These are not the cheaper kind, but something we can fully guarantee.

Best pliers on earth, 39c, 44c, 48c, 55c, 60c. Headquarters for high-grade tools.

No Prescription Needed. If you bring your broken glasses to us, we guarantee to copy original lenses exactly at reasonable cost.

Mail Orders. Glasses received by mail repaired and returned safely same day.

M. Moreau OPTICIAN 616 NICOLLET AVE. MINNEAPOLIS.

STENOGRAPHERS FURNISHED. For temporary or permanent positions without charge to either party. Both phones, 970.

The Munson Shorthand Institute, R. J. Smith, President.

EYES Examined Free. Artificial Eyes. BEST, OPTICIAN, 409 Nicollet.

110% MORE

Monday's Journal, 14 Pages. 42 Columns Advertising. Nearest Competitor, 10 Pages, 20 Columns Advertising.

CITY NEWS

TOWN TALK

EVENTS OF TONIGHT

Journal Automobile tour to Lake Harriet. Lake Harriet band concert. Lyceum Theater—"The Banker's Daughter."

TOMORROW'S CALENDAR

Journal's "Seeing Minneapolis" automobile tour; Main 9, either line. Augustana Church—Annual state convention of the United Norwegian church.

Hot days—eat lunch in comfort—excellent service. Devotion's Tea Rooms.

An Andrews Hot Water Plant, out to fit, has been shipped to Jamestown, N. Y. C. R. Cooley, deputy collector of United States customs, has left for a two weeks' vacation at Niagara Falls and New York.

The Century News Store, Third, near Hennepin, has a new line of souvenir postals, magazines and 10c books. See us about your reading and subscriptions.

Evening excursion on palace steamer J. S. Chartered cars leave Minneapolis at 7 p. m. for St. Paul, Saturday, June 24. Tickets only 70 cents. Children, 50 cents.

Ho for the harvest fields of Kansas and Missouri! This is the slogan of the new state employment bureau and every effort will be made by its officers to secure "hands" for this work.

Free for the asking—Journal vest-pocket "Nugget Books," containing nearly 300 bits of philosophy, humor and good sense worth reading. Call for one when you are at The Journal counter, or write to Dr. S. M. McDonald and Dr. C. H. Hunter, the new executive committee.

Robert Ames and Frank Haeg, arrested at Bloomington Saturday night on a charge of assault entered pleas of not guilty before Judge D. F. Simpson yesterday. They were released on \$100 bail each.

Dr. J. T. Moore was elected chief of staff at the annual meeting of the medical staff of St. Barnabas hospital at the Commercial Club yesterday. Dr. S. M. White was elected secretary. The president, Dr. S. M. McDonald, and Dr. C. H. Hunter, are the new executive committee.

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Examinations will be held June 27 at St. Paul by the United States civil service commission to fill vacancies as they may occur in the position of stenographer and typewriter (male) in the departmental service. An examination will also be held July 18 and 19 for the position of draftsman in the office of the surveyor-general, Phoenix, Ariz.

Fred C. Oakins, an employee of the Great Northern railroad, fell from the pilot of an engine and down a forty-foot embankment at Minneapolis Junction early last evening and was probably fatally injured. He was adjusting the headlight and missed his footing. The Central station ambulance took him to his home, 308 East Twenty-second street.

W. M. Grant, an officer employed by the Minneapolis Steel & Machinery company, was taken to the St. Peter asylum yesterday suffering from a disordered mind. It was stated that the derangement was due to overwork, but the time spent at the company's office did not indicate as much. He has a wife and three children in poor health. They live at 710 Jewett place.

Memorial services were held by the Knights of Pythias in their hall at the Masonic Temple last evening. Albert H. Hall delivered a feeling address on "Life, Death and Immortality." Music was furnished by a quartet composed of Miss Hirsch, Mrs. E. J. Hirsch, Mrs. H. H. Hirsch and Frank Neumeth. Clusters of carnations were used as decorations. The prayer was offered by W. H. Landis.

George Hoar, a laborer from St. Cloud, was held up and robbed early Sunday morning. He met two men in a Washington street saloon and mentioned that he intended to go to Hopkins to work. They proposed to go with him. When they reached Western avenue one of the men struck him in the face and he was unconscious for some time. The money he had in his pockets, all the money he had, and escaped.

S. W. Watson, Miss Minnie Turnbull, and Miss Rosa Turnbull have left for Toronto, Can., as delegates for the Central Baptist church at the International Baptist union. Miss Minnie Turnbull is also a delegate to the meeting of the Jerusalem Pilgrims, held in connection with the convention. The Misses Turnbull will make an extended trip through Michigan and Canada, and Mr. Watson will visit the New England states before his return.

Joseph Mitchell Chapple, editor and publisher of the National Magazine of Boston, accompanied by his wife, was in Minneapolis on a brief visit yesterday. Mr. Chapple is a western man and is well acquainted in Minneapolis. He was born at La Porte, Iowa, and educated at Cornell college, that state. Later, for ten years he was engaged in newspaper work in Dakota and Wisconsin. When but 30 years of age he was engaged as editor of the Bostonian, which has since changed to the National Magazine.

Notice has been received by E. E. Holton, secretary of the protective committee of the Minnesota Bankers' association, of the arrest of a man giving the name of Charles Emerson at Waterville. The secretary recently sent out a warning card concerning the bogus check operation of an H. G. Miller, and Emerson is believed to be the man wanted. Checks purporting to be signed by the Minnesota Soap company of St. Paul on the Security bank of Minneapolis were passed on unsuspecting persons. The company has no such deposit account.

STENOGRAPHERS FURNISHED. For temporary or permanent positions without charge to either party. Both phones, 970.

The Munson Shorthand Institute, R. J. Smith, President.

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BANKERS TOLD TO BE HONEST

NOT ONLY WITH OTHERS BUT WITH THEMSELVES.

President Havill, Addressing the State Association, Says Some Bank Failures Might Be Prevented—Protective Committee Reports That Inadequate Punishment Encourages Criminals to Forge and Rob.



O. H. HAVILL, OF ST. CLOUD, President of the Minnesota Bankers' Association.

Bankers of the state took possession of the Tonka Bay hotel, Lake Minnetonka today. The second annual convention of their Minnesota association began there at 10 a. m. with President O. H. Havill of St. Cloud in the chair.

Prayer was offered by Rev. Donald McKenzie of Excelsior. The annual address of the president followed, with the reports of the executive council, secretary, treasurer and secretary of the protective committee.

Informal reports were made by secretaries of group organizations in the state. Then followed the debate between representatives of the Minnesota Bankers' Association and the American Institute of Bank Clerks on the question: "Resolved, That the Conduct of a Savings Department is a Proper Function for a Commercial Bank."

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President Havill in his report reviewed a very satisfactory year. The membership was increased and profitable group meetings have brought the members closer together in the matter of practical banking problems.

Bouquets were thrown at the city bank representatives at these meetings as being whole-souled gentlemen well informed who had done all in their power to make the proceedings interesting.

Touching on the attempted banking legislation last winter, the president said it showed the objection of the people of the state to two kinds of banks under state supervision.

From a conversation with private bankers he found that if the present good law could be amended few private banks would be left. One amendment would be to allow a larger loan to be made when the security is improved.

Another amendment would be to reduce the minimum of capital in the very small villages to \$5,000.

Advice to Bankers. Mr. Havill urged honesty with themselves upon the bankers. He said a large percentage of bank failures came through excess loans. The banker, not being honest with himself, was prone to admit a mistake, advance more money to protect the original loan, until it becomes an excess loan.

"I am very certain that if bankers were honest with themselves, they would find a loan to be poor, and took the loss, instead of putting more money into the transaction, there will be fewer bank failures."

The report of the executive council, thru Chairman A. A. Crane, stated F. E. Holton had been recommended as secretary of a protective committee.

The association's secretary had been instructed to secure figures from express and insurance companies by which Minnesota banks could act intelligently and as a unit in shipping currency at the low rate.

Secretary Chapman also called attention in his report to the profitable nature of the group gatherings of the year. Only the eighth district remains unorganized. Membership had increased from 606 to 685, out of a total of 832 banks.

Nonmembers are 18 national banks, 6 savings banks, 81 private banks and 98 state banks. Lending interests were urged to jealously guard against change in the state banking law unless it has had discussion in either state or group meetings. It was suggested that the money-order system, which it was the first association to suggest.

Originals and Their Deserts. F. E. Holton, secretary of the protective committee, showed the necessity for a greater maximum sentence for bank robbery, burglary and forgery. With good time and the low sentences now given, criminals served only short terms for their misdeeds.

Seventeen robbery or forgery notices were sent out during the year. Nine were for burglaries and eight for forged checks. Four losses were sustained by banks. C. F. Morgan of the gang supposed to have robbed banks at Klee, Becker and Chisholm just received a five-year sentence. W. J. Gray got two years for bogus check work and Charles Emerson, alias H. G. Smith, was arrested Monday.

The secretary suggested ten years at least for bank burglary; a fund from merchants to follow up the check forgers; immediate notification for the secretary by wire of any fine work by forgers or yegmen.

Suggests a Surety Company. Treasurer G. H. Prince of St. Paul reported a balance of \$2,159. The protective fund amounts to over \$2,000, with \$635 to be added this year.

An event of today's program was an address on bank money orders, by J. P. Kerr, assistant controller of the American Surety company of New York. He urged indorsement of the money-order plan of the American Bankers' association as guaranteed by his company and that each banker help to popularize it or the plan would fail.

of Sleepy Eye suggested the formation of a surety company by the bankers. He offered to take stock in a company capitalized at \$300,000, with a surplus of \$125,000. He said that this move must be made at once, or otherwise a company would be started in the twin cities and the North Dakota Bankers' association would join. Mr. Griffith had articles of incorporation for signature.

WILL HAVE FUN TONIGHT Bankers Will Tour the Lake and Enjoy Vaudeville—Tomorrow's Program.

Late this afternoon, as guests of the Minneapolis and St. Paul bankers, the delegates to the convention began a steamer tour of the lakes, from which they will return in time for dinner at the hotel.

Tonight fun will be rampant at the pavilion roller skating rink until 9 p. m. At that hour the twin city bankers will again meet at a vaudeville entertainment and Dutch lunch in the hotel dining room. A special train will leave Tonka Bay for Minneapolis at 11:30 p. m.

The Wednesday session will begin at 10 a. m. with an address by Professor F. L. McVey of the University of Minnesota on "The Water—The Tyrolean Queen," pupil of Immaculate Conception school.

The closing address will be delivered by Senator Knute Nelson on the bankruptcy law. This is expected to attract much attention owing to the dissatisfaction with the Nelson law on the part of bankers in the state generally.

The reports of committees and election of officers will close the final session. Cliff W. Gress of Cannon Falls, vice president of the association, is mentioned for the presidency. The retiring members of the executive council are N. F. Banfield of Albert Lea, Minn., and G. N. Sleepy Eye and Cliff W. Gress.

PRIVATE BANKERS MEET Hold Long Conference But Do Not Organize.

After a meeting last night continuing until midnight the private bankers of the state reported their conference in the Nicollet hotel resulted in no organization. The session was a quiet one, the information as to the nature of the discussion was withheld. Many of the private bankers attended the meeting of the Minnesota Bankers' association today at the Tonka Bay hotel.

What is it? A. D. Thompson's window, Fourth street and Nicollet avenue. DETERMINED TO TRIUMPH CHICAGO SETTLEMENT WORKER, NOW IN MINNEAPOLIS, TALKS OF TEAMSTERS' STRIKE.

Chicago strikers and their families are willing to suffer anything that their West Side headquarters, Miss Helen Todd, a settlement worker from Chicago, and a former resident of Minneapolis, now in the city. She told of the money which she and her husband, who was dependent, had joined the strikers. The mother was absolutely without food, but it was her enthusiasm that she was able to get the strikers.

Miss Todd was in the very center of the strikers and also there were no deeds of violence in this home district, this feeling was intense. Four years ago Miss Todd and a friend, left Hull house to reside in a model tenement, the first ever built on the West Side. She also taught in a school which was maintained for the Jewish children and as the teacher was able to see many of the homes thru the children.

Miss Todd was much interested in the new settlement building which will be built in Minneapolis by John and Charles Pillsbury. Miss Todd came to the city with Miss Charlotte Teller, the associate editor of Everybody's magazine, and a well-known writer. She came to get in closer touch with social and literary conditions in the middle west. Yesterday she visited the courthouse and had a talk with Mayor Johnson. She will leave this evening for Omaha.

WATERING THE CAPITOL FORCES. The capitol commission finds that spring water is costing nearly \$1,000 a year, so has served notice that ordinary tap water will hereafter be supplied from the respective offices for spring water out of their own cisterns. This will be done.

Washed Nut and Egg-Cool. Holmes & Hallows Co., 412 First Ave. So.

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"MEN NOT STUCK," SAYS CAPT. LUCE

VARSITY MEN MAKE SPLENDID MILITIAMEN AND MARKSMEN.

Captain of Company B Denies that the Athletes Went to Lake City for the Sole Purpose of Winning in the Regimental Games—Points to Their Records.

The Minneapolis companies of the First regiment, M. N. G., returned from Lake City yesterday afternoon at 5:30. The citizen soldiers were all in splendid trim and report the encampment to have been one of the most successful in years. Captain Earl L. Luce of Company B is incensed over the published stories to the effect that he filled up Company B with university athletes in order to win out in the athletic events held at the encampment last week.

"Those stories are an injustice to the men and to myself," said he. "The list is printed of the athletes who, it is said, joined the company for not other purpose than to participate in the games, and then the papers go on to say that the boys find themselves 'stuck' for three years of militia duty."

"Had the papers publishing the story taken time to look up the facts, they would not have made themselves quite so foolish. For instance, Wilder is a Spanish war veteran, as is Robert Webster. He has been a guardsman for a year and a half, Kjeliland is a corporal of two years' standing in the national guard. George Oesch has been in four years and made the highest score in the state on the rifle range, and is an expert rifleman. Fred Hunter has been in a year. Ed Rogers enlisted in December. John Gleason has been in five months. Funk has two and a half years to his credit. Nelson is now on his second enlistment. Frank Reed has been in three months, and did not participate in the athletic games. Of the men mentioned in this story, Rogers, Funk, Gleason, Hunter, Wilder and Kjeliland qualified as marksmen. They have all served their work, are well drilled and are a credit to the company."

"When I started to recruit up the company I naturally worked among my friends, and all of the men are clean-cut young fellows. There was no thought of padding up the company for athletic games and all of the men knew what they were doing when they enlisted. The talk that they were taken to camp for one year is as foolish as it is unwarranted."

FROM LAKE TO FALLS Harriet—Haha Line Opened—Cars Will Be 15 Minutes Apart.

The first car on the new Harriet-Minnehaha line was run at 6 o'clock this morning. A fifteen-minute service has been inaugurated and thru cars over the new Lake street line will be operated.

HORTICULTURISTS MEET TOMORROW. The summer meeting of the Minnesota State Horticultural society will be held tomorrow, June 21 in Armory hall at the Minnesota state capitol building. The program will be the usual display of flowers and plants with instructive lectures and papers, followed by a picnic lunch.

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