

# BANKERS LEARN OF THE "SCARAB"

### Interesting Legend Is Connected With Name of "Steamer" for Today's Excursion.

Appropos of the occasion of the steamboat ride on Captain I. P. Baker's "Scarab" which will be a feature of the entertainment program for the bankers and their ladies this afternoon, the following legend prepared by the state association and circulated as "compliments" among convention visitors will be of interest:

Scarab—The Egyptians compared its pellet to the globe of the sun. The Egyptian name was kheper, and the sign spelt the verb khop (F), meaning "become" and perhaps "create," also the substantive "phenomenon" or "marvel." The insect was sacred to the sun god in his form kheperu at Heliopolis, and has been found mummified. A colossal Scarabaeus of granite in the British Museum probably came from the temple of Heliopolis. This Scarabaeus was much used in Egyptian religions, appearing sometimes with outstretched wings or with a ram's head and horns as the vivifying soul. It is often seen in this guise on coffins of the New Kingdom and later, when it also became the custom to place in the bandages of the mummy a large stone scarab engraved with a chapter of the Book of the Dead. This Chapter, the 64th, identified the object with the heart of the deceased and conjured it not to betray him in the judgment before Osiris, commonly used as an emblem of good luck, etc., etc.

## HANNA WELCOMES STATE BANKERS

(Continued from Page Two.)

banks, as it necessarily weakens the banks, and the greatest trouble the Banking Board have had to contend with in the last two years with weak banks has been, as a rule, in towns that have been over-banked.

Been a Detriment.

This has been to the detriment, both of the stockholders and also of the depositors. The Banking Board have felt that in endeavoring to enforce this rule they have not had the support of the banking fraternity in the state as they should have had. It is no object in a personal way for any member of the Banking Board to hold down the number of applications for charters, nor the number of charters that may be granted upon application. "I believe that I am the only one interested in a financial way in any banks in the state and I am only interested either directly or indirectly in five banks, and they are all in the extreme eastern part of North Dakota. Without the active and hearty co-operation of the bankers, it is an uphill fight for the State Banking Board to attempt to hold down the number of charters and I believe that there is a sentiment among the members of the board today that unless they can have the active and hearty support of the bankers themselves it would be wise to rescind the resolution and to grant every charter where the application is made according to law. I wish that you bankers in convention assembled would consider this matter seriously, and not pass any perfunctory resolutions, but if anything is done to take action in such a way that it will really mean something and give the Banking Board some foundation upon which to stand and that the bankers themselves will not shall stand solidly with the Banking Board in the enforcement of the rule.

"I hope and believe that your visit here will be a most pleasant one. There will be many subjects brought before the convention for consideration and I can hardly understand why any bank in North Dakota, either national or state, should not belong to the Bankers' Association of our state. The association is for the benefit of all and for the small expense that it is to the individual bank, it is worth many times the amount. I believe I can say this, because I have been connected and interested in the State Bankers' Association for many years, know it has been a power for good in the state and it should have the solid and unanimous support of every banker within our commonwealth.

"The promise and outlook for the year in North Dakota is at present a good one and I sincerely hope that when the harvest shall have been gathered the results here in North Dakota will be all that the banker, business man and the farmer may hope and wish for. We have a great state, a state with a great future and a state that we can all be proud of, and it gives me a great deal of pleasure today, as Governor of North Dakota, to welcome you to the Capital City of North Dakota."

## TOO MANY BANS UPON BUSINESS

(Continued from Page Two.)

serve Bank. The principal object of this plan is to add stability to our banking system by devising a remedy that will alleviate the periodical stringencies to which business in this country was subjected, and to prevent disastrous panics which followed. This purpose could be served equally as well by the co-operation of its members who might be permitted

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to carry a portion of the legal reserve of its customer. The greatest preventative of disastrous panics is the confidence of the masses. This I believe the system will in a great measure bring about. For members of banks to be able to derive the benefits offered, a system of education and preparation is necessary, in order to enable them to know the class of paper eligible for rediscount, and in accepting such paper, to be prepared to conform with the act for rediscount.

## Big Insurance in Force.

No doubt most of us are fully informed regarding the organization of the North Dakota Bankers' Mutual Casualty Company, which has been organized and incorporated under the laws of the state of North Dakota and under the auspices of the North Dakota Bankers' Association. The company has been in operation less than a year, and during that period nearly a million and a half burglary insurance has been written for its members at a premium much less than the rates exacted by the old companies, previous to our organization, the protection under this association being equally as good with a more liberal policy and stronger reserve. It is gratifying to report that no loss has occurred during the period of its operation.

"There are at present 796 bank organizations and trust companies in this state, representing total deposits of approximately \$89,000,000. Taking the last official census of our population, there are practically 125,000 adult males, the wage earners and bank depositors of the entire state. The average deposit in the North Dakota banks is therefore seen to be fully \$710 per adult male inhabitant. This is beyond any question the largest per capita deposit of any agricultural state in the union. It is one of the most significant tributes to the wealth producing capacity of North Dakota that could be shown.

"It may not be out of place in this connection to call the attention of our law makers, and others, to the fact that the same comparatively small number of bank depositors are also the same people who pay by far the greater cost of our state government, and also who maintain our state institutions. In addition to paying their municipal and county taxes.

**Urges Economy.**

"This comparatively small number of North Dakota tax payers, many of them still struggling to get firmly on their feet, should furnish a powerful appeal to the members of the legislature not to indulge in extravagant state appropriations or to place any unnecessary burdens on the present tax paying portion of our population. "All except 90 of our banks are members of the bankers association sharing the advantages and benefits offered to our members, of which the non-members, through the influence of the association, also share a part. I firmly believe that those banks which are not members would further benefit themselves by becoming one of us, and assuming their share of the burden which is small compared with the benefits derived therefrom.

**Boasts Magazine.**

"The North Dakota Banker," a monthly magazine, published by the association free to its members, is worth the membership, for the valuable banking information furnished by the members as well as for the published opinions of the association attorney, submitted each month, on legal questions relating to our business.

"The people of the state in their behalf have secured comprehensive and efficient laws regarding the establishment and operation of banks, which laws are designed to safeguard the depositors and also to throw protection around the bankers themselves in all legitimate transactions.

"I desire to congratulate our association and the people of the state on the fact that no failure or suspension of any bank has occurred in this state during the past year. Nothing can speak more eloquently of the general sound condition of our banks or give greater assurance for the increased confidence on the part of the public in the banking enterprises of North Dakota.

"The legal rate of interest has also been reduced in the interests of the public during the present year. But with every precaution taken by our laws to protect depositors it is plain to all intelligent men that the closest examination of a bank's securities by state or national examiners is not, and cannot in the nature of things, be an absolute guarantee of the soundness of the bank. So much more than is the success and reputation of our banks dependent on the bankers themselves, and on their personal care and attention to the principles of sound banking.

**Duplication of Banks.**

"There has been some criticism concerning the establishment of duplication of many banks with small capital in the little villages of the state. But in the development of the new portions of North Dakota the function of the small banker has been the salvation of many a poor settler, who has been put on his feet and helped along the high way to independence and prosperity by the banker of his locality; thus also adding to the real wealth, the permanent population and the taxable property of the state.

prices and who hold us in their business confidence. A strict observance of these first considerations of sound banking rules will more firmly establish the banker and his business in the confidence of the public and of investors than any other qualification or advantage he may offer.

## Clearing House.

In recent years a changing relationship between the public and the banks is plainly seen. The fact that the bank now serves as a clearing house for thousands of new depositors who pay their bills and settle other transactions by check, and who never did so before, shows the usefulness of the banks as a community necessity. It also indicates the increased confidence in the bankers themselves. The good business methods involved in this closer relationship between the public and the banks is manifestly helpful and educational to the public itself; besides stimulating habits of thrift and economy and teaching the folly of improvident spending.

## Business Prospects.

"The business prospects of the current year are bright in North Dakota, an increased acreage of all kinds of food products has been planted; at present the promise is for a bountiful yield and a profitable year for our people. Their prosperity means greater banking activities and a corresponding increase of our own responsibilities; also requiring a closer acquaintance with the capacity and needs of our own customers, and the resources of the state, whose fullest development largely depends on the intelligent but conservative use of the banking capital we represent. Let us hope the year 1915 will still further extend the knowledge in other communities and other states that our state is the one of greatest opportunities in the union for the poor but industrious man, who would escape the thrall of tenancy and become an independent home and land owner or successful business man in the growing towns of our splendid commonwealth. It is a matter of general comment with the residents of this state who have visited other parts of the country during the past year, that there is less complaint among our farmers and business men over the stringency of the times than in any other part of the country. This indicates a substantial condition of prosperity for the residents of North Dakota that must make itself known abroad to our great advantage.

In addition to the demands upon our time and efforts in advancing the special interest of our own localities and state, we must remember that there are other claims upon our citizenship, claims of a still greater degree and of more far reaching consequence. As loyal citizens of the United States we have a first duty to perform in steadfast allegiance to our own flag and to what it represents to us as well as to the world at large. We look with profound anxiety upon the terrible conflict now raging in European countries—a war whose after-effects will be a burden on the generations to come, and whose present consequences reach into the transactions of our daily business affairs. We deplore the great loss of human life, the suffering of the living, the destruction of the earnings of industry, in this terrible adjustment of conditions, which we may be thankful, does not yet apply to us. As a peace loving nation pledged to extend the greatest individual privileges and liberties to all our citizens consistent with national safety, we cannot but contemplate the results of this present gigantic struggle as a threatened danger to ourselves, and to the ideals of civilization and peace which have become a part of our national existence, and on which foundation Liberty has raised its proudest pedestal. Through our regard for the highest standard of civilization there are sympathies that appeal strongly to us for the exercise of humane considerations in the conduct of war, and any proper protest upon our part that might lessen the atrocities and horrors of warfare we need not hesitate to make. But manifestly, the first duty of American citizenship in connection with this foreign war, in which all combatants are our friends, is to maintain the impartial neutrality of our government in every public act and purpose.

"In conclusion I wish to thank you for the honor conferred upon me in the election of president of this association, and desire to say that after discharging my official duties, if I can be of any further service as a member in your organization, I hope to have the privilege of rendering it.

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Jack London"

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# Bismarck Theatre

## REGENTS WILL MEET IN JULY

Initial Session Will Not Be a Long One; Come About July 8th.

The organization meeting of the board of regents, which board takes control of all of the higher educational institutions of the state on July 1, will be held in this city about July 8, according to Lewis F. Crawford of Sentinel Butte, who was appointed by Governor Hanna to fill the long term on the board of regents. Mr. Crawford is attending the meeting of the state bankers in the city this week.

Correspondence has been had with the Carnegie Institute, the Rockefeller foundation and with C. C. Claxton, United States commissioner of education by individual members of the board as to the qualifications of the expert which the board is authorized to employ and as to men who are qualified to handle this work, all of such correspondence being unofficially done and in anticipation of the meeting.

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ter coming before the board at the organization meeting. The matter of employing a secretary to the board of regents and securing office rooms in the capitol will also be gone into at the initial meeting.

It is anticipated that this organization meeting will be a short one and the regents are not planning on a long session in July.

Mr. Crawford has just recently retired from the state board of education, of which body he was a member ever since its organization.

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