

SOME OPINIONS FROM BANKERS

The Prospect for Business Very Encouraging.

Advantages of Commercial Undertakings in Southern California.

Cashier Shaffer of the First National Bank Gives a Logical Presentation of His Opinions—Ideas of Other Business Men.

Wishing to learn how the public had been treating the banks since the recent financial troubles, a HERALD representative dropped in upon several and gathered the following from the officers interviewed at the different institutions.

At the First National everything seemed cheerful and lively and no one could from appearances have guessed that there had been the slightest ripple in the financial world for years.

Mr. J. M. Elliott, the president, being absent, Mr. G. B. Shaffer, the efficient assistant cashier, gave in answer to inquiries the following statements indicating how little the excitement in the eastern money market was affecting their bank, and also how little it would affect the people of Southern California.

He said that their bank had entire confidence in the future prosperity of this locality, and was satisfied that it would not be but a short time before everything returned to its normal condition.

"In regard to the general business of the country," said Mr. Shaffer, "there is absolutely nothing needed but confidence on the part of the public. There is probably just as much or more money in the United States today as there has been at any time notwithstanding the apparent heavy shipments of gold abroad some months ago. This money, if the banks would feel at liberty to use it, would at once rehabilitate trade all over the country, and the present times of depression would soon be forgotten."

"There is in the city of Los Angeles at this moment probably more money than there has been since 1887, or perhaps even this restriction should be removed. While criticisms have been made upon banks for withholding loans at the present time it is only just, considering the existing condition of affairs, that they should do so until the mind of the public in regard to them not only here, but throughout the United States, should have settled down to something normal."

"As to our own bank, that the public in general have the utmost confidence in it and its management is evidenced by the large number of subscriptions that were offered for the \$200,000 stock which it was proposed to issue. This amount has been fully subscribed, and has all been paid in, and will give the bank not only this increase in its pecuniary strength, but the additional assistance of some 125 well known persons in Los Angeles city and county, persons who are able in the time of great depression to lay their hands upon the money to pay for the stock for which they so readily subscribed."

"We think our bank has shown its stability in the manner in which it reorganized its condition in that, after paying out some \$650,000 of its \$1,850,000 deposited, when it reopened twenty-five days thereafter it had collected funds sufficient to equal 50 per cent of its remaining \$1,300,000 deposits, and this, too, almost altogether upon its own resources and without borrowing from any of its correspondents and without distressing or jeopardizing the interests of its borrowers, clearly showing the very excellent condition of its available assets. This is a most extraordinary showing for it is in fact, any other institution of its kind could have done more than this."

The free manner in which the cash was paid out by our bank during the run of two days, though very agreeable to some 900 frightened depositors, has been criticized. If instead of greatly increasing its paying force, as was done, we had reduced it to one paying teller, and worked for time with the large amount of cash on hand, the run could have been successfully withstood for several weeks, and in that time the bank could have collected enough more funds to have paid out 65 per cent of its deposits before it would have been forced to close."

"This criticism, however, I think is too greatly emphasized, as such a method has its commensurate advantages. The bank has been in the habit of waiting on everyone of its many customers promptly, making it a point to never keep them waiting, and knowing their own good financial condition, and relying in the confidence they had every reason to suppose the depositors of the bank entertained for the institution, they felt assured of their ability to meet all demands that would or could possibly be made upon the bank, and thereby keep down the appearance of a run and preserve to a greater extent the bank's general and its inevitable reputation in the community."

"Had the withdrawals been of less magnitude this plan of meeting every demand without restraint would have been successful, and everyone would then have said we had presented a proper and most commendable course."

"The bank is certainly sound and in a most excellent condition (as was proven by the thorough examination by the three national bank examiners and their favorable report thereon) as also we firmly believe are all the other banks of the city."

"There is no reason whatever for any lack of confidence in the banking institutions of this city, and after the thorough test to which they have been put, no recurrence of the late panic in this city is probable."

"This locality contains a class of young and energetic business men, entirely different from the make-up of the business centers east. The institutions here controlled by such men are bound to recover quickly, especially as the last few years in California have been most prosperous and in the immediate neighborhood of Los Angeles new enterprises, such as the packing houses, smelters, etc., are bound to be of great benefit. The grain crop is unusually heavy and everything indicates that this year the vineyards and orchards will do equally as well. Through these sources and others a large amount of money is bound to be brought into Los Angeles county. There can be no doubt that that Southern California is now in as good if not better financial condition than any other section of the country."

ANOTHER OPINION.

A gentleman formerly interested in banking in the east, who has considerable acquaintance with financial methods, in conversation with the HERALD reporter stated that troubles caused by want of confidence in a certain class

THE HERALD'S WORLD'S FAIR TRIP OFFER.



First—One First-Class Ticket to the World's Fair and Return Via the Santa Fe Route.

Second—One Double Berth in Pullman Palace Sleeping Car from Los Angeles to Chicago and Return.

Third—Ten Days' Board, Free of All Charge, at a First-Class Hotel in Chicago.

Vote as Early and as Often as You Please, and for Any Person You Like, Using the Coupon Printed Below.

The HERALD hereby makes an offer of a round-trip first-class ticket, a double berth in a vestibuled Pullman Palace Sleeping car and 10 days' board at a first-class hotel in Chicago FREE to the person getting the most votes between this date and August 4th at midnight. The conditions are as follows:

All votes must be made on coupons cut from the issues of the daily HERALD. No coupon will be good for a vote after three days from the date on which it appears. That is to say, votes must be sent to the HERALD office, where they will be credited to the person named on them, within three days' time of the date printed on them. This provision will not apply, however, to the last days of the publication of the coupon, for none will be received under any circumstances after midnight of August 4th. No votes will be received for any person in any way employed with the HERALD. All coupons must have the name and address of the person voted for plainly written.

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A PRESIDENT'S VIEWS.

The president of one of our banks stated that on account of the eastern panic, which is now becoming so general beyond the Rockies, a large amount of money was now being withdrawn from the banks here and sent here for hoarding and investment. This is a most extraordinary showing for it is in fact, any other institution of its kind could have done more than this."

The free manner in which the cash was paid out by our bank during the run of two days, though very agreeable to some 900 frightened depositors, has been criticized. If instead of greatly increasing its paying force, as was done, we had reduced it to one paying teller, and worked for time with the large amount of cash on hand, the run could have been successfully withstood for several weeks, and in that time the bank could have collected enough more funds to have paid out 65 per cent of its deposits before it would have been forced to close."

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A SUCCESSFUL MERCHANT.

Mr. C. F. A. Last Gives Views on the Situation.

The United States Strong Enough to Make Its Own Financial Policy.

Free Coinage Essential to All Classes. The Features of the California Wine Trade—A Pure Food Law Needed.

One of the most enterprising and successful young business men in Los Angeles is C. F. A. Last, the dealer in wholesale liquors, No. 131 North Main street. Mr. Last was chairman of the last county central committee, and a staunch believer in the old Jeffersonian Democracy. When asked what was the probable cause of the financial trouble, what should be the remedy, and how it had affected him, he gave in substance the following:

"Why we should have been caught here so early I cannot understand. The merchants were all doing a fine business, the prices of real estate were steadily on the rise, and the daily transfers were rapidly increasing. Even the banks were in fine shape, taken as a whole, carrying more than the usual amount of cash."

"The sleeping cars are of the latest vestibuled pattern of the Pullman Palace cars, and are run through to the world's fair city without change."

The fortunate winner of the HERALD's offer will be taken to the great show at Chicago by a most picturesque and instructive route. The road passes through eight states and territories and presents to the traveler a most enjoyable variety of scenery. It is no less the great advantage of landing passengers in Chicago from 24 to 36 hours quicker than other routes."

The advantage of this offer can readily be seen. The person who gets the greatest number of votes in the time indicated will virtually be presented with a journey to and from the world's fair and a 10-days' stay there at no expense. It is a prize that any one might well be glad to get. It is especially advantageous to school teachers or school children, for it will enable them to make the trip during vacation."

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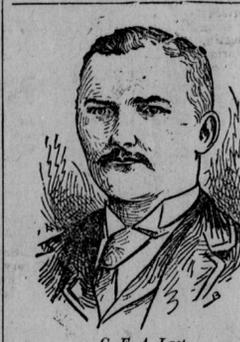
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C. F. A. Last.

IN JUDICE COURTS.

Minor Cases Which Were Acted Upon Yesterday.

George Murray was before Justice Seaman yesterday for preliminary examination upon a charge of highway robbery.

J. H. Hicks, the complaining witness, swore that Murray, in company with two other men not yet arrested, knocked him down, and while the two held him Murray went through his pockets and robbed him of \$7.

The witness gave a description of him at the police station. And Detective Benson recognized the description as that of a man already in jail for a misdemeanor.

Justice Seaman held Murray to answer to the superior court in bonds of \$500.

Miguel Conayas was arrested yesterday by Officer Talamantes and arraigned before Justice Seaman upon a charge of placing his wife in a house of prostitution.

His examination was set for next week.

WANTS HIM ARRESTED. A WIFE'S CHARGES AGAINST HER HUSBAND.

Mrs. Leonhardt's Plutiful Story of Abuse and Desertion—She Asserts That Her Husband Has Sunk to a Low Level.

A hollow-eyed weeping woman, with a baby at her breast, applied for aid yesterday afternoon at the police station.

There was nothing very original in the story of her desertion by a heartless scoundrel, except the fact that in her case the man appears to be more than usually vile.

She gave her name as Mrs. Ed Leonhardt, and she told the reporter that her husband was at one time employed by Street Superintendent Watson.

They were married 12 years ago, Mrs. Leonhardt stated, and he made a good husband until three years ago. Then Mrs. Leonhardt states that he became infatuated with the notorious Grace Carlyle, and from that time his whole nature seemed to change.

There were four children born to them, and their father soon began to ill-treat and beat them. Mrs. Leonhardt states that a favorite amusement of her husband's was to induce the little baby to touch the lighted end of a cigar, and he would shriek with laughter at the child's cries of pain.

His brutality was not confined to his children, and the poor wife says she often went to sleep with the marks of his blows upon her body.

On one occasion she states that she had him arrested for beating her, but he relented on his promising to amend.

But the promises were not kept. Every cent the wife made he spent in the company of the woman, Carlyle, and in consequence Mrs. Leonhardt and her children were often without the bare necessities of existence.

Then, Mrs. Leonhardt states, her husband sank still lower; from being the lover of the woman he became procurer for her house of infamy. Mrs. Leonhardt states that these were two young girls living in the same house she and her husband lodged in. One of these fell a victim to Leonhardt's brutal designs, and the other occupied through Mrs. Leonhardt's timely interference.

Three months ago, she states, the unhappy wife learned that he had gone to San Francisco to obtain recruits for his mistress' brothel.

Since then his wife has neither seen nor heard of him, and being homeless and starving, and smarting under the insult of being left for a disreputable man, Mrs. Leonhardt applied at police headquarters yesterday for a warrant for the man's arrest. He is supposed to be either in Davisville or Sacramento.

Mrs. Leonhardt is in a deplorable condition, being absolutely without money, and with four children, one of whom is a 3 months old child, entirely dependent upon her for their support.

Mrs. Leonhardt herself is in a weak state of health, and is almost insane from grief and want.

THAT WORLD'S FAIR TRIP.

Names of Persons Who Have Received Ten or More Ballots.

Hereafter no names will be published in the HERALD's world's fair trip ticket contest until the persons have received at least 10 votes. Below will be found the list to date:

Hugh, Mrs. G. A., 1131 S. Hill street, 10 395  
Horne, W. A., 508 Downey avenue, city, 999  
Katz, H. C., 942 Broadway, 2215  
Katz, H. C., Charnock block, city, 498  
Lindsey, Miss Adelle, city, 189  
Lyon, Mrs. J. A., 724 A. pine street, 180  
Sornano, Mrs. M., 547 Macy street, 179  
Johnston, A. S., 1625 Downey ave., 134  
Leon, Mrs. Redondo, 1000 1/2  
A. F. Donohue, Savannah, 79  
Dermody, Thomas, Arcade hotel, 69  
Hill, Wm., city, 117  
Carlisle, S. A., 412 S. Hope street, 51  
Olin Halstead, Westminster, city, 34  
Lester, R. A., South L., 34  
H. E. Blawend, 33 1/2 S. Spring st., 34  
Leon, Mrs. M., Westminster, city, 25  
Cred, Daniel, city, 21  
George Flack, 21  
George F. Tinker, 10

MUSIC AT THE PARK.

The Programme Which Will Be Rendered This Evening.

The following is the programme for the concert at Westlake park, by the Douglas military band, this evening:

March, St. Olmer Commandery, Bisset, Paraphrase, My Maryland, Heineemann, Weyl, M. L. Diercke, The Stars and Stripes, Vision of Paradise, Bennett, Serenade, Ye Merry Bards, Gumbert, John Smith, Westminster, Schumner, Selection, Eraani, Verdi, Gavotte, Kojane, Zimmerman, Glap, Home Rub, Grill.

SIEGEL'S

GREAT MID-SUMMER CLEAN SWEEP

Has Been a Big Success. Never Before Were Such Rich and Stylish

Slughtered at So Low Prices As We Are Now Naming.

MEN'S FURNISHINGS AND HATS

In Our Hat Department

KNOX'S World-renowned Derby now \$3.00 each; everywhere, \$5.

HARRINGTON'S Boston Derby now \$2.50 each; regular price, \$4.

KNOX'S Crush Hats now \$1 each; regular price, \$2.

MEN'S FINE STRAW HATS In this department we will sell you Hats at 50c, 75c. and \$1; regular price, \$1 to \$2.50.

CHILDREN'S STRAW HATS At half regular price.

MEN'S FURNISHING DEPARTMENT

GREAT BARGAINS Underwear, Neglige Shirts, laundered and unlaundered, Hose, Neckwear, Suspenders.

SEE OUR WINDOWS FOR PRICES

For genuine bargains come direct to the store of

Siegel & Hatter

LOS ANGELES CAL. UNDER HOTEL NADEAU

A NEW DEPARTURE

NOT A DOLLAR NEED BE PAID UNLESS CURE IS EFFECTED.

DR. C. EDGAR SMITH & CO. SPECIALISTS.

Positively cure in from thirty to sixty days all kinds of

RUPTURE

VARICOSE VEINS, HYDROCELE, PILES and FISURE, FISTULA, ULCERATIONS, etc., etc., without the use of knife, drawing blood or detraction from business.

CONSULTATION AND EXAMINATION FREE. Can refer interested parties to prominent Los Angeles citizens who have been treated by them. Cures guaranteed.

651 S. Broadway, Near Seventh St. Telephone: Residence, 474, office, 1190.

EDWIN BLAKESLEE, M. D. OCUList AND AURIST

ROOMS 16 and 17, 242 1/2 S. BROADWAY, LOS ANGELES, 7-28 5m

NEWEST IMPORTATIONS CONTINUALLY ARRIVING. CHOICE DESIGNS. BEST GOODS.

112 pc. Semi-Porcelain Dinner Service, \$10.50 ALL GOODS EQUALLY LOW.

STAFFORDSHIRE CROCKERY CO. 47 S. Spring St. 7-28 8m

PENNYROYAL PILLS

Original and Only Genuine. Sufferers from Constipation, Biliousness, Headache, etc., should use this medicine. It is a safe and reliable remedy for all the above ailments. It is sold in all drug stores.

1851-The Oldest Business House in Los Angeles-1851

SAMUEL C. FOY, Manufacturer and Wholesale and Retail Dealer in Saddlery, Harness, Tents, Lap Robes, WHIPS, DUSTERS.

C. F. HEINZEMAN, Druggist & Chemist, 222 N. Main St., Los Angeles.

Prescriptions carefully compounded

212 1/2

DR. PRICE'S Cream Baking Powder. The only Pure Cream of Tartar Powder.—No Ammonia; No Alum. Used in Millions of Homes—40 Years the Standard.