

"Big Five" of Clearing House

They Comprise the Greatest Banking Power in the Country.

Similar only incidentally as a banker and chiefly as a militant Christian.

Mr. Cannon was the chief figure in the men and religion forward movement, which commanded attention a few months ago, and he is recognized among church workers as a leader in active movements for reviving religious life.

His banking career is the traditional story of a rise from the bottom. Born in Delhi, N. Y., he removed to New York city early enough to get his education in the city schools.

Walter E. Frew, president of the Corn Exchange bank, is the other of the two present committeemen who began at the bottom in banking. He has been connected with a bank in some capacity or another ever since he left school at fifteen.

Delafield, Vanderlip, Bannard and Cannon are all giants physically. Frew is of the small wiry type, which sometimes shows such astonishing capacity for continuous labor, physical and mental.

Richard Delafield, president of the National Park bank, is the merchant-banker member of the group. He is by inheritance associated with New York's commercial greatness, being a son of Rufus King Delafield and descended from a line of New York merchants whose forbear was John Delafield, who came over from England in 1783.

Richard Delafield, president of the National Park bank, is the merchant-banker member of the group.

Richard Delafield had a long career as a merchant before he became a banker. He began as a clerk, but at the age of twenty-seven he had embarked on his own account in the California trade.

Otto T. Bannard, president of the New York Trust company, is named last in the roster of members of the clearing house committee.

He is first a lawyer and became president of the Continental Trust company, which was merged with the New York Trust and Security company to form the present institution, after two years of law practice and a few years as head of the Dolphin jute mills of Pitterson, N. J.

The Powerful New York's

F. A. Vanderlip, J. G. Cannon, W. E. Frew, R. Delafield and O. T. Bannard.

When the congressional committee investigating "the money trust" held its sessions in New York, attention was focused on the clearing house committee, which it was testified practically embodied the power of the Clearing House association, typifying in its turn the banking power of New York and of the United States.

The five men who constitute that committee are Frank A. Vanderlip, James G. Cannon, Walter E. Frew, Richard Delafield and Otto T. Bannard.

To be named among this annually changing group is, from the banker's point of view, to be listed in the roll of honor of finance.

The five are men of widely differing personalities, tastes and experiences.

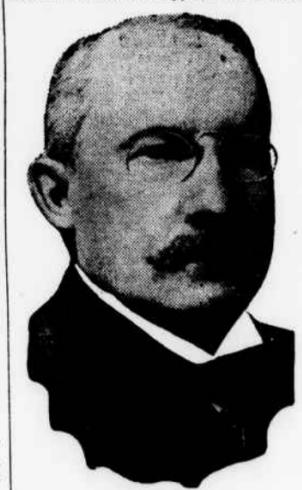


FRANK A. VANDERLIP.

One found newspaper work the stepping stone to his banking career, another steered into his place through the law and a brief later career as a manufacturer, and a third, coming of a family of merchants, cut off his mercantile connections to become exclusively a banker after a gradual entrance into the field through his activities as a director in banking institutions.

President Vanderlip of the National City bank never worked in a banking institution until a dozen years ago. At the age of thirty-seven he resigned his assistant secretaryship of the treasury to become a vice president of the institution of which he is now the active head.

When Lyman J. Gage became secretary of the treasury he took Vanderlip with him as private secretary, but Vanderlip quickly proved himself too big for that job, and within a few months he had been appointed assistant



JAMES G. CANNON.

secretary of the treasury. After four years he went to the National City bank of New York as vice president, and in January, 1900, when James Stillman retired from the presidency, Vanderlip succeeded him.

President Vanderlip's chief claim to fame outside of his financial activities is as an author and a promoter of business education.

Like the president of the National City bank, President James G. Cannon of the Fourth National bank, who follows him on the roster of the clearing house committee, is an author. His "Clearing Houses" is the standard authority on the subject and is so complete a treatise that the national monetary commission in its monumental report on monetary and banking systems of the world transferred it bodily into its documents.

AUTOMOBILE AUDITOR.

Value of the Speedometer in Checking Up Expenditures.

The popular impression is that an automobile speedometer is used only for telling speed and distance traveled. For the practical autoist, the man who wants his car to give him all the service he has paid for, the speedometer, in conjunction with its odometer feature, has many other applications.

First of all, it will pay its cost many times over in a year, for instance, by providing claims for rebates on tires which many manufacturers guarantee to cover a certain number of miles. In the event they do not last the mileage guaranteed a pro rata allowance is made on the next purchase. It is only necessary to make a memorandum of the date the tire is put in use and the mileage recorded by the odometer. Then when the time comes to replace the tire the odometer will show if the tires have covered as many miles as the guarantee calls for.

The odometer will also audit the engine efficiency by permitting you to keep it tuned to a point at which you get maximum efficiency with a minimum fuel consumption. Test it now and then with an odometer, and make certain your engine consumes a quantity of gasoline proportionate to the number of miles the car has covered.

Another and more important thing: When the time comes to purchase a new car to replace the old it is well to know if that make of car gives the service it should. The odometer will help to determine if you will be justified in purchasing another of the same kind.

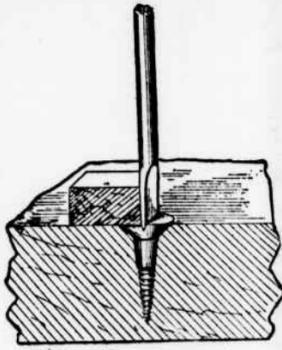
"Joy riding" is nearly an impossibility with a car supplied with a speedometer, as the first unauthorized use of the machine will show on the odometer.

Electricity Beats Teredos.

The teredo of the Pacific ocean, which attacks all submerged wood-work, destroying a wharf completely in the course of a few years, is being successfully combated by the use of electricity. A floating power plant, equipped for self propulsion, has been designed for this purpose, and current is passed through salt water, releasing chlorine, hydrogen, bromine, iodine and sodium hydroxide or concentrated lye. The teredos are killed within a very few moments by the great volume of chlorine gas liberated.

Extracting a Damaged Screw.

One is often required to remove a screw with one side of the head broken off. The following is a method of drawing out the broken screw with ease and without disfiguring the work:



EXTRACTING SCREW WITH BROKEN HEAD.

Place the screwdriver against one side of the head and with a small block press firmly against the screwdriver, at the same time turning the screwdriver and the block. The screw will come out almost as easily as if the head were intact.

New Copper Alloy.

A new copper alloy which has the hardness of steel and has great tensile strength has been invented by a French metallurgist. Eleven pounds of chromium are melted for one hour with eleven pounds of aluminum, and then 242 pounds of copper are added. The entire charge is kept at fusing temperature for half an hour. Then fifty-five pounds of nickel are added, and the mixture is heated another hour, upon which forty-four pounds of zinc are added.

HUMOR OF THE DAY

A Very Close Call Indeed.

Jacob M. Dickinson, formerly secretary of war, who is an authority on the lore and manners of the southern negro, tells this story.

A business man of Nashville was walking along the street one day when he met an old negro whom he had employed at various times and noticed that the negro wore bandages from head to foot and was walking with a limp.

"Why, what's the matter?" asked the business man.

"Lawd, boss, ain't you heard de news?" queried the negro.

"No; tell me about it."

"Well, boss, you see, it was this way: Ah was paintin' a house round hyuh, an' Ah was high up on a scaffold. De scaffold broke, an' Ah fell. Lawd, boss, it was turble. Ah broke my lef' wrist hyuh, an' Ah skun my lef' laig up hyuh 'bove de knee, an' down hyuh, jes' 'bove de ankle. Ah broke my laig, an' Ah spe' Ah would had done kilt myself 'ef it hadn't been fo' a pile ob bricks what broke my fall some."

No Cure For Him.

A woman consulted an oculist about her husband's eyesight, saying she wanted a very strong pair of glasses for him.

"I fear I cannot recommend glasses without first seeing your husband," the oculist said.

"He won't come at any price," was the reply.

"Then tell me something about him. Can he see objects at a distance, or does he experience difficulty when reading? For instance, could he see that pigeon which is flying up above us?"

"Rather!" the woman said. "He'd spot a pigeon on 'r wing quicker than he'd see an aeroplane, especially if he'd got a bet on it. What I wants yer to cure is his shortsightedness when he's seekin' work. He's been lookin' for a job ten years and never seen one to suit his eyesight yet!"

The oculist regretted that he couldn't deal with the case.—Tit-Bits.

A Successful Interview.

The late Arthur McEwan when he was working on a San Francisco newspaper was attracted by the activities of a politician who was vulgar, illiterate and hideously ungrammatical in his method of expression. McEwan looked up this man and had a talk with him. Then he went back to the office and wrote the interview in the most perfect English, brilliant, polished, and crammed the story full of classical allusions, quotations and big words. It was a most scholarly production, and McEwan considered the satire great. Next day McEwan had a call from the politician. "I want to thank yer for that interview," he said. "It's bully. Just what I said. You must be a grand shorthand reporter."

While in the Bathtub.

Woodrow Wilson was in the bathtub when the news that Illinois had gone for him was brought to him. Important news has a habit of catching a man in the bathtub.

For instance, while in the bathtub yesterday we were—

Wanted at the telephone twice; told that a man at the front door had an important message for us; two collectors requested an audience with us; a neighbor came over to borrow the lawn mower, and three times we were asked if we wouldn't please hurry and go out to stop two dogs that were fighting on the front lawn.

Woodrow Wilson isn't the first man to be in the bathtub when great events are happening.—Detroit Free Press.

An Unforeseen Complication.

Jimpeon, in Loudon, had rung up a well known shop in Paris by telephone to communicate an order on behalf of Mrs. Jimpeon. After waiting two hours for the connection to be made he entered the booth and began. Two minutes later he emerged.

"Say, mister," said he to the attendant, "can't you put me on a wire that'll translate what I have to say into French? I can't make that darned jackass on the other end of the line understand a word I say."—Harper's Weekly.

An Instinctive Debater.

"So you took your wife to the baseball game?"

"Yes," replied Mr. Meekton. "Did she enjoy it?"

"Only parts of it. She thought they wasted a great deal of time running around the lot, but she thought that arguments with the umpire were quite interesting."—Washington Star.

One of Their Uses.

"Paw, what are flies and mosquitoes good for, anyhow?"

"My boy, there's a wire gauze factory down the street whose owner spends half his time on an ocean yacht."—Chicago Tribune.

Enforced Harmony.

Friend—You and your husband seem to be getting on well together just now. I thought you had quarreled.

Wife—Can't do that these days, when our dresses fasten down the back.—Pele Mela.

Uneventful Life.

"Were you ever a delegate to a national convention?"

"No. I've never been in anything more exciting than a train wreck and a boiler explosion."—Detroit Free Press.

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Main Street, Fort Benton

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Until the season is so far advanced you won't derive half the benefit you should from your fall garments....

Now Is The Time Snappy Tailoring Classy Patterns

You don't have to have strictly tailored—there are novelties as well....

Men's Ladies' Tailoring

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You Can Own a Home

Cheaper in Fort Benton

Than in any other town in Northern Montana. It's the best place to live in twelve months in the year in the United States. Fine schools, fine churches, good people, fine climate. Surrounding country rich. Ask about these cheap town lots. Terms easy.

C. WILL MORRISON FORT BENTON, MONT.



The Imported Belgian Stallion

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Will stand for the season at George Elliott's livery stable

For terms, inquire of—

GEO. ELLIOTT, Fort Benton

HIRAM F. SMITH.

Cattle branded on right ribs. Horses same brand on right shoulder.

Vent for cattle and horses, same brand on right hip.

P. O. address—Whitish, Mont

Note—Address is given wrong in brand book of H. F. Smith, Highwood.

MILNER CATTLE CO.

M. E. MILNER, Pres. and Manager, Fort Benton, Montana.

Main brands as shown in the ad accompanying cuts.

Also own all cattle bearing the single "square" brand, and all rebranded cattle bearing only cross P.

Also own brand on right hip called "square 2."

Horse brand on left thigh.

Range from Bear Paw mountains eastward to Fort Peck between the Milk and Missouri rivers. Also south of the Missouri river, between Arrow creek and Red creek, Bancks ran.