

WYMAN OFFERED IMMUNITY FOR HIS TESTIMONY

Former Cashier of O'Neil's Bank Gives Damaging Testimony Against the Accused.

Coeur d'Alene, Nov. 20.—Immunity has been promised Edgar Wyman, cashier of the wrecked State Bank of Commerce at Wallace, according to Wyman's admissions under cross-examination.

The cashier's stories of false bank statements, wildcat borrowings and lendings and general financial ledger-damian have been a feature of the trial of Bernard F. O'Neil, president of the bank, on charge of violating the state banking laws.

The immunity, Wyman said, was promised 10 days ago. Further questions indicated that the defense will seek to unload upon Wyman responsibility for wrecking the bank.

Wyman, under cross-examination, admitted late yesterday that he was the author of several of the false reports, that he knew they were false and that upon one occasion he had made a false report on his own initiative and without any special instructions from O'Neil.

Regarding a report issued April 27, 1910, Wyman testified that the report, which was signed by O'Neil and which was fraudulent, was in Wyman's writing, that the report did not agree with the bank's books and "I intended they should not agree."

The intimate relations of President O'Neil with the bank examiners, who are presumed to investigate banks with no warning, is hinted at by the state in the copy of a telegram introduced as evidence.

The telegram is to State Bank Examiner W. G. Cruse in Boise, dated Oct. 5, 1910. Cruse is the examiner with whom the state has already shown a transaction involving the loan of \$2100 by the bank which was charged to O'Neil's account.

The telegram reads: "Am planning going east next few days. Can I expect you soon? (Signed) BARNEY."

The state alleges that this telegram was sent by O'Neil so that the two loans of \$50,000 each, made by O'Neil could be concealed from the examiner. When the report was made on Nov. 12, 1910, it did not show the two items according to Wyman, the books of the bank and the report.

To allay the fears of depositors during 1907 O'Neil is given credit for volunteering an unofficial report of the bank's condition on Dec. 7, 1907. This report was not called for by the examiners, but the witness testified that it was printed and the employees of the bank were kept busy with the report to depositors for several days.

The report showed the following differences from the actual condition of the bank as shown by the books of the bank: Loans and discounts understated, \$63,593; overdrafts understated, \$45,000; real estate and furniture and fixtures overstated, \$78,593; this last amount was also written in on the books and carried along as an asset, according to the witness; due from banks overstated, \$17,103, of which an expense account of \$8263 and furniture of \$5760 were made a part; surplus and profits overstated, \$8263, and cash on hand increased \$25,000.

In the report of May 14, 1908, the cash items were increased from \$60,469 to \$325,987. On this same report the testimony shows that the overdrafts were decreased \$60,000 and the Sahshone county warrants listed in one of the schedules of the report were increased \$40,000.

The state attempted to introduce a letter from State Examiner W. G. Cruse, in which letter it was asked that the letter be read to the directors.

The letter was offered to show that O'Neil deceived his directors, as the letter was found by the receiver in the back part of a drawer, and it was declared that the letter was not read to the directors by O'Neil's orders. The letter was not admitted on objection of Attorney McFarland.

Wyman testified that O'Neil told him at times that O'Neil owned all the Lane Lumber company and that at other times he said he only owned one-third of it. Wyman said that O'Neil had told him that the M. K. Wall notes, the P. H. Wall notes and the St. Joe Lumber company notes were all of the Lane Lumber company, but that they were separated so that the examiner would not see that the Lane Lumber company owned the bank such a large sum.

On the report made by O'Neil on April 27, 1910, besides increasing the amount of the banks which had accounts in the Wallace bank an even \$100,000 the report also showed loans and discounts increased \$100,000; overdrafts decreased \$200,000; securities increased \$110,434, and cash deposits increased \$125,000.

"None of Their Business." According to the testimony of Wyman O'Neil went under the assumption that anything that he didn't want to show in the reports made to the state bank commissioner in Boise, according to the banking law, was "none of their business, anyway."

Wyman said that he and O'Neil made the first report on April 6, 1905, after the law had gone into effect and that they used up a lot of scratch paper in trying to make the report show what they wanted it to show. He said that the first report was signed by O'Neil, but that Wyman signed the second because O'Neil said that "the cashiers of the other Wallace banks were signing the reports and it would not look right for the president of the State Bank of Commerce to sign its report."

Personal notes amounting to \$14,394 were not shown. The report was dated Nov. 12, 1906.

Wyman explained how "J. W. Krider" was gratuitously given an account in the State Bank of Commerce and although neither O'Neil nor Wyman ever heard of such a man, he was given credit for a deposit of \$50,000. This, Wyman said, was to cover up a loan of \$50,000 obtained by O'Neil from the Bank of California at Portland to build up the reserve.

The loan was made on July 5, 1910, and the cash on the day before as shown by the bank books, was only \$8199.

"I told Mr. O'Neil we had to have some more cash, as the reserve was low," said the witness. "He asked me how much it would take to tide us over. I said we needed all we could get and that \$100,000 would look good. He began to figure about where to get it and decided to go to the Bank of California. He said, 'Give me two certificates of deposit from the back of the certificate book and if I need them I will use them.' If not, he said he would cancel them."

"I asked him what account to credit and he said I might credit the Idaho Northern or his own. But he said if I credited the Idaho Northern account there might be a difference that we would have to explain, and if it was put on Mr. O'Neil's account would look pretty big. He said to put it in any account I desired. I asked why not open a bill payable account, and he said that would never do. Consequently I opened the account in the name of J. W. Krider."

Another loan of \$50,000 obtained from the Old National bank of Spokane by O'Neil, Jan. 19, 1910, was testified to by the witness and the certificate of deposit was introduced in evidence. Notes of the Washington Mill company and the Lane Lumber company were given as security. The witness said these notes were not given in the report to the state bank commissioner under the proper schedule, because O'Neil said he did not want anything to appear in the report against the bank.

Red Rough Hands Made Soft and White



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Treatment: On retiring, soak the hands in hot water and Cuticura Soap. Dry, anoint with Cuticura Ointment, and wear soft bandages or old loose gloves during the night.

Cuticura Soap and Ointment sold throughout the world. Liberal sample of each mailed free, with 25¢ box. Address "Cuticura," Dept. 2, Boston.

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O'Neil shows no signs of wearing and his smile remains. The humor of every situation appeals to him and to and from the court room he is surrounded by friends, with the deputy sheriff usually bringing up the rear.

Mrs. O'Neil returned to the city yesterday and was present in the court room, although sitting well back.

EVAPORATOR IS VERY BUSY PLACE

Fine Product Being Turned Out by the New Fly-mouth Plant.

(Capital News Special Service)

New Plymouth, Nov. 20.—Work at the New Plymouth evaporator is proceeding without interruption, and will continue until freezing weather compels the plant to close. A crew of 14 is working day and night in an effort to handle the apples as rapidly as possible, over 100 tons of which will pass through the plant this season. Forty tons of prunes are now undergoing their last processing and will soon be ready for the market. The evaporated apples and prunes are a much nicer product than was turned out in 1911 and ready sale is found for both, as figures which are deemed quite satisfactory. Large quantities of cider and vinegar are also being manufactured. Mr. McIntire, manager of the plant, plans to operate the plant on a much larger scale another year, as the demand for first class evaporated fruits of all kinds is greater every year.

Turners are again afloat about the early construction of a first class hotel opposite the Farmers' State bank. It is thought a stock company will be formed by local people, similar to that which was organized to build the Pioneer block. A move in this direction will no doubt be encouraged by New Plymouth people as everyone realizes that a first class hotel is indispensable in any town and a big factor in holding the patronage of the traveling public.

Mrs. A. R. Ingalls and Mrs. Walter Burke attended a special meeting of the Portia club at Payette Tuesday afternoon. The meeting was held in honor of Mrs. Pittenger of Boise, state president of the Federation of Women's clubs.

Rev. Thomas Packard of Wendell arrived Saturday to assume his duties as pastor of the Baptist church, to which post he was called some weeks ago. Mrs. Packard is expected to join her husband here this week.

The officers of the Park View Improvement club met Monday afternoon at the home of Mrs. J. W. Lynch for the purpose of perfecting plans for holding the annual bazaar and supper which this year takes place Dec. 12 at Pioneer hall. A roast chicken supper will be served at 5:30 p. m., after which all kinds of fancy work as well as the more useful articles will be on sale at the various booths at reasonable prices. A fish pond with all sorts of wonderful things in it will be one of the features to delight the children. The ladies plan still more work on the cemetery grounds another year which in time they hope to see quite as beautiful as any in the state and the funds derived during the bazaar will go toward this very important work.

Wilson Bros. of Ontario will open a first class grocery store here this week, arrangements having been made Monday for two large rooms in the Pioneer block.

The members of the Congregational church were very happily surprised Rev. and Mrs. H. F. Knight Tuesday evening, the occasion being their forty-third wedding anniversary. The pretty little parsonage was crowded to its utmost capacity with the friends of Rev. and Mrs. Knight, who since coming here have made a warm place in the hearts of many New Plymouth people. The self-invited guests went laden with good things to eat, which always rounds out occasions of this kind so pleasantly. Toward the close of the evening a number of handsome pieces of china were presented to Rev. and Mrs. Knight, both of whom expressed their appreciation of the thoughtfulness which prompted the kindly act, in a few well chosen words.

Walter, the young son of L. R. Van Winkle, and Ashton, the eight-year-old son of Rev. A. B. Minaker, were operated upon a few days ago for enlarged tonsils and adenoids. Dr. Drysdale performed the operations. Both children are doing nicely.

Appropriate Thanksgiving exercises will be held in the New Plymouth schools Wednesday afternoon at 1:30. Valley View school will also have a Thanksgiving program.

The Payette Valley Teachers' association meet in Emmett next Saturday for the discussion of many topics which have a direct bearing upon the general welfare of the public schools of the valley. C. A. Stroug, superintendent of the New Plymouth schools, has been invited to speak upon "The Practical in Education," a subject which he is eminently fitted to discuss.

The Congregational and Baptist churches will hold a union service Thanksgiving morning at 11 o'clock at the Baptist church. Special music will be a feature of the service.

DIABETES
Simple Herb Quickly Cures This Dread Disease to Stay Cured.

Diabetes has heretofore been considered incurable, and the only hope held out to the afflicted has been to live long their years by strict dieting.

A plant recently discovered in Mexico, called Diabetol Herb, has been found to be a specific in the treatment of diabetes, quickly reducing the excessive gravity and sugar, restoring vigor and building up the system.

This harmless vegetable remedy will relieve the patient of his worst symptoms, in the most aggravated cases, within a week, and to prove it we will mail the first 50¢ package for 25¢, with free booklet, special value to the diabetic, containing latest diet list and exclusive table of food values, giving percentages of starch and sugar (carbohydrates) in 250 different foods.

Tell your afflicted friends of this offer and send 25¢ today for the first 50¢ package. AMES CHEMICAL CO., Box 340-L, Whitney Point, N. Y.—Adv.

If your watch passes through our repair department and does not give satisfaction we will give a new movement in exchange.

CON W. HESSE, Jeweler, Adv.

For dental work, Dr. Buttner, 603 Idaho Bldg. Phone 726.

"I Will Not Borrow The Capital News from My Neighbor Any More"

We received a letter in this morning's mail from a lady residing in Nampa, enclosing a check for one year's subscription and the back pictures and a Catalogue. And she explained that she had been getting our paper, daily and Sunday, from one of her neighbors, but that since the Book-lovers' Contest had started she received it with from two columns to a whole page cut out. That aroused her curiosity and she began to ask questions, and was told that the Capital News was conducting a Great Booklovers' Contest in which \$1500 worth of prizes would be given to the contestants who solved the most correct answers to pictures representing books that were appearing in the Capital News and would appear every day for 75 days.

And her neighbor explained to her that she could, if she wished, get all the back pictures and a Catalogue free by sending in a one year subscription. When everything was explained to her she made up her mind she had just as much chance to get part of that \$1500 as her neighbor and she wrote out her check for \$5.00 and mailed it to us.

It may be the best investment she ever made in her life! And she writes to you if you have been borrowing your neighbor's paper is: Go and do likewise! And we can assure you that you will find it the most interesting and profitable game you ever took part in!

And remember that in this delightful contest you do not have to solicit or advertise, or beg your friends to vote for you so you can win a prize. All the work you can do quietly in your own home, and all that you do counts for you alone. And taking it for granted that you are reading the contest story for the first time we will explain the advantages of having a Booklovers' Catalogue and exercising your right to extra answers on each picture.

Our Catalogue contains the titles of nearly 5000 books with the names of the authors, and ALL the prize titles are in it! When you see one of the prize pictures and it suggests a certain title to you and in consulting your Catalogue you do not find it listed dismays it is absolutely not the right answer to that picture. For if it was it would be in our Catalogue, as ALL the prize titles were taken from that Catalogue. If in consulting the Catalogue you find several titles that might fit that picture use them ALL, as you are entitled to ten answers on each picture, or 750 in all. With the aid of the Catalogue you have an equal chance with the most educated man

or woman in the Contest. In fact our experience is that your chances with this class of contestants are more than equal, as they are apt to look at pictures with over-educated eyes, and their answers are in most cases absolute jokes!

This statement is not imagination on the part of the Contest Editor, as it has been proven in Contests similar to this. We recall one big Contest in which Professors in Colleges, School Teachers and Superintendents of Instruction were contestants and the first prize was carried off by a big policeman and the second by a middle-aged farmer!

We did not learn what the Policeman had in the way of education, but the farmer told us that his consisted of what he learned from his daily and weekly paper, and a copy of a well known almanac that is issued yearly and widely circulated among the farmers! So you can see that you have nothing to fear from the highbrows in this Contest! Education is a fine thing to have, but it is not absolutely necessary to win in this Contest! And we will in our daily story give you valuable suggestions that will aid you to win in this Contest. For you are the kind that comes close to the heart of the Contest Editor, whose education was secured in the school of "hard knocks" in every state in this glorious country. We are like the prominent man in Ohio whom we called on years ago for a writeup for the Cleveland, Ohio, Plain Dealer. In writing his biography he gave us the names of the schools he attended and added the "School of Hard Knocks." "Shall I print that too?" we asked, and he replied, "Certainly, because it was the best school of all!"

Remember that there is only one person in the world to be afraid of in this Contest and that is yourself. With the aid of the Catalogue and your right to extra answers, and the good brain God gave you, there is no reason in the world why you cannot get your share of the \$1500 we are going to give away in this contest. And to you, our regular subscriber, who has read this and has a neighbor who is borrowing your paper we wish to make one request, and assure you that you will have our thanks if you will comply with it. Don't cut this story out, but see that he or she gets it, and ask them to read it. You will be conferring a favor on them and us at the same time, and we will surely appreciate it, and we know they will!

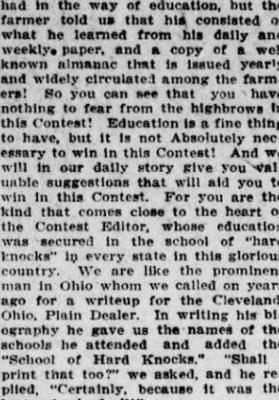
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Evening Capital News Booklovers' Contest

CUT THIS OUT AND SAVE IT

Capital News' Great Booklovers' Contest

PICTURE NO. 39



WHAT BOOK DOES THIS PICTURE REPRESENT?
Write title and name of author in form below:

Title
Author
Your Name
Street and Number
City and State R. F. D.

The Capital News.
No. 39—NOV. 20, 1912—No. 39

Wait until you have all the answers to the pictures before sending them in, for no partial lists will be considered.

In order to give old and new contestants a chance to get extra coupons, and a catalogue for those who have not already secured an Official Booklovers' Catalogue, we will make the following offer.

We reserve the right to withdraw this offer at any time so if you want to increase your chances of winning one of the prizes in our great \$1500 Booklovers' Contest now is the time to act. Use the coupon in sending in your remittance and mark the number of the coupons you want.

You can select the numbers you need and as many as you need of each number according to the offer.

COUPONS SELECTED TO BE FOR ANY NUMBER.

Rebate On Paid in Advance, Old or New Subscriptions, \$1.10.
6 months' subscription \$3.00
1 Booklovers' Catalogue35
15 Coupons at 5c75

Total \$4.10
Special offer 3.00

Rebate \$1.10
To those who have catalogue we will give 22 coupons.
Not good after Nov. 25, 1912.

Rebate On Paid in Advance, Old or New Subscriptions, \$2.10.
12 months' subscription \$6.00
1 Booklovers' Catalogue35
35 Coupons at 5c 1.75

Total \$8.10
Special offer 6.00

Rebate \$2.10
To those who have catalogue we will give 42 coupons.
Not good after Nov. 25, 1912.

Enclosed please find \$..... for which credit me months' subscription and send me Booklovers' Coupons and Booklovers' Catalogue.
Fill in number of coupons of each picture desired.

No 1/No 2/No 3/No 4/No 5/No 6/No 7/No 8/No 9/No 10/No 11/No 12
No 13/No 14/No 15/No 16/No 17/No 18/No 19/No 20/No 21/No 22/No 23/No 24
No 25/No 26/No 27/No 28/No 29/No 30/No 31/No 32/No 33/No 34/No 35/No 36
No 37/No 38/No 39/No 40/No 41/No 42/No 43/No 44/No 45/No 46/No 47/No 48

Name
Street and No.
City and State
THIS COUPON NOT GOOD AFTER NOV. 25, 1912.

Use this Order Blank for Catalogue.

Book Lovers Contest Editor,
The Capital News,
Boise, Idaho.
Inclosed find 37 cents, for which mail me a Book Lovers Contest Catalogue.
Name
Street and No.
City and State

DON'T SCOLD AN IRRITABLE CHILD

If Tongue is Coated, Stomach Sour, Breath Feverish Give "Syrup of Figs" to Clean the Bowels.

Your child isn't naturally cross, irritable and peevish, mother! Examine the tongue; if coated, it means the little one's stomach is disordered, liver inactive and its thirty feet of bowels clogged with foul, decaying waste.

Every mother realizes after giving delicious "Syrup of Figs" that this is the ideal laxative and physic for children. Nothing else regulates the little one's tender stomach, liver and bowels so effectually, besides they dearly love its delightful fig taste.

For coated bowels, sluggish liver, biliousness, or sour, disordered stomach, feverishness, diarrhoea, sore throat, bad breath, or to break a cold, give one-half to a teaspoonful of "Syrup of Figs," and in a few hours all the clogged up waste, sour bile, undigested food and constipated matter will gently move on and out of the system without griping or nausea, and you will surely have a well, happy and smiling child again shortly.

With Syrup of Figs you are not drugging your children; being composed entirely of luscious figs, senna and aromatics it cannot be harmful.

Full directions for children of all ages and for grown-ups plainly printed on the package.

Ask your druggist for the full name, "Syrup of Figs and Elixir of Senna," prepared by the California Fig Syrup Co. This is the delicious tasting, genuine old reliable. Refuse anything else offered.

THE DUDLER ADDITION

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\$150, - \$175, - \$200
Buys the inside lots. Corner lots in proportion. Terms, \$10 cash and \$5 per month per lot.

Good water right. Good soil. Good location for a home. City water. Electric lights and street car service available. This special price will expire Jan. 1st, 1913.

The F. J. Garver Co. will act as general agents and the usual courtesies will be extended to all ready dealers.

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Trustee for the Smith Estate. 105 N. Tenth St.

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That is better than the other fellow has and we don't care a d— who he is—COMMUNITY Silverware guaranteed for 50 YEARS. See it and be convinced. It is the best that has been made up to date and it will surely last 50 years. I have tried it twice. You have seen it advertised in the magazines for the past 100 years.

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Varicocele, Weakness, Contracted Diseases, Prostatic Trouble, Blood Poison, Stricture, Functional Disturbances, Hydrocele, Kidney or Bladder Trouble, etc.

SALVARSAN, OR "606," FOR BLOOD DISORDERS.
I use Prof. Ehrlich's wonderful new discovery, "606," in case of blood disorders. It is the greatest marvel of medical science. This new remedy has been used in thousands of cases. Let me explain it to you.

VARIKOCELE
Impairs vitality. I daily demonstrate that Varicocele can be cured in nearly all cases by one treatment, in such a satisfactory way that the vital parts are preserved and strengthened, pain ceases, swelling subsides, a healthy circulation is rapidly re-established, instead of the depressing condition. I guarantee you a cure to stay cured.

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