

CALLS COURTESY BANK'S BIGGEST BUSINESS ASSET

D'Neen Stafford Says It Outstrips Marble Walls in Convention Talk.

PLAY-UP HUMAN SIDE OF BANKING IS APPEAL

More Than 100 Attend Group Meeting at Elks Club Yesterday.

High capital stocks, big surpluses, imposing marble-faced buildings and all the systematic accounting of a bank are surpassed at a stroke as business getters by common honest courtesy, D'Neen Stafford, president of the First National Bank of the Cape, yesterday afternoon told the members of the Sixth Group of the Missouri Bankers' Association who were in session at the Elks Club.

More than 100 members of the group who control the work of most of the money in Southeast Missouri attended the convention and a banquet last night.

"Every banker knows the power of compound interest, and yet how few have reckoned the power of honest courtesy," declared Mr. Stafford. "Its power to produce is beyond the imagination of the conservative person, and even the enthusiastic believer in it often underestimates its great value."

"Courtesy should manifest itself in all the activities of the bank. Of course, we are grateful for deposits, but we should make our depositor feel our appreciation."

"The courtesy I want to talk about is not the grace of the salutation or the bowing or bending which distinguishes a man in high society; it is not that superficial shilly shally grin we sometimes get on our faces; it is not that which is false and insincere."

"Rather, the courtesy I want to talk about is that genuine heartfelt politeness combined with human kindness which gets its inspiration from the depths of a soul full of consideration and sympathy for our fellowmen and their welfare; it is that which leads us to do things for people simply for the sake of being of service; it is that which really and seriously makes us want to serve. It is written, 'He who would be greatest must be servant of all,' therefore, if we take our work thus seriously, if we live toward our customers and the community a life of honest, conscientious service, we will not have to worry about results, our business will take care of itself."

"I am aware that an elegant building with elaborate furnishings appeals to some people; to others a large paid-up capital and ample surplus; to others the prominence of men on the directorate and as active officers; to others what is commonly called efficient service; and to still another class, direct and indirect advertising. While each of these has much merit and is very essential to a bank's welfare, still, persons thus appealed to will be as a rule easily led off to some other institution exelling in the same thing. Thus we have a large class shifting from one bank to another, and many of them do so without any excuse for making such a change."

"I believe if we will approach this roving class from the heart side, making them feel that we have a genuine interest in their success, they will cease to shift about and will become steady, producing customers."

"Take the banks of today and which side predominates? Unquestionably, the mechanical side."

Constitutional Ballot

Proposed Admendment to the
Constitution of Missouri
First Constitutional Admendment.

Joint and concurrent resolution submitting to the qualified voters of the State of Missouri, an amendment to the Constitution thereof, concerning pensions to the deserving blind.

Be it resolved by the Senate, the House of Representatives concurring therein:

That at the general election to be held on Tuesday, following the first Monday in November, 1916, there shall be submitted to the qualified voters of Missouri, for adoption or rejection, the following constitutional amendment to-wit:

That section 47 of article IV of the Constitution be amended by adding thereto the following words: "Provided further, that nothing in this Constitution contained shall be construed as prohibiting the general assembly from granting, or authorizing the granting of pensions to the deserving blind, as may be provided and regulated by law."

Proposed by Initiative Petition,

Second Constitutional Admendment.

Second Constitutional Amendment. To empower the Legislature of Missouri to create, by special law, a State Land Bank with power to loan money secured by deed of trust on agricultural lands and to issue bonds, and authorizing the appropriation of One Million Dollars (\$1,000,000.00) out of the State Treasury for that purpose, and to exempt the capital and bonds of said bank from taxation, and validating any legislation heretofore enacted for such purposes.

Missouri State Land Bank Amendment to the Constitution.

Proposed by legal voters by Initiative Petitions under the Initiative and Referendum Provisions of the Constitution, empowering the General Assembly to enact a special law creating a corporation to be known as the Missouri State Land Bank, with powers to mobilize and liquidize farm credits, to appropriate state moneys as a loan in aid thereof, and exempting from state, county and municipal taxes all of the assets of said bank, also debenture bonds issued by it, and providing for the validating of any law enacted by the General Assembly in accordance herewith.

Be it enacted by the people of the State of Missouri that the Constitution be so amended as to provide as follows:

Section 1. The General Assembly is hereby empowered to enact a special law to create a corporation to be known as the Missouri State Land Bank, with power to make loans on notes secured by deeds of trust or mortgages upon agricultural lands, and to issue debenture bonds against the same with all suitable and incidental powers. And to enact other special laws at the same session or at other sessions of the General Assembly to amend and improve the said act, or to supply omissions or correct errors or defects therein.

Section 2. The General Assembly is hereby authorized and empowered to enact a law or laws appropriating as a loan out of the moneys of the State Treasury, the sum of One Million Dollars as a working capital for said corporation.

Section 3. The General Assembly is hereby authorized and empowered to enact a law or laws exempting from State, County and Municipal taxes the assets of said Missouri State Land Bank and all debenture bonds issued by it.

Section 4. Any law heretofore enacted by the General Assembly in accordance with the provisions of Sections 1, 2 and 3 hereof shall be deemed valid from and after the adoption hereof.

Proposed by Initiative Petition,

Third Constitutional Admendment.

Third Constitutional Amendment.

OFFICIAL BALLOT

for Cape Girardeau County, Missouri, for Election November 7, 1916

Democratic Ticket	Republican Ticket	Progressive Ticket	Prohibition Ticket	Socialist Ticket	Socialist Labor Ticket
For Presidential Electors: At Large: J. W. SULLINGER.	For Presidential Electors: At Large: W. H. HALLETT.	For Presidential Electors: At Large:	For Presidential Electors: At Large: R. T. BOND.	For Presidential Electors: At Large: PHIL WAGNER.	For Presidential Electors: At Large: J. W. MOLINEUX.
At Large: DANIEL G. TAYLOR.	At Large: LIMAN T. HAY.	At Large:	At Large: CARL JOHANN.	At Large: CALEB LIPSCOMB.	At Large: THEO. KAUCHER.
1st District: WALTER M. HILBERT.	1st District: C. H. TUCKER.	1st District:	1st District: J. M. CREBS.	1st District: T. C. HALLER.	1st District:
2nd District: GEORGE F. CRUTCHLY.	2nd District: F. M. FISHER.	2nd District:	2nd District: THEODORE M. ELLIOTT.	2nd District: E. R. ANDERSON.	2nd District:
3rd District: EDWARD KELSO.	3rd District: FRANK L. PARKER.	3rd District:	3rd District: JAMES W. KNAPP.	3rd District: J. W. HARGIS.	3rd District:
4th District: ROBERT L. MINTON.	4th District: CHAS. M. WARD.	4th District:	4th District: ADAM KERN.	4th District: C. D. QUANEY.	4th District:
5th District: R. E. O'MALLEY.	5th District: A. HAWKINSON.	5th District:	5th District: JOHN FREDMAN.	5th District: GEORGE C. GRANT.	5th District:
6th District: SHELBY E. OSBORNE.	6th District: A. J. SMITH.	6th District:	6th District: JOHN M. VAUGHAN.	6th District: CHARLES PSCHIRER.	6th District:
7th District: EWING Y. MITCHELL.	7th District: LEONARD D. MURRELL.	7th District:	7th District: G. C. EMMERSON.	7th District: W. S. O'BRIEN.	7th District:
8th District: P. G. WOODS.	8th District: EDGAR A. REMLEY.	8th District:	8th District: L. H. EAKES.	8th District:	8th District:
9th District: J. O. ALLISON.	9th District: WILLIAM A. CLERY.	9th District:	9th District: REZON B. EKEY.	9th District: HENRY HILLER.	9th District:
10th District: JAS. A. HELDERLE.	10th District: FRANK B. RUHR.	10th District:	10th District: L. R. WOODS.	10th District: GEORGE W. O'DAM.	10th District:
11th District: OLIVER ASH.	11th District: S. L. WIMER.	11th District:	11th District: GRIFF H. JONES.	11th District: L. E. HILDEBRAND.	11th District:
12th District: JOHN R. MCCARTHY.	12th District: THEODORE J. WOLFLEY.	12th District:	12th District: HENRY C. WHITE.	12th District: THOMAS CORNELL.	12th District:
13th District: FRANK AKE.	13th District: CHAS. E. KIEFNER.	13th District:	13th District: T. B. TURNBAUGH.	13th District: JOHN ALEXANDER ATNIP.	13th District:
14th District: ALFRED L. HARTY.	14th District: C. S. GOHN.	14th District:	14th District: EDWIN C. HADLEY.	14th District: C. T. McDILL.	14th District:
15th District: LEE B. EWING.	15th District: DAVID B. HOAG.	15th District:	15th District: J. W. HARRIS.	15th District: N. S. WEBBER.	15th District:
16th District: A. N. MARTIN.	16th District: CHAS. E. COBERT.	16th District:	16th District: GEORGE M. CALL.	16th District: WINFIELD S. KEITH.	16th District:
For Senator in Congress for Missouri: JAMES A. REED.	For Senator in Congress for Missouri: WALTER S. DICKEY.	For Senator in Congress for Missouri:	For Senator in Congress for Missouri:	For Senator in Congress for Missouri: KATE RICHARDS O'HARE.	For Senator in Congress for Missouri: JOSEPH SCHEIDLER.
For Governor: FREDERICK D. GARDNER.	For Governor: HENRY LAMM.	For Governor: JOSEPH P. FONTRON.	For Governor: JOSEPH P. FONTRON.	For Governor: WILLIAM J. ADAMES.	For Governor: CHARLES ROGERS.
For Lieutenant-Governor: WALLACE CROSSLEY.	For Lieutenant-Governor: ROY. F. BRITTON.	For Lieutenant-Governor:	For Lieutenant-Governor:	For Lieutenant-Governor: JAMES DE WITT CARPENTER.	For Lieutenant-Governor: EDWARD T. MIDDLECOFF.
For Secretary of State: JOHN L. SULLIVAN.	For Secretary of State: WM. C. ASKIN.	For Secretary of State:	For Secretary of State: WILLIAM M. GODWIN.	For Secretary of State: OTTO VIERLING.	For Secretary of State: WM. W. COX.
For State Auditor: JOHN P. GORDON.	For State Auditor: GEORGE E. HACKMANN.	For State Auditor:	For State Auditor: B. F. SAPP.	For State Auditor: WILLIAM R. BOWDEN.	For State Auditor: FRED SPALTI.
For State Treasurer: GEORGE H. MIDDLEKAMP.	For State Treasurer: L. D. THOMPSON.	For State Treasurer:	For State Treasurer: ED BRANDT.	For State Treasurer: J. F. FARLOW.	For State Treasurer:
For Attorney-General: FRANK W. McALLISTER.	For Attorney-General: JAMES H. MASON.	For Attorney-General:	For Attorney-General:	For Attorney-General: FRANK P. O'HARE.	For Attorney-General:
For Judge Supreme Court, Division No. One: ARCHELAUS M. WOODSON.	For Judge Supreme Court, Division No. One: JAMES M. JOHNSON.	For Judge Supreme Court, Division No. One:	For Judge Supreme Court, Division No. One: EUGENE AYRES.	For Judge Supreme Court, Division No. One: KENNETH B. MARTIN.	For Judge Supreme Court, Division No. One:
For Judge Supreme Court, Division No. Two (Unexpired term): FRED L. WILLIAMS.	For Judge Supreme Court, Division No. Two (Unexpired term): EDWARD HIGBEE.	For Judge Supreme Court, Division No. Two (Unexpired term):	For Judge Supreme Court, Division No. Two (Unexpired term):	For Judge Supreme Court, Division No. Two (Unexpired term): SHERMAN HATTEN.	For Judge Supreme Court, Division No. Two (Unexpired term):
For Judge St. Louis Court of Appeals: DAVIS BIGGS.	For Judge St. Louis Court of Appeals: WILLIAM DEE BECKER.	For Judge St. Louis Court of Appeals:	For Judge St. Louis Court of Appeals:	For Judge St. Louis Court of Appeals: THOMAS MADDEN POLK.	For Judge St. Louis Court of Appeals: