SCENE IN A COMPANY KITCHEN.

Cooks at Work Preparing the Rations Which Cause the Regular Army Man to Rebel.

Desertions from the regular army have now become so common that they have ceased to attract attention. Many reasons may be attributed to the feeling of discontent with the service that prevails among the men. The men who make up the rank and file are usually of a peculiar disposition. The boys have drifted into the army from all walks of life and are usually those who have found the general social scheme unadapted to their natures. They are of an adventurous and roving disposition and naturally brook monotony and confinement. The recruit who enters the service, however, soon learns that he must adapt himself to the most rigorous discipline, and submit to the most unpleasant conditions. The majority of the boys find it to their advantage to render themselves amenable willingly to the regulations and conditions that are prescribed, and there are some even who find the life agreeable. But there are many who fret under the yoke, and who on all available occasions take advantage of the opportunity for escaping the galling torment.

There are many things that contribute to render the lot of the regular soldier in the service of Uncle Sam anything but pleasant and agreeable. It is true that many efforts have been made to improve the condition of the soldier, which have in some cases been a positive benefit, but in others have resulted in grievous evil as a result of misguided motives.

Probably the most serious complaint that now is to be heard among the soldiers is that in regard to the army rations. The food that the soldiers are compelled to eat month after month, without variation, if not in itself unwholesome, becomes exceedingly unpalatable and disagreeable, if not decidedly unhygienic, by reason of want of variety. The garrison ration of today is, of course, somewhat improved over the old war ration of pork and beans and beans and pork, but still there is vast room for improvement.

Living on the Ration.

The garrison at Fort Snelling, though having the advantage of the best natural environment, is, nevertheless, subject to the same discontent produced by the objectionable food allowances. The boys of the Twenty-first have been subsisting entirely upon the government ration, except where they have spent their own money, when away from the post, to purchase food they could eat with a relish. It is a fact that in barracks the boys have not tasted eggs or dairy food for over a year. Turkeys or fowls have been unknown for over four years, since the regiment was stationed at Plattsburg Barracks, N. Y.

To be convinced of the inadequacy of the garrison ration, it is but necessary to read over the list of the things that are day after day dished out to the boys. The ration prescribed by the subsistence department includes a number of things that are never seen on the mess tables, but the list, as published, includes fresh beef, with an alternative of mutton when the cost does not exceed that of beef; bacon, canned meat, when impracticable to furnish fresh meat (which, according to the soldiers, is very often), dried fish, pickled fish or canned fish; soft or hard bread or corn meal, beans and potatoes, with a mythical allowance of peas, rice or hominy, an ounce and three-fifths of prunes or dried peaches or apples, which, however, as the soldier said, "You could put in your eye," as far as the quantity given each man was concerned; coffee and sugar, with no milk, and a farcical allowance of seasoning components. oup is also given out in limited quantities. This is the diet that is prescribed by the subsistence department of the army, but when a soldier was shown the list he gasped for breath.

"Oh, you quit kiddin'," he said. "That's a staff pipe. Why," continued he, when he had recovered his composure, "you would think we got something to eat if you would read that—but, O Lord—well, you ought to live on our 'ration' for a while. If you didn't have dyspepsia you'd be dead."

The Company Kicks.

"I'm pretty strong," said a company cook, "and I can stand it, but there are some of the boys who can't and won't. How can you blame them for taking 'French leave?' I'm pretty patient, but it's a test to me to stand it some times. When one of the boys get particular blue and discontented with his hard lot, you can tell by the way he acts, and if he's the right kind the first thing you know he's reported missing. It's so common to see the boys go that we don't mind it at all any more. When a fellow decides to go he just goes around, shakes hands with his chums, whispers in their ears, packs up his kit, puts it on the ambulance wagon, takes it over the bridge and he is seen no more—unless he gets caught—which he mostly don't.

"The reason of all the trouble we are having now is that have to live entirely on the 'army straight,' and the limited variety of which it consists when made a steady diet will cause the toughest stomach to rebel.

"But," he continued, "there was a time I can remember when this was not that way. That was before the canteen was taken away." Here he gave vent to his ideas in regard to the well meaning folks who had been instrumental in having this useful though not strictly religious adjunct to the equipment of army posts removed. It would not do at all to quote these expressions. Having exhausted his vocabulary of unprintable words he resumed his discourse. "When we had the canteens," said he, "we always had butter, sugar, catsup, milk, and we even had chickens, turkeys, geese, ducks, with dressing, pies, sauces, syrup, fresh vegetables, and many other things that I can't just call to mind now.

"The way it was then," he explained, "you see, all the money taken in at the canteen was jumped, and after the expenses were paid by the officer having charge of the canteen the money left over was divided among us or was put in company funds for our benefit. With the money we got in this way we were able to buy all the good things I have told you about."

PROFESSIONAL GAMBLERS ROUTED IN POKER GAME

"THERE'S somethin' about a boat, I reckon," said Caleb Mix, the white-haired bartender on the river packet City of Vicksburg, "that puts the devil in a man. Leastways, I don't really know whether it's the boat that does it or the river itself. There's somethin' about the old Mississipp' that seems to get into the blood.

"I've heerd tell o' men that come f'm Switzerland an' settled in this country that went plumb crazy from homesickness, an' had to be put in the funny house. They say they go daffy 'count o' never seein' no mountains such as they had at home, bein' as how they gen'ly settle down somewhere where there ain't no mountains.

"Seems funny to me, f'r I ain't never seen no mountains, 'cepting th' Ozark, and there ain't nothin' about them that'd send a man bughouse, 'thouten he was to have to live 'mongst 'em.

"But I reckon it's the same with mountains as 'tis with rivers. If a man's brought up on the Mississippi, same as I was, he ain't reely no good anywheres else, an' if he goes anywheres an' stays a while, he's dead sure to come back if there's any way to get back, an' he ain't happy till he does. An' the men that lives on the river, whether they travels it or lives on the banks, seems to be different somehow f'm those that jus' pass through. Anyhow, I c'n tell 'em every time.

Most of Them Play Poker.

"An' them that gets on a boat the first time, or mabe the first few times, seems to have it go to their heads somehow. They're like a man that takes his first drink, or gets his first chill or fever. Them that's used to it goes along jus' as if nothin' hadn't happened, but them that ain't used to it sometimes does most surprisin.'

"'Tain't noways surprisin', I reckon, that the most of 'em plays draw poker. Maybe it's somethin' about the boat, or maybe it's the river that gets in their heads, but there's most gin'ly somebody playin' and it do seem like a stranger that sees a game on the river is hell-bent on playin' his own self, whether he knows how or not.

"Mostly he don't know none too much an' he's the sucker but once in awhile some feller'll come along that can play a grown-up game, and then there'll be doin's.

"I recollect a feller named Goss that used to travel the river a lot, 'long in the early '70s, that was a reglar cuss, anyway you was a mind to take him. He c'd drink more red liquor 'n any two men I ever seen, an' when he'd had about so much he were a extry good man to keep away from, for he'd quarrel about nothin' an' he'd ruther fight 'n to quarrel.

Fight Always Sobered Him.

"'Peared like nothin' sobered him up but a rough and tumble fight. It were reely amazin' he didn't get killed, for there was many carried guns an' knives, them days, more'n they do now, an' he never fit with neither. Just piled in like a mad cat an' struck an' kicked an' wrastled an' bit an' gouged like he were plumb dotty.

"Sometimes he'd get licked, an' sometimes the other feller would, but it were always a surprise to them that was lookin' that either of 'em'd get up alive.

"But all that was on'y his way of amusin' hisself. He didn't make a business of fightin', nor he didn't drink none, 'ceptin' on occasions when he took a day or two off. His reglar business was playin' cards, an' he were reckoned the meanest gambler on the river.

"'Tain't easy to tell how 'twas, either, 't he come to be called mean. He played crooked, o' course, but they'd all do that if they could without gettin' caught. An' he'd take a man's last dollar acrost the table as quick as he'd take the first, but I never seen a gambler in my life that wouldn't do that, too.

"I reckon it were his manner, more'n anything else, for he sure were a surly dog, even when he were sober, an' how he ever got into so many games as he did with strangers wa'n't easy to understand, but he did it somehow, an' he uster make as good a livin' as most on 'em, year in an' year out.

"One summer I was workin' on the old Girardeau that was blowed up at New Madrid a year or two later, and it did seem like hell had broke loose on the river pretty nigh every trip we made. We was runnin' f'm St. Louis to Memphis an' back, 'n' somehow or other there was a full boat 'most every trip, spite o' the season.

Stiff Game Every Trip.

"We wasn't carryin' so much freight, but a most surprisin' number o' people seemed to be travelin' the river, an' we got more'n our share o' business. I reckon maybe 'twas 'cause Cap'n. Carter, that was runnin' the Girardeau, had the name o' bein' a good, safe navigator, but a man that didn't pay no attention to what 'was goin' on among the passengers.

"They c'd drink an' gamble, an' even fight among themselves, as much as they liked, s'long as there wa'n't no knives or guns drawed, an' he'd never open his mouth. Cap'ns is different about such things, an' a good many of 'em won't stand for no such doin's, but Carter, he didn't give a cuss, an' there was some lively times aboard.

"Just nat'rally the gamblers was quick to learn about all this, an' there were a good, stiff game in the saloon every trip. An' 'twas nat'ral, too, that that got talked about, an' there was men f'm all over the country buttin' in. Some on 'em was professionals, but a good many was just sports lookin' for a big game, an' now an' again there was some that just wanted to see the fun.

"There was a man got on at Cairo one day that I was a good deal surprised to see. He were a young doctor named Saunders, that had been practicin' there for four or five years, an' had consid'able more to do lookin' after his patients than any one man c'd reasonably do, for he sure did know his business.

"He'd took care o' me once when I was laid up with a fever, an' I knowed him well. An', knowin' how busy he al'ays was, I wondered what took him away f'm home.

"When I ast him about it, as I did, he sort o' laughed and said he were jus' takin' a few days off so's to sort o' stretch his legs.

"'I've been workin' too hard, Cale,' he says, 'an' I need a change.'

Looked on Pretty Close.

"Well, there ain't no tellin' what any man'll do when he's lookin' for a change, but I wasn't lookin' to see him set into a poker game inside of an hour. 'Peared like he were one of them calm, student-like men that's more to home readin' a book than they is playin' men's games, 'n I looked for to see him skinned to death in no time, more specially as Goss an' a pal o' his named Porter was in the game.

"The other two I didn't know, but I heerd that one on 'em was a lumber merchant f'm Minneapolis an' the other was a drummer f'm Chicago. They looked like they c'd take care o' themselves, an' I wa'nt worried none 'bout 'em, for 'twan't none of my business nohow, but I didn't like to see the doctor done up, an' I loked on pretty close, sayin' to myself that I'd make some excuse to call him one side if they was to play crooked.

"O' course, I knowed they would if they thought 'twas safe, but I didn't know what the two strangers might be, an' I reckoned they'd go slow at first till they had everybody sized up.

"That's jus' what they did, too, an' t'm the way the two strangers played I c'd see that Goss an' Porter'd have was goin' to play tricks. The doctor he played a sort o' careless, wide-open game, but he knowed what he were about, an' I sized it up that he'd be safe enough till the others had guaged the play, so I jus' waited an' looked on.

"They was playin' table stakes with a hundred apiece on the table, so there wa'n't no killin' due for awhile anyhow. Well, about the tenth deal, or so, I seen Goss hold out a card. I couldn't tell what 'twas, but I reckoned it were an ace.

The Doctor Passed.

"He were the dealer an' the doctor sat on his right. It were a jackpot, an' the others passed out, but I seen that the doctor had three kings, an' I looked to see him open it, o' course. 'N', then, I says to myself, the dealer'd have three aces.

"Well, the doctor didn't open it. He just passed, and I c'd see Goss look at him, jus' for an instant, like he didn't know what to make of it.

"There wa'n't but one thing for him to think, though, an' I c'd see that were the thing he thought. That was that he'd made some mistake, an' the doctor hadn't got the kings.

"It was all plain enough to me, havin' saw what I had. All't I couldn't understand was the doctor's play, but I says to myself again that I reckoned he were as good a player as the rest on 'em, an' maybe better, an' perhaps I didn't need to worry about him.

"That seemed to be about the size of it, too, for Goss opened it, an' the drummer an' the lumber merchant both dropped. Porter stayed o' course, an' we all loked to see what the doctor'd do.

"I was the only one that knowed what he had, but I knowed for I saw his cards, an' I was jus' a little skeerd for fear he'd come in, knowin' what I thought he knowed. But he didn't He throwed away his cards an' didn't say nothin'.

"He told me after that he hadn't seen Goss hold out the card, but he'd seen him look across the table when he was healin' in a way that showed him 't there was some signals passin' between Porter an' Goss, an' he reckoned he wouldn't play on Goss' deal. An' after that he seen enough to start him in on some funny business his own self.

Asked for a New Deck.

"'Pears he'd learned some tricks in the East, when he were a medical student, an' he c'd stack the cards better Goss ever dreamed o' doin'. Just naturally, knowin' all them tricks, the way he did, it didn't take him no time to get on to the game Goss an' Porter was playin', an' he said he made up his mind to have some fun.

"Pretty soon he made some excuse for leavin' the table for a few minutes an' as he left the saloon he gave me a wink that I understood well enough for a signal to see him outside, so I goes out another way an' goes to the bar.

"My nigger was on duty there an' I made an errand for him that would keep him out o' the room for a few minutes, so's't I was alone when the doctor came in an' called for a drink.

"While he was pourin' it out he says to me:

"'Cale, I want a new deck o' cards, the same kind as you are furnishin' to the poker tables.'

"So I gives him one, a red deck, 'twas an' he ripped off the cover an' threw away the joker and riffled 'em to or three times, as quick as lightning. Then he just ran 'em through, so fast that I couldn't follow his motions with my eyes, an' then, all of a sudden, I didn't see no cards.

"'Where'd you put 'em doctor?' I says, but he on'y grinned, an' says:

"'I really can't tell you, Cale, just where they are, but I reckon I ain't lost 'em!' and he finishes his drink an' goes back to the poker table.

"Well, just naturally, you couldn't ha' kept me out o' that saloon with guns after that, an' when my nigger came back, I went back to look on. They were playin' with a blue deck, so I knowed I wouldn't see nothin' o' the red ones for a spell.

Knew Something Was Coming.

"The doctor, he just played along, pertendin' to be almighty careless, an' reely makin' one or two fool bets, which he lost as a matter of course, but scoopin' in one good pot on the lumberman's deal, so's't he wa'n't far f'm even when the drummer called for a new deck of different color. O' course, that were just what the doctor wanted, but he were too slick to call for 'em hisself.

"O' course I bring a red deck, an' kep' a look out like a hawk, for I knowed somethin' was comin', but even lookin' as I did, I couldn't see it when 'twas did. All't I knowed was, 'twas Goss's deal, an' he shuffled the cards mighty careful, an' passed 'em over to the doctor to cut.

"As nigh' as I c'd tell, the doctor, he cut 'em reg'lar enough, an' Goss dealt 'em.

"The doctor he let his cards lay where they fell an' he never said nothin', but when the lumber merchant opened it, an' the drummer raised it, an' Porter raised it again, he says:

"'Gentlemen, I don't s'pose 'twould be fair for me to play against you, but I've got you all beat.'

"Well, the others all stared at him, an' nobody spoke for a moment, but finally the drummer says:

"'What sort o' talk is that, anyhow? You haven't looked at your cards, yet.'

"'I don't have to look at 'em, says the doctor, mighty cool, an' I noticed that he were lookin' at nobody but Goss. 'I know every card that every man at the table has got.'

"Well, they all looked at him some more, as if they thought he was bughouse, but finally the lumber merchant says:

"'I certainly don't propose to set in no longer, if that's the kind of a game this is. But as long as you can tell all the cards, I'd like very much to see you do it.'

"'I'll do it with pleasure,' said the doctor, 'and you'll remember that I didn't deal the cards. What I did was to change the deck that this gentleman on my left thought he was dealing with. And I did it to prove to you that I know what I'm talking about. And I would certainly advise you and every other honest man at the table to get out of the game. I would suggest that we all down what we have in this pot, first, and then I'll tell you all what cards you have.'

"I c'd see that Goss was gettin' hot under the collar an' Porter was lookin5 at him for a signal, but the doctor hadn't give 'em no chance to kick an' they hesitated. But the drummer spoke up quick:

"'I'm goin' to draw my money down,' he says, very sharp, an' he did it, so the others did the same.

"Then Goss he seemed to catch his wind somehow, an' he says:

"'I don't pretend to understand what you've did,' he says, 'but you claim you changed the deck on me, for I was dealin'. If you did, I'd like to see the other deck. Where is it?

"'Right here,' says the doctor, slappin' a red deck down on the table, so quick that nobody seen where it come from. 'But first I'll tell you what you have got. You've got three kings, an' you've got a flush, an' you've got four tens, an' you've got four sixes, an' I've got a straight flush.'

"An' he pointed to one man after another as he spoke, an' when he comes to his own hand he turned it over an' showed it.

"It was a straight flush, all right, ace to the five of clubs, an' one after another the rest on 'em showed their cards, an' he was right.

"They was sort o' dumbfounded, but pretty soon Goss he spoke up again. An' then I seen he were gettin' one o' his nasty fits on, so's there was pretty soon to be a fight, but I see, too, the doctor was ready for him, an' I says to myself that maybe the doctor's idee of a little fun meant a fight, too. An' that was what.

"'Goss,' he says, 'I don't see's you've done nothin' more to show you're a card sharp an' you can't expect honest men to play with you.'

He Whipped Goss.

"'That's all I've done so far,' says the doctor, 'but you'll notice I ain't won no money. If I was a different kind of a sharp, I wouldn't have told what I did. You haven't told us yet what you did to the deck you thought you dealt with. Now, supposin' you tell us what cards you intended to give us all.'

"Well, I was sayin' that Goss fit like a mad cat when he fit. An' if you had seen him jump across the table at that you'd ha' thought that was what he was.

"But the doctor was a match for him. Porter started to pull a gun, but I was too quick for him, an' I grabbed his wrist an' told him to keep out of it, so the two had it out.

"It wa'n't no shootin' or stabbin' scrape, but Goss was the worst licked man I ever seen in a rough and tumble, in about fifteen minutes.

"An' after it was all over the doctor washed hisself an' come into the barroom for another drink afore goin' to bed.

"'I ain't had so much fun as that for three years, Cale,' he says to me with a grin."

A Difference.

They were standing in front of a cheap hotel.

The one individual had long hair and a longer coat.

The other wore a plug hat and a pin in his cravat which was also plugged.

"Ahem," said the one, "I hear that the wife of Eggem, the actor, is applying for a divorce because her husband refuses to carry the baby when it cries."

"And prithee," said the other, "what part does Eggem take on the stage?"

"Why, he carries Sappho up a spiral stairway."—New York Sun.

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DIAMOND JUBILEE OF A CHURCH

Some Interesting Reminiscenses of Old Brimstone Days in Boston.

Very interesting exercises in observance of the seventy-fifth anniversary of the Prospect Street Congregational church, Cambridge, ere held all day Sunday.

A historical address was delivered by the Rev. Dr. David N. Beach, pastor of the church from 1884 to 1896. Dr. Beach said in part:

"When this church was formed Cambridge had about 5,000 people. This part of Cambridge had about 1,500. Twice a day a public coach ran to and from Boston.

"There were three churches here already. One of them was Unitarian.

"The great Unitarian controversy had long waged and raged. Very generally the Congregational church properties of Eastern Massachusetts had become Unitarian, on the law principle, maintained by the courts, that the pew owners or parish held the real estate.

"Two facts, almost incredible now, will indicate how difficult it is for us of the present to understand that time: First, for a considerable period after this church began, it was common for the path toward it to be strewn with pulverized sulphur, in ridicule of its supposed partiality toward hell fire. Second, when no less a person than Dr. Stearns, the ablest and wisest minister this church ever had, received and returned social colls from Unitarians, some of his people sharply criticised him for having fellowship with those denying the deity of Christ.

"Into Boston at this critical juncture in the province of God, out of the hill country of Northwestern Connecticut, came Dr. Lyman Beecher, father of the famous Henry Ward Beecher and Harriet Beecher Stowe. He was minister of Hanover street. He was a flame of fire. Dr. Chaplin heard him. He brought others. He had Dr. Beecher deliver religious lectures here for about a year. The audiences grew. They had to adjourn at length to the Baptist church.

"For Cambridge to be invaded by the old faith, for here to spring up near Harvard college a warm Evangelical church; all this was the dawning of a new day. Its meaning was vastly more than local. It was a symbolic and prophetic fact. It meant that the tide would turn, yes, had already begun to turn and that the Harvard of today, with its tolerance and its inclusiveness, with its Phillips Brooks house and its missionary in India, would arrive."—Boston Herald.

Report of the Condition of the

SECOND NATIONAL BANK

At St. Paul, in the State of Minnesota, at the close of business, Nov. 25, 1902.

RESOURCES.

Loans and discounts		$1,478,782.92
Overdrafts, secured and unsecured		132.07
U. S. bonds to secure circulation		68,000.00
U. S. bonds to secure U. S. deposits		575,000.00
Premium on U. S. bonds		None
Stocks, securities, etc		147,675.00
Real estate owned		15,810.00
Due from national banks (not reserve agents)	$136,628.45	
Due from state banks and bankers	8,899.04	
Due from approved reserve agents	292,264.00	
Checks and other cash items	949.68	
Exchanges for clearing house	20,771.45	
Notes of other national banks	8,000.00	
Fractional paper currency, nickels, and cents	1,247.03	
Lawful money reserve in bank, viz.:		
Specie	217,085.40	
Legal tender notes	98,898.00	
		784,743.05
Redemption fund with U. S. treasurer (5 per cent of circulation)		3,400.00
Due from U. S. treasurer, other than 5 per cent redemption fund		3,000.00
Total		$3,076,543.04

LIABILITIES.

Capital stock paid in		$200,000.00
Surplus fund		55,000.00
Undivided profits, less expenses and taxes paid		96,591.21
National bank notes outstanding		68,000.00
Due to other national banks	$94,501.54	
Due to state banks and bankers	31,007.50	
Due to trust companies and savings banks	30,490.07	
Dividends unpaid	300.00	
Individual deposits subject to check	1,637,023.28	
Demand certificates of deposit	266,041.97	
Time certificates of deposit	7,947.42	
Certified checks	6,956.48	
Cashier's checks outstanding	19,693.94	
United States deposits	256,167.47	
Deposits of U. S. disbursing officers	306,822.16	
		2,656,951.83
Total		$3,076,543.04

STATE OF MINNESOTA,
County of Ramsey—ss.

I, C. H. Buckley, cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

C. H. BUCKLEY,
Cashier.

Subscribed and sworn to before me this 28th day of November, 1902.

MARTIN H. ALBIN,
Notary Public.

Correct—Attest: T. A. Schulze, Wm. B. Dean, Geo. C. Power, Directors.

Report of the Condition of the

FIRST NATIONAL BANK

Of St. Paul, at St. Paul, in the State of Minnesota, at the close of business, Nov. 25, 1902.

RESOURCES.

Loans and discounts		$4,582,372.09
Overdrafts, secured and unsecured		349.06
U. S. bonds to secure circulation		50,000.00
U. S. bonds to secure U. S. deposits		211,000.00
Stocks, securities, etc		1,038,982.53
Banking house, furniture and fixtures		145,218.78
Other real estate owned		45,000.00
Due from national banks (not reserve agents)	$437,937.75	
Due from state banks and bankers	220,626.49	
Due from approved reserve agents	1,487,697.33	
Checks and other cash items	183,478.44	
Exchanges for clearing house	99,894.34	
Notes of other national banks	67,220.00	
Fractional paper currency, nickels and cents	540.14	
Lawful money reserve in bank, viz:		
Specie	827,988.00	
Legal tender notes	86,370.00	
		3,411,752.49
Redemption fund with U. S. treasurer (5 per cent of circulation)		2,500.00
Due from U. S. treasurer, other than 5 per cent redemption fund		17,000.00
Total		$9,504,174.95

LIABILITIES.

Capital stock paid in		$1,000,000.00
Surplus fund		500,000.00
Undivided profits, less expenses and taxes paid		367,191.70
National bank notes outstanding		3,720.00
Due to other national banks	$1,524,258.08	
Due to state banks and bankers	1,438,441.00	
Due to trust companies and savings banks	39,105.67	
Dividends unpaid	57.00	
Individual deposits subject to check	4,003,747.80	
Demand certificates of deposit	247,820.94	
Certified checks	13,380.83	
Cashier's checks outstanding	159,887.51	
United States deposits	16,531.09	
Deposits of U. S. disbursing officers	190,033.33	
		7,633,263.25
Total		$9,504,174.95

STATE OF MINNESOTA,
County of Ramsey—ss.

I, William A. Miller, cashier of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

WILLIAM A. MILLER,
Cashier.

Subscribed and sworn to before me this 28th day of November, 1902.

OWEN MORRIS,
Notary Public.

Correct—Attest: Theodore L. Schurmeier, Horace E. Thompson, Everett H. Bailey, Directors.

Report of the Condition of

THE MERCHANTS NATIONAL BANK

At St. Paul, in the State of Minnesota, at the close of business, Nov. 25, 1902.

RESOURCES.

Loans and discounts		$4,261,956.16
Overdrafts, secured and unsecured		339.76
U. S. bonds to secure circulation		200,000.00
U. S. bonds to secure U. S. deposits		400,000.00
Stocks, securities, etc		386,250.08
Banking house, furniture and fixtures		190,000.00
Due from national banks (not reserve agents)	$322,190.13	
Due from state banks and bankers	136,022.97	
Due from approved reserve agents	1,614,142.60	
Checks and other cash items	50,551.06	
Exchanges for clearing house	252,400.73	
Notes of other national banks	40,815.00	
Fractional paper currency, nickels and cents	1,198.61	
Lawful money reserve in bank, viz:		
Specie	364,990.40	
Legal tender notes	191,730.00	
		2,974,041.50
Redemption fund with U. S. treasurer (5 per cent of circulation)		10,000.00
Due from U. S. treasurer, other than 5 per cent redemption fund		9,085.00
Total		$8,431,672.50

LIABILITIES.

Capital stock paid in		$1,000,000.00
Surplus fund		200,000.00
Undivided profits, less expenses and taxes paid		60,834.52
National bank notes outstanding		200,000.00
Due to other national banks	$1,648,349.72	
Due to state banks and bankers	788,492.65	
Due to trust companies and savings banks	88,673.46	
Due to approved reserve agents	250,757.49	
Dividends unpaid	75.00	
Individual deposits subject to check	3,434,205.96	
Demand certificates of deposit	707.39	
Time certificates of deposit	286,937.20	
Certified checks	7,337.41	
Cashier's checks outstanding	65,301.70	
United States deposits	400,000.00	
		6,970,837.98
Total		$8,431,672.50

STATE OF MINNESOTA,
County of Ramsey—ss.

I, George H. Prince, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

GEORGE H. PRINCE,
Cashier.

Subscribed and sworn to before me this 28th day of November, 1902.

E. REGNIER,
Notary Public.

Correct—Attest: Kenneth Clark, C. H. Bigelow, J. H. Skinner, Directors.

Report of the Condition of the

NATIONAL GERMAN-AMERICAN BANK

At St. Paul, in the State of Minnesota, at the close of business Nov. 25, 1902.

RESOURCES.

Loans and discounts		$3,979,781.94
Overdrafts, secured and unsecured		321.41
U. S. bonds to secure circulation		50,000.00
Stocks, securities, etc		868,543.00
Banking house, furniture and fixtures		200,000.00
Due from national banks (not reserve agents)	$321,984.41	
Due from state banks and bankers	130,857.79	
Due from approved reserve agents	929,751.73	
Checks and other cash items	46,607.30	
Exchanges for clearing house	242,664.21	
Notes of other national banks	11,653.00	
Fractional paper currency, nickels and cents	874.47	
Lawful money reserve in bank, viz:		
Specie	680,883.00	
Legal tender notes	30,000.00	
		$2,395,275.91
Redemption fund with U. S. treasurer (5 per cent of circulation)		2,500.00
Due from U. S. treasurer, other than 5 per cent redemption fund		5,000.00
Total		$7,501,422.26

LIABILITIES.

Capital stock paid in		$1,000,000.00
Surplus fund		100,000.00
Undivided profits, less expenses and taxes paid		84,027.71
National bank notes outstanding		50,000.00
Due to other national banks	$979,131.74	
Due to state banks and bankers	874,316.75	
Due to trust companies and savings banks	42,184.58	
Due to approved reserve agents	4,251.89	
Individual deposits subject to check	3,657,404.84	
Demand certificates of deposit	683,800.37	
Certified checks	10,609.92	
Cashier's checks outstanding	15,694.46	
		$6,267,394.55
Total		$7,501,422.26

STATE OF MINNESOTA,
County of Ramsey—ss.

I, Joseph Lockey, cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

JOSEPH LOCKEY,
Cashier.

Subscribed and sworn to before me this 28th day of November, 1902.

F. S. HENDRICKSON,
(Notarial Seal.) Notary Public

Correct—Attest: J. W. Lusk, R. C. Jefferson, J. H. Allen, Directors.

DEFECTIVE PAGE