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Prepared by **JAMES F. BALLARD, St. Louis.**

HIDDEN RESERVE OF BANKS

Large Sums of Money Carried by Institutions for Use in Emergencies.

It is a fact not generally known that the leading Wall street banks possess, in addition to the surplus reported in their statements, another surplus which is carried as a hidden reserve. In the case of one or two of the largest Wall street banks this hidden reserve is believed to amount to several million dollars. When the First national bank several years ago lost more than \$700,000 through a defalcation this heavy loss was made good out of the bank's hidden reserve, and the statement of the bank for the following week did not show a single important change. The bank simply took \$700,000 out of its hidden reserve and transferred it to its surplus, and the reported surplus, in spite of the defalcation, remained unchanged.

Some of the Wall street banks follow the policy of adding a part of the profits each year to the hidden reserve. The bank may earn a profit of \$2,000,000. Of this amount \$1,500,000 will be reported as profits and \$500,000, without being mentioned, will be added to the hidden reserve. The result is that if the bank should happen to suffer a heavy loss through a defalcation or otherwise, it would not necessarily be shown in the surplus. The reported surplus would remain unchanged, and the public would not necessarily know anything of the loss suffered.

MODERN NOAH'S ARK TESTED

Danes Build Vessel Modeled on Lines of the One Described in the Bible.

The Danes have been building a vessel upon the lines of Noah's ark as described in Genesis. The model is 20 feet long, 5 feet wide and 3 feet in height, its total size being one-tenth of Noah's structure. It was floated on the sound a short time ago, says the London Spectator, with a party of professors, engineers and officials on board, and is reported—rather, it would seem, to its designer's surprise—to have behaved admirably at sea.

The event is probably regarded by the Danes as a confirmation of the Biblical account of Noah's escape; but it also confirms the theory put forward in Herr von Ihering's remarkable book, "The Evolution of the Aryan," in which he maintains that the Babylonians had at a very early period a sea-borne commerce, that Noah's ship was a sea-going vessel and that it was driven, as recorded in the Babylonian annals, by a storm wave up the Doab of the Tigris and Euphrates into the mountains.

The remembrance of this calamity, which destroyed whole cities, lasted long and grew with the Jews into the account, obviously impossible as a literal statement, of a flood which was universal. Herr von Ihering further states that the Babylonians constantly kept doves on board their ships, which they occasionally released, and thus by following the direction of their flight were able to reach land.

INDIA'S HIGH DEATH ROLL.

Mortality from Disease Takes Off More People Than There Are in Some Nations.

Seven million one hundred and twelve thousand persons, a number greater than the whole population of Denmark, Norway and Greece, died in India in 1902, according to an official report just issued. The figures are amazing, says the London Telegraph, and, in fact, the mortality rate was higher than in the preceding year, being equal to 31.49 per 1,000. The principal causes of death are thus summarized:

Fever 4,291,932
Dysentery ... 226,969
Cholera 224,135
Plague 445,233
Smallpox 115,693

Of the chief diseases cholera was less prevalent than in 1901. The northwest frontier province and Coorg were quite free from the disease, and in all the other provinces, except Bengal and Assam, the mortality was lower than in the previous year. The mortality from smallpox continued to rise and accounted for 115,693 deaths, being an increase of 25,818 on the number recorded in 1901. From fevers also the number of deaths was somewhat larger than in the previous year. Plague spread considerably during the year, and the deaths increased by nearly 90 per cent, on the mortality in 1901. Of these 184,752 occurred in Bombay, the Punjab coming next with 171,302, followed by the united provinces and Bengal with 40,223 and 32,967 deaths, respectively.

Wireless Burglar Alarms.
Wireless telegraphy is likely to be put to a new use. In England experiments are being made with wireless burglar alarms. Steel safes are equipped with transmitters. When the safe is opened the electrical waves are radiated. These waves come in contact with the usual coherer at some distant central point, ring a bell and so announce that the door has been opened. It is thought that when this system is perfected, which is not as yet, no burglar will be able to tamper with it as to destroy its efficiency.

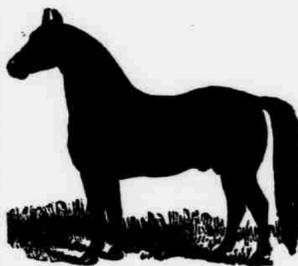
Brahmins' Clocks.
The Brahmins' clocks divide the day into 60 hours of 24 minutes each, called ghurees. Occasionally a 24-minute sand-glass is used, but more commonly a copper bowl with a very small hole in the bottom of it, this bowl being placed on the surface of the water and gradually filled. If the hole in the bottom is correctly sized, the bowl sinks in 24 minutes; this registers the duration of the ghuree. An attendant thereupon empties the basin and strikes the hour of the day or night on the gong.

Lucky Charley.

700 Vol. 11, A. C. B. S. B.

Lucky Charley will make the season of 1905 at my farm, 5 1/2 miles east of Oregon, on the state road.

Description and Pedigree.



Sire—Louck's All, (1114) by Louck's All (797), by Cardinal (562), by Emulator, (577) Dam by Favorite (581), by Barnaby (670), by King George (783a), by King George (240), by Rainbow (385), by Dart, (714), by Rainbow (834), by Dart (712). Second Dam by Brilliant (861), by Gatton Lad (916), by Wonderful Lad (914), by Cleveland Lad (90), by Cleveland (697), by Champion (694), by Summer Cook (879), by Skyrocket (862). Third Dam by Felix (1050), by Moss Trooper (1125), by Napoleon (214), by Sportsman (293), by Surprise (308), by North Star (531), by Golden Hercules (484), by Quaker, (537). Took first at Illinois State Fair at Peoria, and second at St. Louis, Mo.

Lucky Charley is certainly one of the best horses seen out; he is admired by everyone for his fine style, easy, graceful action and smooth build; he stands full 16 1/2 hands and weighs 1400 pounds. His color is the richest of deep bays, with clean, flat, cordy, black legs and good feet; his shoulders, back, head and neck are all the most critical could desire.

TERMS:—Lucky Charley will serve mares at \$100 to insure living colt. When mare is parted with or removed from original locality, money for service becomes due at once. A lien on mare and foal will be held for insurance money. Care will be taken to prevent accidents, but will not be responsible should any occur.

The Smooth Jack GIANT
will make the season at the same place as Lucky Charley.
DESCRIPTION AND PEDIGREE:—Bred by L. A. Davis, N-alton, Kentucky; was foaled 1896. Giant was sired by Napoleon, he by Peacock, he by imported Napoleon, Napoleon's (Kitty) by Stonewall; second dam by Sanford D. Talbert's jack, and he by Eperon jack that sold for \$1,900. Giant's dam, Miss Berry by Dudley Reid's jack. Giant is about 16 hands high, black with mousy nose, smooth as a 14-hand-high jack; stands on his feet as good as a horse; has plenty of bone and weighs about 1,100 pounds; has fine style and action.

TERMS:—Giant will serve mares at \$10 to insure living colt. When mare is parted with or removed from original locality, money for service becomes due at once. A lien on mare and foal will be held for insurance money. Care will be taken to prevent accidents, but will not be responsible should any occur.

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Church Directories.

Presbyterian Church.
James McFarland.
Bible School at 9:30 every Lord's Day.
Y. P. S. C. E. at 7 p. m.
Prayer Service Thursday evening at 8 p. m.
Preaching every Lord's Day at 11 a. m. and 8 p. m.
Woodville every Sabbath at 3 p. m.
Everybody cordially invited to attend the above services.

Christian Church.
Elder W. A. Haynes, Pastor.
Bible school every Lord's Day 9:30 a. m. F. L. Zeller, superintendent.
Y. P. S. C. E. every Lord's Day 6:30 p. m.
Prayer meeting every Thursday evening at 8 p. m.
Preaching every second and fourth Lord's Day at 4 o'clock p. m. Morning and evening each fifth Lord's Day.
Meeting of official board every first Lord's Day.
All cordially invited to attend all meetings of the church.

M. E. Church.
A. J. Brock, Pastor.
Preaching every Sabbath morning and evening at 11 a. m., and 7:30 p. m.
Sunday school every Sabbath at 9:30 a. m. F. S. Morgan, Supt.
Prayer meeting every Thursday evening at 7:30 p. m.
Epworth League Junior every Sabbath 3 p. m., and senior one hour before preaching every Sabbath evening.
Business meeting of the official board the first Monday of each month, at 4:30 p. m. J. A. Kreek, secretary of the board.
W. F. M. Society meets the first Friday of each month, 2:30 p. m.

Evangelical Church.
H. E. Bower, Pastor.
Sunday school at 10 a. m.
Prayer meeting Thursday at 8 p. m.
Services every Sunday morning and evening.
Regular preaching services the first and third Sundays at 11 a. m., and the second and fourth Sundays at 8 p. m.
Preaching at Nickel's Grove on the first and third Sundays at 8 p. m., and the second and fourth Sundays at 11 a. m.
All are cordially invited to attend.

German M. E. Church.
Rev. Wm. Tonat, Pastor.
Preaching every Sunday at 10:30 a. m.
Preaching every Sunday at the Nodaway church at 2:30 p. m.
Everybody cordially invited to attend above services.

M. E. Church, Forest City.
Rev. Thorpe, Pastor.
Preaching on the second and fourth Sunday in each month, 11 a. m., and evening.
Preaching on the first and third Sunday evening.
Sunday school every Sunday at 9:30 a. m., Junior League at 2:30 p. m., and Senior League at 7 p. m. J. A. Lease, Pres.
Prayer meeting every Tuesday evening 8 p. m.
Ladies' Aid society every Friday at 2:30 p. m.
Mrs. E. A. Scott, Pres.
Preaching at Kinsey school house on the first and third Sunday mornings.
Sunday school at 10 a. m. James Lease Supt.
All are cordially invited to attend.

Christian Church, New Point.
Sunday school, 9:30 a. m.
Preaching on the first and third Sundays at each month, 11 a. m., and evening.
Y. P. S. C. E. every Sunday evening, 8:30 p. m.
All are cordially invited to attend.

Curzon Christian Church, Bluff City.
W. H. Hardman, Pastor.
Preaching on the second and fourth Lord's Day at 11 a. m. and 7:30 p. m.
Bible school each Lord's Day at 10 a. m.

Methodist Protestant.
J. L. Wallace, Pastor.
Preaching at Highland on the first and third Sundays of each month. Morning, at 11 o'clock. Evening, at 8 o'clock. Sunday school at 10 o'clock every Sunday morning. Preaching services at Oak Grove school house every first and third Sunday afternoon, following Sunday school. Sunday school at 3 o'clock every Sunday afternoon.

Oregon Protective Association.
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