

SOCIETY IN THE GATE CITY.

The Social Season Fully Ended and the Curtain Rung Down.

CREIGHTON'S COMMENCEMENT.

The Pleasing Yet Mysterious Prophecy of a Prominent Society Critic—Cupid at the Summer Resorts.

Society in Omaha.

The social season in Omaha has closed, yet while the curtain has been rung down there will be enacted on the boards each week, even during the warmest of the heated term, some very pleasant events...

Creighton College Exercises.

The ninth annual commencement of Creighton college took place Thursday evening, and was a brilliant and conspicuous event in Omaha's collegiate and social annals.

THE COMMENCEMENT EXERCISES OF THE ACADEMY OF THE SACRED HEART TOOK PLACE

Thursday evening, at the residence of Mrs. J. H. Hazlett, in the city of Omaha. The exercises were given for the benefit of the organ fund of the First Congregational church.

THE SEVENTH BIRTHDAY OF MASTER BARRETT REGAN WAS CELEBRATED SATURDAY

last evening at the residence of his parents in the city of Omaha. The exercises were given for the benefit of the organ fund of the First Congregational church.

THE TURNERS WILL GIVE A PICNIC JULY 24

at Rural park, Livingstone Heights. The spot is a beautiful one, has a pretty lake, and a dancing pavilion for the accommodation of the members.

QUITE A LITTLE PARTY LEFT SATURDAY

last week for New York and on yesterday morning the steamer "Old Stone Tavern" departed for the city of New York.

AT THE CLUB ROOMS OF THE OMAHA WHEEL CLUB

Thursday night occurred the annual "smoke" of that organization, a number of visiting wheelmen and friends being present.

THURSDAY AFTERNOON AT 3 O'CLOCK

a large number of members of the Omaha Gun club, attended the weekly meeting at the range, and enjoyed the special programme which was prepared.

ON NEXT WEDNESDAY EVENING THERE

will be an ice cream social and literary entertainment given in St. Philomena's hall for the benefit of the literary society of the parish.

MR. R. C. WATLAND, OF SOUTH OMAHA,

was married to Miss Rena Anderson, of Kansas City, at Council Bluffs, yesterday.

A NUMBER OF OUR SOCIAL SWELLS

will be held at the residence of Mrs. J. H. Hazlett, in the city of Omaha.

PERSONALS.

Robert Avery, U. S. A. is in the city. Judge J. B. Barnes, of Ponca, is in the city.

Mr. J. H. Hazlett, of Cedar Rapids, is at the Arcade.

Mr. Henry Torpin, of Fremont, was in town Friday.

Miss Grace McManus is at her home at the Paxton.

Miss Laura Cornell is visiting in the Hawkeye club.

Miss May Clark left Wednesday for a visit in Michigan.

Miss Mary Dandy and Gertrude Clarke are at Ft. Leavenworth.

Congressman James Laird was in the city last week.

Hon. Charles H. VanWyck was in the city the past week.

Mrs. G. W. Warren of Philadelphia is a guest at the Paxton.

Mr. and Mrs. C. M. Stebbins, of Fremont, are in the city.

Mr. E. E. Thompson and wife of Fullerton, are in the city.

Judge McCulloch made a flying visit to Illinois on Friday.

Mrs. E. E. Mix, of Aurora, Ill., is in the city visiting friends.

Mr. T. M. Hull, of Lincoln, Neb., is stopping at the Paxton.

Mr. L. C. Hill, of Plattsmouth, Neb., is visiting Omaha friends.

Mr. W. Wardlaw and wife of Davenport, Ia., are in the city.

Mr. C. L. Cady and wife of Howton, were in Omaha, Wednesday.

Judge J. H. Broady, of Beatrice, was in town Thursday morning.

Judge N. S. Harwood, of Lincoln, stopped at the Paxton Friday.

George E. Derrington, of Falls City, was at the Millard Thursday.

Mrs. Judge Briggs will arrive in Omaha from Hot Springs to-day.

Mr. W. A. Paxton, jr., has returned home from his school at Racine.

Mr. and Mrs. J. D. Morse went east on the Burlington Friday evening.

Mr. L. L. Lady and wife, of Staunton, Neb., are stopping at the Millard.

Mr. and Mrs. D. P. Rolfe, of Nebraska City, are the guests of Mrs. Heth.

Miss Jennie Moore, of Chicago, is visiting Miss Morse, at 1721 Dodge street.

Mrs. Minnie Van of Wyoming, Neb., is in the city on a visit to her parents.

Mr. and Mrs. W. M. Mintz, of Salem City, Idaho, are visiting in this city.

Mr. and Mrs. William Wadsworth, of Davenport, are guests at the Paxton.

Hon. John L. Means, ex-mayor of Grand Island, is in the city.

Mr. C. W. Mitzer and family of Salmon City, Idaho, are registered in the city.

Miss Lamphere, of New York, is visiting her friend, Miss Dewey, in this city.

Mr. S. T. Caldwell, the state oil inspector, was at the Millard, Wednesday.

Frank Young, of Hastings, Neb., is registered at the Millard for a few days' stay.

Miss Alice Hitt, of Cedar Rapids, is the guest of Miss Fannie Arnold, in this city.

Will S. Jay, the "Topics" man of the Lincoln Journal, was at the Arcade Friday.

Rev. Knox P. Taylor, state Sunday school evangelist of Illinois, is in the city.

Mr. H. M. Mears and Miss Lulu Mears, of Peru, Neb., were in the city last week.

Mr. C. E. Davis and wife of Kansas City arrived Friday for a brief visit to Omaha.

Mr. Cudahy, a prominent member of the Chicago board of trade, is at the Paxton.

Mr. and Mrs. William Pore and Miss Reeder, of Pittsburg, are guests at the Millard.

K. B. Armour, of the firm of Armour & Co., of Kansas City, was at the Paxton Friday.

Miss Minnie Thomas left Wednesday night for a month's visit in Denver and Salt Lake.

Alexander Gunther and E. C. Spaulding of Albion are in the city on a flying visit.

John Francis, assistant passenger agent of the B. & M., left Friday for Spirit Lake.

Miss Jennie Stewart, of Des Moines, is visiting Mrs. D. C. O'Regan, 1318 south Tenth street.

Mr. E. L. Merritt, of Springfield, Ill., was the guest of Dr. S. D. Mercer during the past week.

Miss Mabel Balcombe will spend the summer with her friend, Miss Thrall, near Detroit.

Messrs. C. E. Yates, C. Thompson and J. D. Doty, of Lincoln, were at the Millard Thursday.

Messrs. Becknell and John H. Roe of Kearney, Neb., are making a short sojourn in the city.

Miss Mamie Shears left Friday evening for Rochester, N. Y., where she will spend the summer.

Miss Nellie Butterfield, late of Hastings, will organize a class in china painting in this city.

General and Mrs. Dandy, having sold their residence on Park avenue, have taken rooms at the Millard.

Mr. C. C. Higgins, who is at present a resident of Columbus, O., is in the city visiting relatives and friends.

J. B. Maxfield, D.D., and family, have gone to Neligh, where the doctor delivers his fourth of July oration.

Miss Laura Graham, of South Omaha, left Saturday morning for a week's visit among friends at Oakland, Ia.

Miss H. Jennie Boyd, of Monmouth, Ill., is visiting her brother, Rev. J. N. Boyd, at 628 south Nineteenth.

Mr. and Mrs. G. M. Darrow, Mrs. Swope, and Mrs. W. L. Parrotte have gone to Rosebud Agency, D. T.

Miss Elizabeth B. Tatum, who has been spending some time in Omaha, has returned to her home in Chicago.

S. R. Callaway, late general manager of the Union Pacific road, will sail from New York for Europe July 9.

Mrs. W. F. Vail, of Wymore, Neb., is on a visit to her parents, Mr. and Mrs. John Heth, at Webster street.

Charles Sherman, head clerk in Kahn's pharmacy, has returned after a four weeks' pleasant visit to California.

Mr. James Landen, of Springfield, Mass., is the guest of Mr. George H. Sherman, 620 South Seventeenth street.

Miss Mabel Orchard has returned from Cincinnati, where she has been attending the Mt. Auburn seminary in that city.

Mrs. S. R. Callaway left Friday night for Chicago, where she will meet Mr. Callaway and proceed thence to New York.

Mr. George W. Hawke, of Nebraska City, and B. W. Conklin, of North Platte registered at the Paxton Thursday afternoon.

Miss Jennie House, who has been attending the New England conservatory of music, has returned to her home in this city.

Lieutenant George T. Bartlett, Third artillery, and wife are in the city on a visit to Colonel C. M. Terrell, 1403 Sherman avenue.

Dr. W. C. Spaulding has returned from Chicago, where he has been spending two months with the eminent surgeon, Dr. C. Fenner.

Mr. W. D. Mead has returned from a thirty days' vacation in the east. His family will not return until the hot weather is over.

Mr. Thomas Barbeau, of Minneapolis, is in the city on his return from a trip to the far west. He is visiting Mrs. James I. Woodard.

Mrs. Garlich and Miss Mary Garlich, mother and sister of Mrs. A. M. Yates,

sailed Saturday on the steamer Westerland for Europe.

W. W. Ross, Schuyler, D. W. Moffatt, Gordon, W. J. Crane, Arlington, and J. L. Means, of Grand Island, registered at the Millard, Thursday.

Mrs. H. L. Linnell and children left on the Missouri Pacific train on Thursday to spend the summer in and about Hollingsburg, Blair county, Pa.

Mr. Charles A. Raymond, formerly business manager of the Denver Tribune and now of the firm of Potter, Raymond & Co., of Denver is in the city.

Mrs. Lewis M. Millard, mother of the Rev. H. H. Millard, accompanied by her children, left for New York, N. Y., on the city, visiting the pastor.

Mrs. Adolph Meyer and son have gone to Spirit Lake, Ia., where they will spend some weeks. They will be joined by Mr. Meyer, and subsequently visit Minneapolis.

Mr. Fred E. Winning, of the Pacific Express company, left Friday evening for a month's vacation in California. He will visit the principal pleasure resorts of the coast before his return.

Judge D. H. Litterer of the Pacific roads investigation commission, was joined here Wednesday by Mrs. Litterer and their son Stephen, who will accompany him to San Francisco.

Mr. J. P. McCarty, of San Francisco, editor of the Annual Statistician, who has been in Omaha for several days on business connected with his publication, left Wednesday evening for Chicago.

Rev. J. N. Boyd left for the east. Mr. Boyd will fill Rev. T. C. Hall's pulpit for a couple of Sundays in Chicago. The former will go to spend the summer in the Adirondacks.

Mr. Will Poppleton, who graduated Wednesday at Harvard college is expected to arrive home this week, accompanied by Mrs. Poppleton and Miss Mary Poppleton. They have been attending school in Connecticut.

C. A. Sherwood, proprietor of the Callaway Standard, is in the city with his bride. The marriage was solemnized at Nebraska City by the Rev. H. H. frame, on Friday evening at the home of the bride, Miss Fannie Shupp, on June 28.

ART NOTES.

The art display at the academy of the Sacred Heart last Tuesday, was a credit to that institution. Among the oil paintings were the following:

Charles Babcock—Italian Boy, Girl at the Spring, Bremen Girl, Tropical Scene, Harbor by Moonlight, Landscape and Swiss Scenes.

Nora Ottis—Roses and Azaleas, Falls of the Cascades.

Belle Jones—Evening Prayer, Boy with Pippins, Geraniums, Vases, Tropical Scene, Milking Girl, Azaleas and Convulvulus.

Sue Lowe—Shepherd Boy, Medea, Marguerite, Donkey in the Stable, Azaleas and Convulvulus, Birds in Reeds and in Ferns.

Clara McParlin—Flower painting, six pieces.

Maud Williams—The Castle on the Lake.

A number of crayon sketches were produced as follows:

Old Castle, Belle Jones.

In the Street, Morning, Gabrielle McNeill.

In the Harbor, Gabrielle McNeill.

Thoughts of Home, Clara McParlin.

Italian Girl, Mary Bedford.

Girl, Water Carrier, Eleanor McParlin.

Bremen Peasant Girl, Mary Bedford.

Swiss Girl, Gabrielle McNeill.

Landscape, Ella Creedon.

Miss Helen Snowden has in hospice's window a crayon of Edith, the little girl who was run over on the street.

It is an excellent one, and a credit to the young artist.

BEATS ENOCH ARDEN.

A True Story of Love, Separation, Marriage and a Final Reunion.

From the Pittsburg Dispatch: The following story from life, which decidedly depicts the romance of Enoch Arden, was completely corroborated in the West End last evening: Years ago, in the mining town of Ponto Pool, nestled among the mountains of Wales, there lived a young man and a young woman, who were married and their many friends.

All things at first conspired to make their wedded life a happy one.

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CARELESS BANK EXAMINERS

How Some of the Government Investigators Neglect the People's Interests.

NATIONAL SYSTEM DEFECTS.

How Bank Officials Are Given a Hint of Approaching Investigations—Examiners Who Have "Pulls"—Some Interesting Points.

"A" in N. Y. Commercial Advertiser: Allow me space for a few remarks on the editorial "Do Bank Examiners Emamine?" printed in your paper last Friday. The discussion of this subject is timely and necessary, and should result in great good to the national banking system, as well as to the country at large.

"Do Bank Examiners Emamine?" No! Their examinations, as a rule, are made in a most perfunctory manner, as would appear from the perusal of their reports to the comptroller. But these reports are a sealed book to the public. In several instances, within my own knowledge, refusal to permit any examination of the reports filed in his office, whether made by his examiners or by bank officers. As a result, incompetent, if not venal, persons were continued as examiners and dishonest bank officers were allowed to prolong their pecuniary concealment was no longer possible. The most striking illustrations of this in my recent visits, are the Mechanics' National and the First National banks of Newark, N. J.; the Pacific National bank of Boston, Mass.; the Marine National and Second National banks of New York, N. Y.; and the National bank of Cincinnati, O. Competent and honest examination of these corporations would have saved for the stockholders and creditors millions of dollars. More than this, it would have exposed the methods of the dishonest officials, and consigned them to prison before they had made much progress in their thefts.

Were the examiners in the cases cited removed? No; they were continued in office to the injury of the service and the discredit of the national bank system.

Regarding the appointment of examiners, the United States revised statutes (title lxxix, ch. 4, sec. 5249) provides among other things, as follows:

"The comptroller of the currency with the approval of the secretary of the treasury, shall, as often as shall be deemed necessary or proper, appoint a suitable person or persons to make an examination of the affairs of every banking association, who shall have power to make a thorough examination into all the affairs of the association, and, in doing so, to examine any of the officers or agents thereof on oath, and to make a full and detailed report of the condition of the association to the comptroller."

BANK EXAMINERS WHO HAVE "PULLS." It need not be denied that many "suitable persons" have been appointed examiners, but far too often, in the past, the examiner owed his appointment to political "pulls," family influence, or favoritism on the part of the comptroller. It is needless to add that such an appointee is sure to be a scoundrel, who knows enough to adapt himself to the business of his chief. If, therefore, the comptroller is weak, incompetent or venal, what can be expected of his subordinates? A case in point occurs to me.

The cashier of a bank in a neighboring state, by bad investments and general mismanagement, lost about one-half its capital stock. Then he was allowed to resign, but he soon turned up as a national bank examiner. His antecedents and lack of training and experience disqualified him for such an office, which is more responsible than that of cashier or president in an financial institution. But by reason of some mysterious influence he was appointed and became a prime favorite of the department by reason of his family influence, and as this you justify your statement that "it has come to be customary for the government examiners to give bank officials two or three days' beforehand a quiet notice of their intended visit, to the end that "matters at the bank" may be "arranged in proper fashion." Doubtless this conduct, as you say, "to the popularity of the bank examiners" but at what a fearful cost to stockholders and creditors is seen in the figures above noted and many others that could be added to the list.

BANK OFFICIALS ARE GIVEN A HINT. Those not fully informed on the subject will probably treat as a newspaper myth your statement that bank examiners give to bank officers a quiet, timely hint as to approaching investigations. All the time the statement is true; and that such hints are sometimes necessary and valuable to the officers is conclusively proven by the quotations given below from letters of the president of a national bank, in high credit, to one of his directors: "It is absolutely necessary that your account be examined before the day of tomorrow without fail, as I am apprehensive that the V. P. is keeping track of it, although he has said nothing to me about it. I don't let anything prevent its being made good before Wednesday morning."

A week later came this epistle: "I have been looking for you all day. You said that you would come down with that letter from me, and that you were certain to break this morning. Your overdraft has been increased by the payment of the draft a few days ago, and nothing is done as promised. What is the matter?"

Three days afterward came the following: "I did not put the overdraft book on the directors' table yesterday morning, as requested or rather suggested by you, but I have done so this morning. The overdraft in your account, and I cannot understand why you do not make your account good. It does not seem possible that you can not satisfy for such a small amount of stock or bonds, enough to meet your account good. If you say that you cannot and want me to try I will do it. My first thought would be to go to the overdraft book and see if there are bonds, and I would accept any offer at 50 per cent or better. The overdraft must be made good and the account must be kept good. I will not for any personal advantage be a party to a continued violation of the bank rules. Please let me know at once what is to be done."

I happen to know that the "overdraft" referred to was only the "tail end" of a speak of an overdraft which amounted to more than 20 per cent of the bank's capital. And its president allowed this to be done in furtherance of a doubtful business venture, from which he and his co-directors expected to realize large personal profits. By "kite flying" and false entries the matter was concealed from the directors, and the bank and its officers were not immediately informed.

In this case the president and director foresaid clearly violated the law; and had the bank examiner been equal to his duty, he would have detected them and certainly would have unearthed this fraudulent transaction and brought the guilty parties to justice.

WHAT SAVES THE BANKS. That many banks have not been wrecked is due rather to the honesty of their directors and officers than to government supervision. Fortunately officers and directors are not as a rule, as a whole, an exceptional class. It is the duty of the examiner to ferret them out and lay bare their methods, and the law confers upon them the power to do so—to make a thorough examination into all the affairs of the as-

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