

RESOLUTIONS OF STATE BANKERS

FINANCIERS OF STATE AT THE MINOT MEET ADOPTED SOME VERY STRONG RESOLUTIONS—BANK GUARANTEE STRONGLY OPPOSED.

The following are the resolutions adopted at the recent meeting of the State Bankers' association at Minot:

Whereas, many of the board of Trade and Commercial Exchanges throughout the country have adopted resolutions providing that hereafter no drafts be paid by their members when the bill of lading attached shall have been issued by their carriers without the following safeguards:

"1. Every bill of lading must in addition to the signature, bear also the official stamp of the authorized agent, such stamp giving date of his signature.

"All the writing on said bill of lading must be in ink or indelible pencil and the quantity received for must be written in full in addition to the numerals."

And, whereas, it is the belief of the North Dakota Bankers' association that the adoption of these safeguards will operate to the advantage of all, including the carriers, and very largely tend to avoid future losses through forgery and alterations, therefore be it

Resolved, That the North Dakota Bankers' association heartily endorses the action taken by the mercantile organizations above referred to, and recommends that the members of this association hereafter only take for cash or direct collection bill of lading drafts where the bills of lading attached conform to this resolution.

Postal Savings Banks.

We are emphatically opposed to the adoption of the proposed postal savings bank system; and our reasons therefore are plainly set forth in the address of Hon. A. D. Stephens, president of the Merchants National bank of Crookston, which appears of record in this association; and we do further direct that our senators and representatives in congress be advised of our action herein.

Mail Order Houses.

Be it resolved, that the members of this association use all reasonable efforts to discourage the so-called mail order business on the part of their patrons, for the reason that we believe the so-called catalogue houses are encroaching upon the domain of the country merchant to such an extent that, in a comparatively short time, he will be driven out of business thereby working much greater injury on our people than any possible present gain can offset.

Excessive Bank Organizations.

We commend the action of the controller of the currency in refusing to issue charters for the establishment of national banks in communities where the existing banking facilities appear to be sufficient to meet all the requirements of such communities.

State Warrants.

We endorse the action of the state treasurer in arranging for the payment of the state auditor's drafts on the state treasurer at par.

Guaranty of Bank Deposits.

Whereas, at the XXXIV annual convention of the American Bankers' association held at Denver, Colo., on Oct. 1, 1908, the following resolutions were adopted by practically unanimous vote:

"Resolved, that the American Bankers' association is unalterably opposed to any arbitrary plan looking to the mutual guaranty of deposits, either by a state or by the nation, for the following reasons:

"1.—It is a function outside of state or national government.

"2.—It is unsound in principle.

"3.—It is impractical and misleading.

"4.—It is revolutionary in character.

"5.—It is subversive to sound economics.

"6.—It will lower the standard of our present banking system.

"7.—It is productive of and encourages bad banking.

"8.—It is a delusion that a tax upon the strong will prevent failures of the weak.

"9.—It discredits honesty, ability and conservatism.

"10.—A loss suffered by one bank jeopardizes all banks.

"11.—The public must eventually pay the tax.

"12.—It will cause and not avert

panics.

Resolved, That the American Bankers' association is unalterably opposed to any arbitrary plan looking to the mutual guaranty of deposits either by a state or by the nation, believing it to be impracticable, unsound and misleading, revolutionary in character and subversive to sound economics, placing a tool in the hands of the unscrupulous and the inexperienced for reckless banking, and knowing further that such a law would weaken our banking system and jeopardize the interests of the people; therefore be it

Resolved, That the North Dakota Bankers' association heartily approves the above resolutions and adopts them as the earnest conviction of the bankers of this state.

Resolved further, That we congratulate the members of our state legislature upon their wisdom in treating this important question from an economic standpoint instead of a political or partisan standpoint, by declining to pass any of the bills introduced that had for their object the enactment of a law providing for an arbitrary plan for the mutual guaranty of deposits.

Resolved, That we regret the action of several state legislatures in passing laws of this nature at their sessions last winter and remind our own members that we can best avoid any seeming necessity for the introduction of this hereby in our own state, by so conducting our affairs and so assisting the state and national machinery of supervision that no cause will exist for any such drastic legislation.

Immigration.

Resolved, That the laws excluding criminals, paupers, persons having dangerous contagious diseases, similar undesirable classes shall be maintained and carefully enforced.

Farm Loans.

We repeat our recommendation adopted at the last session of this association that our senators and representatives in congress shall use all reasonable efforts to secure the enactment of a law permitting national banks to carry first mortgage farm loans as a part of their assets.

Taxation.

We believe the banks of North Dakota are being assessed on a higher per cent of valuation than other property, and recommend that the matter be brought to the attention of the next board of equalization with a view of having bank stock assessed on the same basis as other classes of property.

Corporation Tax.

We are opposed to the adoption of a tax on corporations as now proposed in congress, believing it to be unjust and unfair, and urge upon our congressional delegation at Washington that they use all honorable means to secure the defeat of the proposed measure.

The State's Resources.

Whereas, it appears that the resources of the state of North Dakota have not in the past been sufficiently developed and advertised throughout the United States, and

Whereas, it appears that the educational system in our public schools, high schools and state university does not embody comprehensive courses and training in farming and agricultural matters generally, and is not of such a nature as to lead to the development in the minds of the student body of an interest in such subjects, and

Whereas, the members of the North Dakota Bankers' association believe that their interests as citizens in the state of North Dakota as well as bankers, demand that an investigation be made into the conditions surrounding and controlling the development of our agricultural and other resources to the end that some concerted action may be taken in the matter of improving such conditions; therefore, be it

Resolved, That the executive council of this association be instructed to take up and consider the matter of devising ways and means of acquiring accurate information concerning these subjects, and also to ascertain the best manner in which a more satisfactory condition can be arrived at in this state; be it further

Resolved, That authority be given the executive council of this association to take any action they may deem necessary or advisable, after thorough investigation, in effecting better and more thorough legislation in the interests of general state development.

Necrology.

We recognize that this association and the banking fraternity throughout our state has suffered a great loss in the death of Mr. W. J. Mooney of Laugdon, president of the Cavalier County National bank, which occurred on Jan. 23, 1909, on board the Republic, as a result of a collision at Mr. Mooney had a large personal interest in the upbuilding of this

state and its institutions, and always stood ready to render assistance in matters pertaining to the welfare of our commonwealth and its financial institutions, and we cannot help but lament his untimely death and our loss.

Courtesies.

Resolved, that a hearty vote of thanks be extended to the Commercial club of Minot and to the bankers and citizens of the city of Minot and Ward county for the many courtesies extended to this association and its members, all of which is respectfully submitted.

Committee on resolutions:
F. W. Cather, Bottineau.
F. A. Irish, Fargo.
S. G. More, Buffalo.

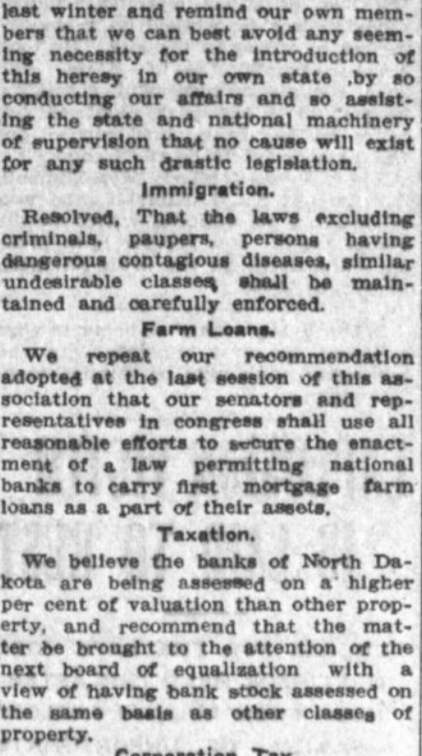
Hopes are High

To make the July Clearance Sale at A. L. Moody's the biggest ever. Get a line on the bargains from their ad in this issue.

I BUY AND SELL

Any old thing. Ben Hart.

LEONORE F. LOREE, WHO MADE GOOD AT JOHNSTOWN.



New York, July 15.—As E. H. Harriman gradually gives up detailed control of the various railroads which he owns, it is confidently predicted that Leonore Fresnel Loree will be the man to take up the work. Loree's rapid advancement during the last few years is the talk of all railroad men. At present he is one of the few who have secured a place among the captains of industry.

Back at the time of the Johnstown flood Loree was an unknown division engineer. The exigencies of the case required prompt attention, for the railroads suffered immense losses at that time. Bridges were washed out and miles of track had to be repaired. Loree, who changed to be the most available man, was placed in command. His marvelous powers of endurance attracted the attention of those higher up, for during the succeeding weeks he scarcely slept or ate. From daylight until darkness he was on the job and at night he handled his vast accumulation of correspondence and spent Sundays cleaning up his work. His accomplished wonders and his efforts were appreciated, for he was jumped over night from his position as division engineer to that of general manager, an advance unparalleled in railroad history.

Leonore Loree was born in Fulton City, Ill. He is a graduate of Rutgers college and has been in the railroad service since 1877. Since he proved his worth at Johnstown his advancement has been rapid, until in 1891 he was made president first of the Baltimore & Ohio and then of the Rock Island system, and since 1897 of the Delaware & Hudson systems. He is well known in New York, where he now makes his home. He holds the special confidence of E. H. Harriman.

If there is something you can do, there are dozens of people willing to pay you for doing it. They read the want ads, too.

Cost \$12,000 to Seed.

Bismarck, N. D., July 15.—Probably the largest crop put in by one man this year west of the Missouri river was sown in the Golden valley, Billings county, by J. R. Smith. He broke and seeded 2,000 acres of new land. It cost him \$12,000 to put it in, but he expects a \$30,000 crop in the fall.

of which is required to be on hand while the other two remain near the school and in touch with the faculty in this way they keep a close supervision over the students, even during the vacation period.

Mr. Friedman says that certain of the boys dislike this restraint and much prefer to join Wheelock's band, where they can do as they please for the summer.

Mr. Wheelock has applied to the interior department and Commissioner Valentine, in charge of Indian affairs in this department, will undoubtedly start an investigation within a few days. There are many who maintain that the school may be abolished as the result of the investigation.

COURT TO UPHOLD JUDGE WINCHESTER

RUMORED AT BISMARCK THAT SHERIFF M'GILLIS WILL BE ALLOWED TRIAL IN OWN COUNTY.

Bismarck, N. D., July 15.—While the legal opinion has not been filed by the supreme court it has been quietly rumored that the court before adjourning for the summer had agreed upon a decision in the Sheriff McMillis case wherein the attorney general had applied to the supreme court to have the case removed from Burleigh county.

The case in question is that wherein the sheriff was being tried for violating the prohibition law by renting a certain building owned by him and which was being used as a blind pig establishment. The attorney general applied in district court to have the case removed from the county on the ground it would be impossible to secure a fair jury here. Judge Winchester granted the privilege of calling in another judge, but claimed it was discretionary with him whether or not the case should go outside the county, while the attorney general claimed it was mandatory, and appealed to the higher court.

The rumors states that the decision agreed upon by the supreme court sustains Judge Winchester, and if that be true, should the case ever come to trial the sheriff will be tried in his own county.

LOAN WANTED

\$2,500 for five years at 7 per cent. Excellent security. Address Box 347, care of Forum.

SEVERAL HAIL STORMS.

Did Considerable Damage in Various Parts of State Tuesday.

Souris, N. D., July 15.—Hail here yesterday did considerable damage along a strip of territory about twenty-five miles long. The exact damage worked by the storm is uncertain as yet, but was quite extensive. The hail fell from a point about ten miles west of Souris, extending east to the Turtle mountains.

Churches Ferry, N. D., July 15.—A fall of hail south of this city in the vicinity of Brinsmade, is said to have done considerable damage, although the reports from the district are as yet incomplete.

Langdon, N. D., July 15.—Hail fell in the Saries and Calvin districts on Tuesday over a small strip. It was quite heavy in a small section and the damage will be heavy.

Pembina, N. D., July 15.—Reports of a hail storm in the vicinity of Carlisle were received here last evening. Not a great deal of damage was done.

The business man who studies how to make the want ads increasingly useful to him is a good business man.

PROF. OATES HAS RESIGNED.

University Registrar Enters Business College at Aberdeen, S. D.

Grand Forks, N. D., July 15.—Prof. W. M. Oates registrar of the state university, has resigned the Aberdeen business college at Aberdeen, S. D., and will hereafter devote his time to that institution. His resignation was placed in the hands of the board of regents and will be acted upon at the next meeting.

The many friends of Mr. Oates will wish him unbounded success in his new department. He is thoroughly fitted for the work and will doubtless push the institution to the front rapidly.

FREE ENGRAVINGS

The Forum furnishes free a series of up-to-date cuts suitable for advertising almost any kind of business. Ask to see them. Phone 1532.

Arthur.

Arthur, N. D., July 13.—To The Forum: Mr. and Mrs. G. B. Farnham entertained Saturday the families of A. T. Burgum, J. A. Burgum, John See and Mrs. Slaughter. A picnic dinner was served under the trees to the thirty relatives, young and old, and all spent a most enjoyable day.

Mr. and Mrs. Adolph Wecker of Washburn, Mrs. Melvin Rudd and A. H. Rudd of Fargo, were the guests Saturday of Mr. and Mrs. Rulen Phillips.

Mrs. R. H. Vosburg returned from Minneapolis Friday whether she had accompanied her three daughters, on their pleasure trip to Michigan and Ohio. The young ladies expect to be gone a month.

Miss Ella Myrah returned Saturday from her trip to the coast and is attending summer school in Mayville this week.

Mr. and Mrs. Jim Williams had as their guests Sunday, Mr. and Mrs. H. J. Wagner and family, Mrs. Bennett and children of Wheatland.

Evald Rausler and Mrs. Molly Mergener were married Sunday in Casselton, where they expect to make their future home. A wedding party was given there Wednesday evening at the home of the bride's parents, Mr. and Mrs. B. Mergener.

Mr. and Mrs. W. C. Morrison and children are spending a week here with friends and relatives before their departure for Bismarck where they will reside in the future.

The Gebcke Bros. have purchased a new separator for their threshing outfit.

Miss Agatha Freytag has organized a class in music in Casselton in connection with her large class in Arthur.

Mr. and Mrs. J. A. Burgum had as their dinner guests Sunday, Mr. and Mrs. A. T. Burgum, Mr. and Mrs. W. H. Burgum and Miss Edith Burgum of Minneapolis.

School house No. 2 will be sold at auction next Saturday. Walter Phillips, auctioneer.

A cement block factory is one of the business projects talked of at the present time.

Mr. and Mrs. A. T. Burgum and Mr. and Mrs. W. H. Burgum and daughter, drove to Ayr Tuesday to visit with Mr. and Mrs. C. F. Bayned and family. Cor. A.

Clip and answer a half dozen want ads today—and it will be strange if you do not repeat the experiment next week.

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The Designer 10c a Copy \$1 a Year

MCKINNEY'S

Standard Patterns 5c and 10c

110 BROADWAY

Nemo Corsets Do Something for You That No Other Corset Can Do

The Nemo Corset is the Only Corset that is More Than a Corset

Don't think that all Nemo Corsets are for stout women. One of the latest Nemo inventions—the wonderful **Back-Resting Corset**—is designed especially for slender and medium figures. It is a marvel of style, comfort and ingenuity.

The only corset that has really helped a stout woman to reduce her abdomen is the famous—

Nemo "Self-Reducing" Corset

—now worn by over a million stout women. We have a model for every figure.

312—For Tall Stout Figure; 320, same with Flatting Back } **\$3.00**
314—For Short Stout Figure, 318, same with Flatting Back }
404—For Short Stout Figure; new Nemo Relief Bands } **\$4.00**
405—For Tall Stout Figure; long Skirt, new Relief Bands }

The Nemo Self-Reducing Corset is the standard "stout woman's corset" in every country in the world where corsets are worn.

FOR SLENDER AND MEDIUM FIGURES

Nemo "Back-Resting" Corset

An absolutely new and original invention which will not only give you the slender "new figure," but will ease your backache—it rests your back.

351 Nemo Back-Resting Corset gives support over the small of the back; the back steels cannot turn and dig into the flesh } **\$3.50**

All Nemo Corsets have the Triple-Strip Re-enforcement—bones and steels can't cut through.

M'CUMBER BLOCKS DRAWBACK MOVE

EFFORT OF MINNESOTA MILLERS TO GET DRAWBACK FEATURE IN TARIFF BILL FALLS FLAT.

Washington, D. C., July 15.—The indications are that the request, made by Representative Stevens of the conferees now considering the tariff, that the measure be amended so as to provide for the payment of drawback on manufacturers of grain, will fall on deaf ears.

The house conferees, to whom Mr. Stevens addressed his letter in this connection through Chairman Payne, have other troubles on their hands, and the chances are that the Payne drawback will go by default.

Senator McCumber of North Dakota, a member of the finance committee, has received positive assurances from Chairman Aldrich that as the tariff bill becomes a law, it will not provide for the payment of drawback on flour made from imported wheat or on the other products of grain intended for export.

According to Mr. McCumber, the North Dakota farmers are bitterly hostile to the further application of the drawback principle to grain, and the concession made in this connection to Mr. McCumber was part of the bargain by which he threw his support to the Aldrich programme in the senate.

WORST AT CHAUTAUQUA

President of the A. C. Delivers Scholarly Address on "Our National Resources."

Devils Lake Journal: President Worst's lecture on "Our National Resources" was scholarly and practical. On account of the congestion of population in parts of Europe food is high and production low, great poverty being the result. The same problem will soon face us. Through immigration our increase is daily rapid. Production must be more plentiful or prices will be beyond the people. The speaker urged strongly that we begin the conservation of our resources and through more prudent selection of fodder assist in refertilizing the land so as to preserve its value as grain land.

STUTSMAN COUNTY CROPS.

Barley is Making Phenomenal Growth—All Other Small Grains Ahead.

Jamestown, N. D., July 15.—The fields of barley look magnificent, most all headed out and filling well. On the new land the grain shows strong and thick, in contrast to some of the less vigorous of grain on old soil.

Flax never looked as flourishing and there is a large acreage in the county. Some of the early flax fields are partly in blossom and in a few days will be fully in blossom.

The hay crop is abundant and a great deal of the best upland hay ever secured will be made within the next month. The growth of all vegetation has been simply amazing in the last two weeks, and with the general rains and cool weather that no previous. Stutsman county ought to raise its banner crop both in average of yield and in extent of acreage.

The rains were not only general throughout the county, but reports to the N. P. headquarters show the rain was general throughout the James river valley, the further north, however, the less the rain.

Good rain was reported at Dawson, Carrington and Minnewaukan and as far south as Adrian and La Moure, east to Valley City Sunday and on the Turtle Lake branch light rains Sunday, but heavy rains visiting Turtle Lake, Denhoff and Systeon Saturday night.

There was a heavy rain also at New Rockford Saturday night. Rain reported at Streeter. Elevator men say general conditions are favorable in the entire James river valley.

Has National Bank.

Stanley, N. D., July 15.—The First National bank of Stanley has just been founded. It was formerly the Stanley Security bank and the officers follow: President, T. L. Ebelinger; vice president, C. L. Bishop, cashier; B. W. Taylor.

EXCURSION TO LAKE HEAD SEVERED FROM MAN'S BODY

Special Train From Casselton Will Carry Crowds to Chautauqua on Sunday.

Next Sunday a special excursion train will be run from Casselton to Devils Lake and return for the Chautauqua. The famous St. Olaf college band of forty-five pieces will be there. It will be Governor's day at the militia encampment and 1,000 soldiers will go through the bewildering evolutions.

The colonels, with gold braided galore, will be there in all their glory.

Professor Stout's trained chorus of seventy-five voices will sing the sacred cantata "Ruth."

The regular Chautauqua programme, which is alone worth going from one end of the state to the other to see and hear, will be given in addition to all these. The train schedule will be as follows:

Leave Casselton	6:15 a. m.
Fleming	6:26 a. m.
Ripon	6:36 a. m.
Absaraka	6:40 a. m.
Aye	6:53 a. m.
Page	7:03 a. m.
Colgate	7:26 a. m.
Hope	7:43 a. m.
Blabon	7:56 a. m.
Pickert	8:02 a. m.
Finley	8:15 a. m.
Sharon	8:30 a. m.
Aneta	8:50 a. m.
Kloten	9:00 a. m.
McVillie	9:13 a. m.
Pekin	9:29 a. m.
Toine	9:45 a. m.
Hamar	9:56 a. m.
Warwick	10:10 a. m.
Tokio	10:25 a. m.
Narrows	10:42 a. m.
Arrive Devils Lake	11:00 a. m.
Leave Devils Lake	9:00 p. m.
Arrive Casselton	1:35 a. m.

Postmaster for Donnybrook.

Washington, July 15.—Representatives Gronna and Hanna have recommended the appointment of John King as postmaster at Donnybrook, N. D.

Does This Catch Your Eye?

Well, it's meant to call your attention to the fact that we know how to do good laundry work, that we try to do good laundry work, that we do good laundry work. You may safely entrust your linens and other washables to us. We call for 'em if you like—deliver 'em, too.

Dixon Laundry Co.

Phone 666. Broadway, Fargo.

We Push Our Lumber

to your attention as a service to you. We want you to buy good lumber and be satisfied, rather than get stuck with poorer stuff to your lasting disappointment.

That Is a Service

you may not appreciate fully just now, but you will after you have used our lumber and have listened to the mournful tale of others who tried the inferior kind.

Beidler & Robinson Lumber Co.

Phone 130 H. W. BUCK, Manager

WE have an advantage over some stores in that we have our own factory and can make necessary alterations or repairs. Our order work is quite a feature of our business. We make trunks and cases to fit special places, (auto trunks, etc.) or to carry special articles. If you do not know our line you will be pleasantly surprised and interested to see how many different conveniences we have to show you.

MONSON TRUNK & BOX COMPANY

HEAD SEVERED FROM MAN'S BODY

Bismarck, N. D., July 15.—Coroner Field has returned from McKenzie where he had been called to view the remains of the man who was killed Monday evening by falling from the top of a box car while an east bound freight train was passing through the village.

From the report made by the coroner it seems there were a number of hoboes on the train and they were passing over the tops of the cars when the one killed fell between two of the cars and was instantly killed. The body was terribly mutilated, the lower limbs being severed just below the hips and both hands were cut off at the wrists. The head was covered from the body but was easily recognizable.

There was not even a scrap of paper by which the body could be identified, and the only mark on the body were the letters "C. N." tattooed on the left forearm. None of the other men who were on the train had ever met the unfortunate man before boarding the freight in an effort to steal a ride to the east. It is supposed that he had been engaged on the work on the new N. P. extension.

Fargo and N. W. Cleaning and Dyeing Co.

First-class Dry and Steam Cleaning and Dyeing. Pressing and Repairing of all kinds. We call for and deliver to any part of Fargo and Moorhead.

C. D. HEDLUND, Mgr.
Phone 4-L-2.
608 Second avenue north.

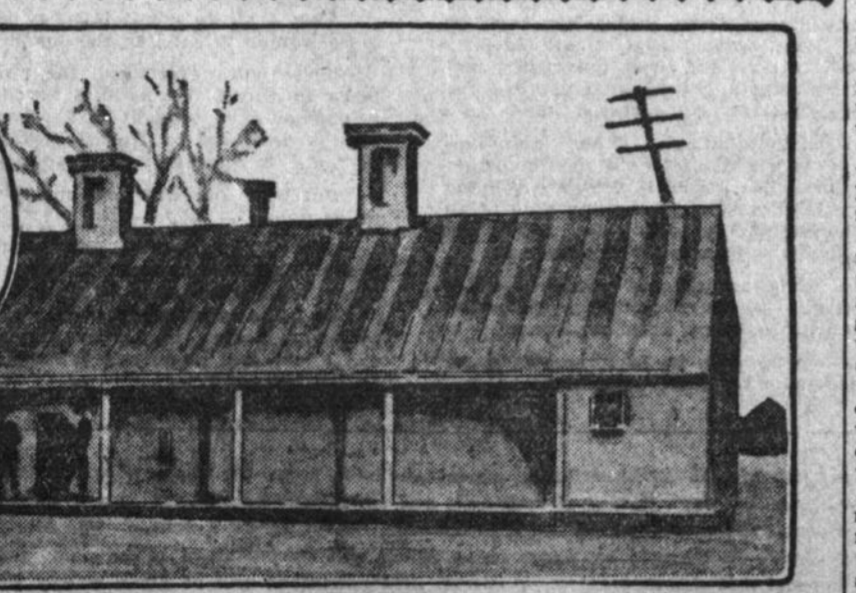
TROUBLE AT THE CARLISLE INDIAN SCHOOL



Luard house and Col. Richard H. Pratt, founder of the Carlisle Indian school.

Carlisle, Pa., July 15.—Commissioner Valentine, Indian commissioner in charge of the Carlisle Indian school, is disposed to order and investigation of the school to find out if certain charges are true, both for the reputation of the school and for the protection of the superintendent, Moses Friedman.

The present trouble arose from a charge by Joseph R. Wheelock of the class of '98, Carlisle Indian school, against the management of the institution, claiming gross mismanagement on the part of the superintendent. Superintendent Friedman defends his own administration and attacks the former administration as "brutal and demoral-



izing." The specific charges are in connection with two students, Spencer Williams and Carl Sylvester, who were expelled after they had caused much trouble at the school. The boys desired to join Wheelock's band for the summer months, but Superintendent Friedman objected on the ground that the lack of restraint while on the road was demoralizing to the boys and that he wanted them to remain in touch with the school during the summer.

Carlisle is the only school that enjoys what is known as the outing system plan for vacations. Part of the students are required at school to keep up the departments during the summer months, and for that reason the school has been divided into three equal