

MEMORANDUM CLUB MEETING AT NODAFF'S HALL.

(Continued from Page One.)

...both have been conspicuous in his promotion and advancement. On the 10th day of November, 1907, Oklahoma was admitted to the Union. These the depositors' guarantee law was passed Dec. 17, 1907, and was made operative Feb. 14, 1908. The chairman of the State Banking Board reports that on June 27, 1908 (four months and fourteen days after the law became effective), there were \$4,237,705.22 more held in deposits than there was previous to the enactment of the law.

While the total decrease of the unsecured banks of Oklahoma from December to May was \$1,100,807.86. One of the many advantages of the guarantee plan is that it will restore to the circulating medium money that has heretofore been held in hiding. The late John Wanamaker is reported to have been an eminent authority on finance; it is declared that he estimated that \$1,000,000,000 is kept in hiding by those who do not trust our banking institutions. This is from twenty to twenty-five per cent of the total amount of our currency.

During the recent financial panic, the United States government loaned the national banks (a few favored ones) \$250,000,000 to alleviate the financial stringency. You will note this was but 25 per cent of the amount that Mr. Wanamaker estimated was in concealment. If one-quarter of a billion dollars would relieve a financial depression like that in which we are now engrossed, would it not be expedient to guarantee deposits and thus restore this estimated billion dollars to our circulation? In connection with this thought I desire to read an extract from a communication from the president of the End National Bank of Oklahoma to a Nebraska banker.

Mr. O. J. Fleming, a national banker of End, Okla., makes the following reply to a Nebraska banker, who asks for information in regard to the operation of the Oklahoma plan. I read in part his letter:

I could give you many instances of individuals who have made deposits that I know came directly from the effect of this law.

One man came to our bank with an ordinary shoe box. He brought the same into the private office of our bank and asked to open the same and count the contents. We found the sum of \$1,450 down in little rolls of \$100 each, tied with an ordinary string. This money bore all the evidence of having been buried.

Upon another occasion a farmer sold his farm for \$4000 cash, and at the time of sale he came into our bank and was intending to take the proceeds of the sale all in cash. After I explained to him the new banking law of Oklahoma, which gave to depositors a protection not afforded by any other State, of which he had never heard, he immediately concluded to leave his money on deposit with us. The amount is still on deposit in our bank at this time.

On another occasion a widow sold her farm in our county and removed to Colorado. She said she desired to have her money left with us as she knew the banks of Oklahoma were under the new guaranty deposit law of the State. She felt perfectly satisfied with the protection offered by the new banking law and would only draw upon her account when actually needed.

We could multiply instances of the same character almost without number, but hardly think it necessary to give additional ones.

But the restoration of hidden money to where it may again be placed in circulation is but one of the many advantages of this system. The most potent argument that can be offered in favor of the guarantee of bank deposits is, that history shows that in nearly every case the cause of financial depression to have been lack of confidence and distrust of depositors.

Then why should we not make the depositor secure? If the United States government loans money to the national banks it demands security. If a State or a municipality make a loan to a State or national bank they demand security. If a bank makes a loan to another banking institution it demands security. If we accept a United States money order the government guarantees us against loss and assumes responsibility and will pay in full the face value of the money order. If an express company transfers money for our account it is held responsible.

If we express a package and specify its value the Express Co. is liable to the full amount of its valuation. If a railroad company receives a shipment of merchandise it is responsible and held accountable for the full value of the shipment. Then why should the banking institutions be allowed to accept our money and offer no security? When I consider the injustice of depositors having no security, I marvel why this evil was not long ago corrected. It is very apparent that our banking laws have been made for the bankers, and for the bankers' interests, rather than for the benefits of depositors, and the depositors' interests.

Good citizenship consists of considering political questions from the following view points:

First—Is it right in principle? Second—Is it wise in policy? No one is presumptuous enough to offer objection to the guarantee plan because it is not right in principle, and I maintain the very fact that it is morally right, right in principle, right from a standpoint of justice, should be sufficient to convince the most ardent opponent of the plan that it should be adopted. But Mr. Taft tells us that it will bring our banking system to ruin. Did doing right ever do any wrong? Is common honesty to be regarded as detrimental to our economic conditions? No. I am assured that as we measure justice to the depositor, equally so will we offer justice to the banker.

Let us now consider the question from the standpoint: Is it wise in policy? One argument of our opponents is that it will produce silent banking.

For the sake of argument, let us grant that it possibly might under the existing banking laws, but is it not fair to believe that if the guarantee plan becomes law it will be accomplished by stricter legislation, prohibiting some of the improprieties now practiced under the present system?

In Oklahoma the laws governing banks are stricter than in any other State in the Union. Is it not reasonable to believe that the federal government would offer these same restrictions?

Mr. Taft recently compared this plan with a system that proved a failure in New York State several years ago. A New York (Rep.) newspaper administered Mr. Taft to study his subject before he further attacked the plan. The paper further stated that there was no similarity between the New York system that failed, and the present guarantee plan.

Ex-Treasurer Shaw recently criticized the plan, stating that it would not be wise to keep out of circulation an amount of money sufficiently large to protect bank deposits and prevent a panic. He intimated that it would take \$500,000,000 to do this. He has either not studied this subject or he is intentionally misrepresenting our position. The purpose of this plan is to guarantee bank deposits, and not to assist banks in times of panic or during a money stringency. When has there been a panic in our history that we had bank failures that would aggregate any amount like \$500,000,000, or even \$100,000,000? I have noticed the opponents of this plan either misrepresent our position, or their arguments so embody their own selfish interests that it would be foolhardy to attempt to answer them.

The president of the First National Bank of Chicago is on record as opposing this plan because it will make all banks equally safe and asserts that a man would as quickly deposit his money in a small bank as in a large one. He very plainly shows by such argument that he inwardly believes the large bank should have advantage over the smaller one.

This may be all right when you view the question from the standpoint of the big bank, but Democracy believes in protecting 15,000,000 depositors rather than to legislate into the pockets of 4,000 big bankers.

Each of us should be a strenuous advocate of this plan, admonishing every voter to be deliberate, and weigh this question carefully in his judgment before deciding. For it is the most vital and important question to you and me that we have voted upon in years. Not only is it vital and important to us, for its good extends beyond our own lives, beyond our own community, our State or our nation. The success of this plan will be appreciated by the unborn. It will be a rich legacy to leave to posterity. And it is our sacred duty as citizens to endeavor to leave to posterity a better governed government than that under which we live. For he lives most who endeavors to give to the world what is good, and take from it that which is bad, but he who selfishly seeks out a mercenary existence, ever receiving and never relieving, no care for the suffering, no thought for posterity.

Such a life is not exemplary of good citizenship, for in politics we should endeavor to be patriots, remembering that our forefathers fought and bled for the principles embodied in our form of government, and manifest our appreciation for the sacrifice and suffering they endured by endeavoring to make this government a government like the founder of our party proclaimed it should be, a government of equal rights to all, and special privileges to none.

BLOCKADED.

Every Household in Downers Grove Should Know How to Resist It.

The back aches because the kidneys are blocked. Help the kidneys with their work. The back will ache no more. Lots of proof that Doan's Kidney Pills do this.

Mrs. C. R. Narewood, living at 281 Clark St., Aurora, Ill., says: "I am now more convinced of the merits of Doan's Kidney Pills than ever before. Five years ago I was afflicted with kidney and bladder trouble and tried almost everything and doctored considerably, but could get no relief. At length I learned of Doan's Kidney Pills and took them. The contents of three boxes entirely cured me and I have spoken very highly of them ever since. Last winter I was taken sick, again, and believe that I caught cold in my kidneys. I at once took Doan's Kidney Pills and in a few days the pain was banished. Doan's Kidney Pills have proved to me that they are all that is claimed for them."

Plenty more proof like this from Downers Grove people. Call at Bush & Simonton's drug store and ask what their customers report.

For sale by all dealers. Price 50 cents. Foster-Milburn Co., Buffalo, New York, sole agents for the United States.

Remember the name—Doan's—and take no other.

This is the rebuff of a housekeeper who had rather a small stock of patience and went into her kitchen one day to direct the preparation of dinner. She found George, her Japanese cook, poring over a book. "What are you reading?" she asked. "Schopenhauer," George replied. "Do you think you can understand such philosophy?" the mistress inquired. "Yes, honorable madam. I understand it; I apply it. When you come to tell me how to cook, it is good to remember what the white man says about women. I read here, then I not mind what you say."

He groined. "Yes," sighed the grocer as he looked over his books, and put black marks against the names of his worthless debtors. "I guess there's no doubt about the trusts injuring the small dealer."—Cleveland Leader.

Never judge a man by the talk he lets out in his own behalf.

Introspection. What is it makes a man? It is the battle wild and red, To stand among the sick and dead Nor any fear to know. What is it makes the man? It is the battle for the Right. When Pride and Fame have gone, When friendships fade as comes the night, Still to fight on, alone. What is it makes a man? It is the Soul in peril placed, When false gods beckon fair, Still on the stars thine eyes to train And feel thy Spirit there. What is it makes a man? It is the little mite of Love That filters through thy dust, That makes thy Living worth the while And takes thine all in trust.

THE TRIUMPH OF OPPOSITION

BY T. HARRIS DEANS.

"If," said the young man, "we could only tolerate one another."

"Instead of hating each other," agreed the girl.

"I don't exactly hate you," he said, generously; "it is only the idea of being forced to associate with you constantly that is repugnant to me."

"Well, I hate you, anyhow," said the girl. Apparently she meant it. "When I said I didn't hate you," amended the young man suddenly, "I was only sparing your feelings."

"Thank you," said the girl, scornfully. "When I marry," she continued, "it will be a man who is going to make a name in the world."

"You mean," suggested the young man, "one who tells you he is. I could say it myself, come to that."

"You!" she cried. "I don't see that it's so absurd," he said, shortly.

"Naturally you wouldn't," "The girl I shall marry," he announced aggressively, "will be one who is capable of thought; a clever girl."

"That's what you say; whereas you'll probably marry a girl who thinks you clever."

"Well?" he demanded. "Nothing," she said; "that's all."

"I suppose," he suggested, after a moment of intense thought, "you think that's smart."

"Whereas," he pointed out firmly, "it's merely rude."

"The truth," said the girl, with a far-away look in her eyes, "would naturally appear rude to some people."

"The young man leaned back in his chair with a sneer and lit a cigarette."

"Anybody could talk like that," he remarked at length, "if they didn't mind much what people thought of them."

"Well, I don't mind what you think of me," said the girl, honestly.

"I suppose not," he assented. "When a girl's been thrown over—"

"You haven't thrown me over," she cried, a trifle breathlessly, "I've thrown you over."

"Excuse me," said the young man, coldly, "who proposed the marriage?"

"Of course," she said, "if you blame me for my uncle's actions."

"I'm not blaming you at all," he stated, "I'm simply pointing out facts."

"Uncle is a perfect idiot!" she burst out.

"Oh, well," demurred her companion, "it's only natural he should want to see you happy. You're being like a daughter to him."

"That's where he's an idiot," said the girl, blandly. "He wants me to be happy and yet marry you."

"Don't you find," suggested the young man mildly, "that it is just as easy to be polite as rude?"

"No," was the decided reply. "I'm glad," was the genial comment, "you're doing it because it's easier. I was thinking perhaps you thought it was clever."

There was a long pause. "I dare say some girls might like you," said the girl reflectively.

"That must be a fearful strain on your imagination," suggested the young man.

"Because," she went on conclusively, "even our curate's married."

"That's a pity," said the young man, vindictively, having seen both the curate and his wife; "otherwise there might yet be hope for you."

"If you weren't my guest," cried the girl, rising.

"Pardon me," he protested, "I'm not your guest."

"Oh!" she gasped, laughing round helplessly.

"I'm here as a prospective part owner," explained her cousin, "if I marry you we shall share it between us."

"If you marry me!" cried the girl, controlling herself with an effort.

"I think that was what you said."

"You mean if I marry you!" she cried, stormily.

"Comes to the same thing," he argued.

"You needn't look so upset," he went on. "You'll be all right. Horace is bound to suit you."

"What is he like?" she inquired, curiously overcoming her anger.

"O—h, all right. Bit soft, you know. Doesn't smoke or drink, or—fact is, he doesn't do any thing much."

"And you think he'll suit me?" she asked, slowly.

The young man nodded.

The girl jumped to her feet.

"You're a horrid, mean cad!" she cried.

"Come to me," said the young man, aggressively, "I'm only waiting my time when I try to be nice to you."

"If you have been trying to be

nice," she said, emphatically, "you are." With a vindictive glance she made for the door. "Where are you off to?" he demanded. "I'm going to tell uncle that I hate, loathe and despise you," she said, deliberately. "Well, him you won't marry me?" "I shall let him—er—deduce that," she said, as she slammed the door behind her. "So," said the uncle after dinner that evening, "nothing will induce you to marry?" "That's about it," said his nephew. "I'd sooner beg my bread from door to door," cried the girl. "An unsatisfactory means of getting a livelihood," commented her uncle. "Horace will be down tomorrow," he continued, "so there will be no need to confine yourself to a bread diet for a few days. I may say, candidly, that I'm very pleased at the decision you've come to. Horace will be a much more suitable match for you, Millicent. You may regard my suggestion as to you—er—coming to some arrangement with John as withdrawn. Even were you to alter your mind I should refuse to consent."

"Millicent is of age," said the young man, suddenly. "You couldn't stop her if she wanted to."

"Quite so. I meant that my will would be altered in favor of Horace and the Home for Imbeciles. This decision naturally removes any reason for a match between you two."

"Just so," said the young man. "I see what you mean."

"The girl stole a glance at him. "Yes," she agreed, "that would remove any—reason."

One afternoon about a week later, the young man threw down his tennis racket with a sigh.

"Just after lunch, too," he said, with a gasp. "The girl gave a smile. "Care to come on the river?" he asked.

"I promised to go out with Horace," was the reply. "He's dressing himself, I believe, for the occasion."

"Right—oh," he agreed, carelessly. "Well, I'm off tomorrow," he added casually.

"Tomorrow?" cried the girl. "I thought you were staying another week?"

"Yes, but you see—"

"Because of Horace?" "We—go on each other's nerves, so, of course, I'm off. You needn't pretend to be sorry."

"I shouldn't think of pretending to be sorry," she said, indignantly. "I suppose," began the young man doubtfully, "you don't really mean you—Hello! here's Horace."

"Quick!" she cried, darting round a clump of laurels. "What's the matter?" called her cousin, who was close on her heels. "Nothing; only I—well, the river will be cooler."

In the boat the girl grew reserved again. "Well, what do you think of Horace?" inquired her cousin.

"He—he's very nice," said the girl, vaguely. "We're not a bit alike, are we?" "Good gracious, no!" she cried. "One's quite enough in a family."

"One of whom—Horace or me?" "The girl dabbled her hand in the water. "Oh, one of each," she replied, ambiguously.

"Do you know," said the young man, curiously, "if I didn't know you so well I should almost think you meant to be nice."

"Really?" she said, with a laugh. "Of course—of course, you do know me?"

"Well, rather," was the confident assertion. "It's a great gift," she murmured, with a half glance at him, "to be able to judge people so easily."

The young man modestly applied himself to the sculls once more. "What will Horace say to you when we get back?" she asked suddenly, after a long pause.

"Say? Nothing."

"Oh!" "What would you say if you were he?"

"Punch my head," said the young man curtly. "I mean punch him—that is—punch the fellow's head who was with you."

"Would you?" She surveyed him with some interest. "Do you mean really punch?"

"Yes," he said stoutly, oblivious of the injustice of such a proceeding. "How lovely!" sighed the girl. She looked at him dreamily.

"Why?" she asked at length. "No, you needn't tell me," she cried, hurriedly, as the young man rested on his oars.

"Because," he said, disregarding her protest, "it wouldn't be worth living when you weren't with me, and—"

"You mustn't," she cried, desperately. "I told you not to."

"You shouldn't have asked at all if you didn't want to hear," he said sulkily.

For a while she leaned back in her seat with closed eyes, while he continued pulling stubbornly at the oars.

"What was the other reason?" she murmured at length.

With a few strokes the young man turned the nose of the boat toward the bank and shipped his oars.

From a window which looked on to the lawn the old man interestedly watched a retriever side up to a bone which lay unregarded by the side of a dozing Irish terrier.

His eye wandered across the lawn to the boat house. Just then the young couple came from the landing stage across to the house.

Most unembarrassedly they walked hand in hand. They were in a world where they were the only inhabitants.

A sudden growl again drew his attention to the Irish terrier, now wide awake and gnawing his bone with relish, while the detected thief slunk hurriedly away.

"H'm!" said the old man, with a curious smile.—The Sketch.

AMUSEMENTS

AT THE CHICAGO THEATRE.

MAJESTIC.

As usual, the attractions to be found at the Majestic Theatre, Chicago, are of the very best. A glance at their program for the week of Sept. 28 shows that the management is offering the most entertaining bills to be found in vaudeville. McIntyre and Heath, who are known throughout the world as the most successful of the black-face comedians and who for thirty-five years have been pleasing audiences in all parts of the globe, will be the featured people. This is the second week of their engagement which was prolonged owing to their extraordinary success. Another important number is Carter De Haven and Flora Parker, who were starred in one of George M. Cohan's musical comedies, Carlotta, who became the talk of New York, when she made her sensational feat of looping the loop on a bicycle in the Keith Theater, is another of the famous attractions. This act is certain to please those who enjoy the element of sensationalism in a vaudeville program. A new miniature musical comedy, seen for the first time in the West, will be Six Little Girls and a Teddy Bear who romp through a nestle of coquetry and song and dance. There are half a dozen other important and entertaining numbers, and the bill certainly promises a person more enjoyment than the average theater offers.

PRINCESS AND LA SALLE THEATRE.

Mort H. Singer, manager of "A Star and Her Name is Underneath," "Honeycomb Trail" and "A Girl at the Helm" companies, is Chicago's youngest manager. He is but yet thirty years of age, and since his advent into the managerial field of that city four years ago, he has been an important factor in its theatrical affairs. In addition to controlling and directing the several companies mentioned above, Mr. Singer also manages Chicago's newest playhouse, The Princess, and the La Salle Theatre. (Well, Len and Florence Holbrook, now appearing in the leading roles of the new musical success, "A Girl at the Helm," at the La Salle Theatre, are two of Chicago's most popular players. They have enjoyed local popularity in that city by continuous service lasting over four years at that theater.)

NOTICE

SPECIAL ASSESSMENT, NO. 12. Public notice is hereby given that a local improvement, consisting of the draining, grading, paving with brick and concrete, curbing, lighting, and sewerage, including Hygiene, Avenue, Warren Avenue, Post Avenue and Belmont Street, in the Village of Downers Grove, DuPage County, Illinois, known as Special Assessment No. 12, has been completed and accepted by the Board of Local Improvements of said Village of Downers Grove, and that said Board of Local Improvements has filed its certificate of cost and completion of said improvement in the County Court of DuPage County, and that the 15th day of October, A. D. 1908, at the hour of 10 o'clock a. m., or as soon thereafter as counsel can be heard, has been set for the time of hearing of said certificate of cost and completion. Objections to the approval of said certificate of cost and completion, and to the application of the said Board of Local Improvements herein, may be filed at any time prior to ten o'clock a. m. on the 15th day of October, A. D. 1908.

All persons desiring may appear at the hearing and make their defense. Dated this 15th day of September, A. D. 1908.

J. W. HUGHES, J. W. HANBY, E. J. MATSON, CLAY B. HEARST, Board of Local Improvements.

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WEEKLY WEATHER BULLETIN

U. S. Department of Agriculture, Illinois Section.

For the Week Ending September 21, 1908.

GENERAL SUMMARY.

The mean temperature for the week ending Monday, Sept. 21, was nearly 10 degrees above normal. The weather conditions were a continuation of those obtaining the preceding week—hot and dry. Like the foregoing week there was a great amount of bright sunshine, the percentage of the State being 90. In the early part of the week the air was filled with smoke, as dense at times as to practically obscure the sunlight. Maximum temperatures of 90 degrees and over were registered on several days. The temperature extremes were 88 degrees and 46 degrees.

At New Burnside and Streator 0.28 inch and 0.01 inch of rainfall occurred, respectively; otherwise no precipitation was reported. The injurious results from the prolongation of the drought have been greatly accentuated. The soil is hard and baked. Water is low in many localities. Leaves are falling as in late autumn. The growth of vegetation has been at a standstill for several weeks.

He was a collector for an installment house, new at the business and sensitive about performing an unpleasant duty. He was particularly embarrassed because the lady upon whom he had called to perform this unpleasant duty was so exceedingly polite. Still, the van was at the door, the lady was in arrears in her payments, and he remembered his duty. "Good morning," said the lady. "It is a beautiful day, isn't it?" "Beautiful," he agreed. "Won't you take a chair?" she said. "Er—no, thank you, not this morning," he stammered. "I've come to take the piano."