

only 4 of this number

The Northwestern Banker

Volume V.

Des Moines, Iowa, August, 1900.

Number 8

Iowa National Bank.

DES MOINES, IOWA

H. S. BUTLER, V-Pres. HARRY T. BLACKBURN, Cashier.
G. A. DISSMORE, Ass't Cashier.

Capital \$100,000.00.

Solicits Accounts of Banks and Bankers and extends to depositors every facility consistent with conservative banking. Designated reserve agent for National Banks.

DIRECTORS:

Homer A. Miller, H. S. Butler, N. T. Guernsey, B. F. Kauffman, Geo. A. Dissmore, E. H. Hunter, Frederick Field, C. W. Johnston, H. T. Blackburn.

DEPOSITS.

July 14, 1899.....\$493,022 63
July 13, 1900..... 955,528 31

Contents.

	Page.
EDITORIAL	5
A BANKER ABROAD	6-7
LEGAL POINTS	8
NEBRASKA BANKS	8-9
BOOK REVIEWS	9
IOWA BANK REPORTS	10
GENERAL NEWS AND NOTES	11
DES MOINES CLEARING HOUSE	13
IOWA NEWS AND NOTES	13-22
MINNESOTA NEWS AND NOTES	23
DAKOTA NEWS AND NOTES	23
NEBRASKA NEWS AND NOTES	24
POSITIONS WANTED, FOR SALE, ETC.	24
SPECIAL LIST OF BANKS	26-29
REPRESENTATIVE IOWA LAWYERS	30-31

Citizens National Bank

U. S. DEPOSITORY.

DES MOINES, IOWA.

CAPITAL, - - - \$200,000.00
SURPLUS, - - - 100,000.00

J. G. ROUNDS, PRESIDENT.
J. CALLANAN, VICE-PRESIDENT.
GEO. E. PEARSALL, CASHIER.
GEO. COOPER, ASS'T CASHIER.

ACCOUNTS SOLICITED.

The Bankers National Bank,

Marquette Building, CHICAGO, ILL.

Capital, - - \$1,000,000.

E. S. LACEY, - - - PRESIDENT.
GEO. S. LORD, - - - 2ND VICE-PRESIDENT.
JOHN C. CRAFT, - - - CASHIER.
J. C. McNAUGHTON, - - - ASS'T. CASHIER.
FRANK P. JUDSON, - - - ASS'T. CASHIER.

Deposits June 30, 1892,	\$1,512,694.72
Deposits June 30, 1894,	3,255,163.70
Deposits June 30, 1895,	3,415,285.35
Deposits June 30, 1896,	3,226,222.10
Deposits June 30, 1897,	5,403,750.03
Deposits June 30, 1898,	6,740,671.55
Deposits June 30, 1899,	9,531,891.88
Deposits June 30, 1900,	11,085,418.98

New Business Desired and Unexcelled Facilities Offered.

Davenport Savings Bank,

DAVENPORT, IOWA.

CAPITAL, - - - \$ 300,000.00
UNDIVIDED PROFITS, 73,045.00
DEPOSITS, - - - 2,842,000.00

*** Officers ***

ANTHONY BURDICK, President.
LOUIS HALLER, Vice-President.
HENRY C. STRUCK, JR., Cashier.
OTTO L. LADENBERGER Teller

*** Directors ***

A. BURDICK, LOUIS HALLER, A. STEFFEN, W. O. SCHMIDT
THOMAS SCOTT, J. F. DOW, H. KOHRS,
W. H. WILSON, H. C. STRUCK, JR.

4 Per cent interest paid on deposits.
Money loaned on real estate security in the State of Iowa.

The National Bank

OF THE REPUBLIC

OF

NEW YORK.

United Bank Building, Cor. Wall St. and Broadway.



Capital, \$1,500,000.
Surplus, \$500,000.

Officers:

OLIVER S. CARTER, President.
CHARLES H. STOUT, Cashier.
W. B. T. KEYSER, Ass't. Cashier

Accounts of Banks and
Bankers Received.

CORRESPONDENCE SOLICITED.

Buy and sell United States Bonds and make
transfers and exchanges in Washington without
additional charge.

AMERICAN EXCHANGE BANK, ST. LOUIS.

CAPITAL, \$500,000.00.
SURPLUS, \$375,000.00.

ACCOUNTS SOLICITED.

WALKER HILL, Pres't.
EPHRON CATLIN, Vice-Pres't. L. A. BATAILLE, Cashier.

NATIONAL State Bank of Burlington.

(Oldest Established Bank in Iowa.)

CAPITAL, \$150,000.



Surplus
\$100,000.

OFFICERS.

J. T. REMEY, President, JOHN J. FLEMING, Cashier.
J. W. BROOKS, Vice-President.

DIRECTORS.

C. E. Perkins, J. C. Peasley, J. T. Remy
E. S. Huston, J. W. Brooks.

CAPITAL, \$100,000 UNDIVIDED PROFITS, \$40,000

Davenport National Bank, Davenport Iowa.

YOUR ACCOUNTS and COLLECTIONS SOLICITED.
GENERAL COMMERCIAL BUSINESS.

OFFICERS AND DIRECTORS:

W. C. HAYWARD, PRESIDENT, HENRY EGBERT, VICE-PRES.
S. D. BAWDEN, CASHIER.

The

Commercial National . . Bank . .

CHICAGO, ILLINOIS.

ESTABLISHED, 1864.

Capital, - \$1,000,000.00
Surplus, - \$1,000,000.00

OFFICERS.

JAMES H. ECKELS, President. D. VERNON, 2d Vice-President.
JOHN C. MCKEON, Vice-President. JOSEPH T. TALBERT, Cashier.
N. R. LOSCH, Assistant Cashier.

DIRECTORS.

FRANKLIN MACVEAGH, JESSE SPALDING, N. K. FAIRBANK,
WILLIAM J. CHALMERS, ROBERT T. LINCOLN,
JAMES H. ECKELS, JOHN C. MCKEON

THE FIRST NATIONAL BANK, OF CHICAGO.

Corner Monroe and Dearborn Streets.



CAPITAL,
\$3,000,000.

SURPLUS,
\$2,000,000.

A REGULAR BANKING
BUSINESS TRANSACTED.

TRAVELER'S CREDITS issued, available in any part of the world. TRANSFERS OF MONEY MADE BY TELEGRAPH and CABLE and EXCHANGE DRAWN at customary usance, on the principal cities of the United States, Europe, Japan, China, and the East Indies.

All kinds of FIRST-CLASS INVESTMENT SECURITIES dealt in constantly on hand and for sale at current rates; a full line of GOVERNMENT BONDS, Municipal and Local Bonds, Choice Railroad Bonds.

Collections carefully made and proceeds promptly accounted for on moderate terms. Accounts of banks and bankers solicited.

BANK OFFICERS:

- JAMES B. FORGAN, President.
- GEORGE D. BOULTON, Vice-President.
- RICHARD J. STREET, Cashier.
- HOLMES HOGE, Assistant Cashier.
- FRANK E. BROWN, Assistant Cashier.
- CHARLES N. GILLETT, Assistant Cashier.
- EMILE K. BOISOT, Manager Bond and Foreign Dept.
- JOHN E. GARDIN, Asst. Mgr. Bond and Foreign Dept.
- FRANK O. WETMORE, Auditor.

- W. H. THOMPSON, President.
- J. C. VAN BLARCOM, Vice-Pres.
- JOHN NICKERSON, 2d Vice-Pres.

- B. F. EDWARDS, Cashier.
- C. L. MERRILL, Asst. Cashier.
- W. B. COWEN, 2d Asst. Cashier.

The National Bank of Commerce in St. Louis

WITH CAPITAL, SURPLUS AND PROFITS OF

EIGHT MILLION DOLLARS

SOLICITS ACCOUNTS OF BANKS AND BANKERS AND EXTENDS TO DEPOSITORS EVERY FACILITY CONSISTENT WITH CONSERVATIVE BANKING.

..THE.. PEOPLE'S SAVINGS BANK, DES MOINES, IOWA.

CAPITAL—\$100,000.

SPECIAL ATTENTION TO IOWA COLLECTIONS.

Report of Condition, Auditor's Call, June 29, 1900.

Resources

Loans and Discounts.....	\$838,946.14
Overdrafts.....	5,094.39
Furniture and fixtures.....	1,800.00
Real Estate.....	10,500.00
Sight Exchange.....	\$128,263.44
Cash.....	43,942.31
	172,205.75

Total.....\$1,028,546.28

Liabilities

Capital.....	\$100,000.00
Profits, net.....	15,339.43
Time Deposits.....	\$303,470.50
Demand Deposits.....	609,736.35
	913,206.85

Total.....\$1,028,546.28

Officers

- MARTIN FLYNN, President.
- A. DICKEY, Vice-President.
- C. H. MARTIN, Cashier.
- FRANK P. FLYNN, Ass't. Cashier.

The Western National Bank, Of the City of New York.

Corner Pine and Nassau Sts.

Capital, \$2,100,000.

Depository of Public Moneys of the United States, the State of New York, the City of New York.

- V. P. SNYDER, President.
- H. A. SMITH, Cashier.
- C. L. ROBINSON, Ass't Cashier.

Accounts of Mercantile Firms, as well as those of Banks and Bankers are solicited, and will receive careful attention.

Des Moines Savings Bank,

DES MOINES, IOWA.

Capital \$400,000.

CONDITION JUNE 30, 1900.

ASSETS.	
Bills Receivable.....	\$2,765,662.13
Banking House and Real Estate.....	99,831.80
Cash and Exchange.....	2,091,712.05
Total.....	\$4,957,205.98
LIABILITIES.	
Capital Stock.....	\$ 400,000.00
Undivided Profits.....	79,667.59
Deposits.....	4,477,538.39
Total.....	\$4,957,205.98

WE SOLICIT ACCOUNTS OF BANKS AND BANKERS, AND PROMISE PROMPT AND COURTEOUS TREATMENT, WITH SUPERIOR FACILITIES FOR THE TRANSACTION OF YOUR BUSINESS.

P. M. CASADY, President. SIMON CASADY, Vice-President
HOMER A. MILLER, Cashier,
LELAND WINDSOR, Asst. Cashier. C. T. COLE, JR., Asst. Cashier.

P. F. PETTIBONE & CO. (INC.),

48 JACKSON BOULEVARD,

...CHICAGO...

Bank Stationers

And Lithographers.

Large Assortment of

Bank Registers,

And Other Forms Kept in Stock.

Fine Russet . . .
Leather Pass Books
And Pocket . . .
Check Books . . .
A Specialty. . .

P. F. PETTIBONE, U. S. GOVERNMENT LICENSEE
For Imprinting REVENUE STAMPS on Checks, Drafts, Etc.

The American Trust ^{AND} Savings ..Bank..

CHICAGO.

STATEMENT OF CONDITION JULY 17, 1900.

RESOURCES.

Loans and Discounts.....	\$6,282,068.47
United States Bonds.....	36,731.83
Other Bonds.....	1,498,188.75
Cash and Sight Exchange.....	6,068,842.10
Total.....	\$13,885,831.15

LIABILITIES.

Capital Stock Paid in.....	\$ 1,000,000.00
Surplus.....	200,000.00
Undivided Profits.....	87,529.23
Dividends Unpaid.....	558.00
Deposits.....	12,597,743.92
Total.....	\$13,885,831.15

EDWIN A. POTTER, President.
G. B. SHAW, Vice-President. J. R. CHAPMAN, Cashier.
JOHN JAY ABBOTT, Assistant Cashier.
JOHN MORTON, Vice-President. O. C. DECKER, 2d Asst. Cashier.
FRANK H. JONES, Secretary. W. P. KOPF, Assistant Secretary.

Transacts a general Banking Business and solicits accounts of corporations, firms and individuals. Special attention given to accounts of state and private banks. We solicit correspondence.

Banking House of

Gilman, Son & Company,

62 Cedar Street, New York.

Accounts of Banks, Bankers, Financial and Other Corporations, Merchants and Individuals, Received on Favorable Terms and Special Attention Paid to Their Care.

CORRESPONDENCE SOLICITED.

Bankers Mutual Casualty Co.

DES MOINES, IOWA.

Directors:

J. M. WOODWORTH, Cashier First National Bank, Perry, Iowa.
J. G. ROUNDS, President Citizens National Bank, Des Moines, Iowa.
A. U. QUINT, Manager, Des Moines, Iowa.
S. O'DONNELL, President Citizens National Bank, New Philadelphia, O.
WM. A. GRAHAM, Cashier Citizens Bank, Sidney, Ohio.
F. M. RUDD, Cashier L. Rudd & Sons Bank, Bronson, Michigan.
M. D. WAGNER, President Huron County Bank, Sand Beach, Michigan.
JNO. W. FAXON, Ass't Cashier First National Bank, Chattanooga, Tenn.
G. R. MOORE, President State Bank, Jackson, Minn.
WM. WARNOCK, Banker, Almyr, Ontario, Canada.
JOHN H. LEATHERS, Cashier Louisville Banking Co., Louisville, Ky.

Directors:

C. F. SMITH, Cashier First National Bank, McGregor, Texas.
W. L. MOYER, Cashier Marcus Daily Bank, Butte, Montana.
A. E. SPAULDING, Cashier Ainsworth Savings Bank, Ainsworth, Iowa.
EDWIN GOODALL, Hackensack, N. J.
F. ELGORE, Cashier Bank of Winchester, Kansas.
J. D. GERLACH, Cashier First National Bank, Chester, Illinois.
L. P. HILLYER, Cashier American National Bank, Macon, Ga.
CHAS. H. MOORE, Assistant Cashier National Bank of Commerce, Kansas, City, Mo.
W. E. COFFIN, Treasurer Iowa Loan & Trust Co., Des Moines, Iowa.

INSURES against burglary and robbery of bank Absolute security at actual cost. The safe delivery of money and securities shipped by registered mail. Better, safer, cheaper than by express. Organized and conducted by bankers. Confines its business to banks. Correspondence solicited.

The Northwestern Banker.

VOLUME V.

A Bankers' Journal for the Northwest.

NUMBER 8.

\$2.00 PER ANNUM.

DES MOINES, IOWA, AUGUST, 1900.

SINGLE COPIES, 20 CENTS

THE NORTHWESTERN BANKER,

PUBLISHED BY

The Northwestern Banker Pub. Co.,

DES MOINES, IOWA.

A monthly Bankers' Journal, devoted to the interests of bankers in the Northwest.

All communications and news items of local interest to bankers in the territory are requested.

Entered at Des Moines, Iowa, as second class Matter.

Subscription \$2.00 per annum; single copies, 20c.

Advertising rates on application.

EDITORIAL.

Money rates are still very low throughout the Northwest and money very plentiful. The movement of the crops and the increased activity during the fall months will doubtless use a considerable amount of the surplus but there will still be a plentiful supply and low rates unless it should appear that there was a strong probability of Mr. Bryan election.

* * *

The paramount issue in this campaign is the money question. Silver having failed to gain admission at the front door, will try to sneak in the back way, while its friends are making a demonstration out in front to attract the attention of the people away from the back door. Such tricks may deceive some but none of the bankers should be among the number.

* * *

The NORTHWESTERN BANKER feels not a little pride in the nomination of banker Gilbertson of Forest City for Iowa's next state treasurer. As we predicted the nomination was easily made, in fact the result was never in doubt from the time Mr. Gilbertson's candidacy was first announced. No better nomination could have been made and Iowa will have no better official.

* * *

A number of Iowa bankers are organizing a special party to attend the national bankers convention at Richmond in October. A number of Minnesota and Dakota bankers will join the party. The present plan is to make the convention the occasion of an outing, taking in New York City, Boston, Philadelphia and Washington and also a short ocean voyage. A

cordial invitation is extended to any expecting to attend this convention to join this party. Many of the bankers will be accompanied by their wives and daughters. Full particulars may be learned by addressing this JOURNAL.

* * *

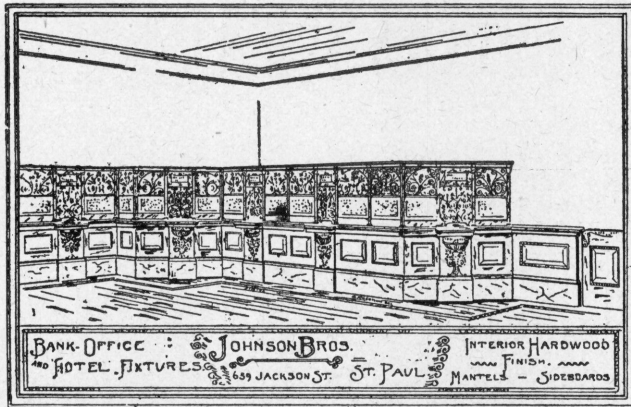
Minnesota's sole representative on the executive council of the American Bankers Association expires this year. That this state is always entitled to one representative will not be questioned by any while many claim that because of the number of her banks belonging to the national association she is entitled to two members. The many friends in Minnesota of Gilbert G. Thorne, cashier of Northwestern National Bank of Minneapolis, have brought him out as a candidate for the executive council and his election will undoubtedly follow.

* * *

Consolidation represents the spirit of the times. The organization of a business on large lines, thus cheapening production and lessening expense is the inevitable tendency of modern business life. We may cry against trusts and large corporations but we can no more stop this natural evolution of business than we could dam the waters of the Mississippi. Consolidation is the spirit of the hour and in no branch of business is it more manifest than in the banking business. In all the larger cities numerous consolidations have already been made while others are in process of consummation. In smaller cities the same need is being felt and the same result will surely follow. A larger business with a smaller margin of profit and a relatively smaller expense must bring fewer banks in all of the larger cities and money centers.

* * *

We hear much in these days of the trust, and their baleful influence. One political party charges the other with the responsibility of their creation and maintenance, and much per fervid rhetoric is let off by industrious spellbinders. One might as well try to make the Doctrine of Evolution a campaign issue. The trust is the natural evolution of our competitive system. It came about in this way: Two men in the same business tried to undersell each other until both found there was no money in it. They then made an agreement to hold up prices and both secretly violated it. They could not trust each



Capital City Furniture Co.

ST. PAUL, MINNESOTA.

MANUFACTURERS
OF

Bank Fixtures and Furniture.

GIVE DIAGRAM AND SIZE OF ROOM, AND WE
WILL FURNISH YOU WITH FLOOR PLAN, DRAW-
INGS AND ESTIMATES

Before ordering elsewhere examine our work or write for reference as to the high standing of our work as follows: Merchants National Bank, St. Paul, Minn.; Second National Bank, St. Paul, Minn.; American Exchange Bank, Duluth, Minn.; Winnebago County State Bank, Forest City, Iowa.

JOHNSON BROTHERS, PROPRIETORS,

Established 1878

639-641 JACKSON ST., ST. PAUL, MINNESOTA

other, and so the business was taken under one management. No longer having competition in the town, it was a miniature trust. What was done in a small way in this town was done on a larger scale for the whole country, and the big trust was formed. A good trust is a good thing, speaking in an industrial sense; it saves in production and in distribution. A trust in the hands of unscrupulous men is capable of doing immense damage. The problem for solution is not how to kill the trust, but how to regulate and control it, and keep unscrupulous men from using the power that the consolidation of capital and industry give to rob the people. You can't legislate successfully against evolution. The trust question is a new one in American politics, and how to wisely meet it will take time and study, but that it will be met no one doubts.

* * *

The headquarters of the Money Devil are about to be moved from London to New York. The financing of the large block of the English war bonds by the United States has shown the English public that the power is slipping out of the hands of the Old Lady of Threadneedle street. And to think of this happening just at the time when a large element of our population was going into hysterics because our money system was controlled by England! Our forests have been depleted to furnish paper; mines have been exhausted and steel mills have been running overtime to make pens; and oceans of ink have been used to spread before the minds of the people of this country statistics and arguments and prophecy, all proving that this fair land of ours was going to the eternal bow wows because we were the money slaves of England. And now this latest move of the Money Devil! Coming right over here to live, without the aid or consent of any other nation on earth, and promising to dictate from the United States the financial policy of the world!

Well, even the populists are not devoid of local pride, and to have the headquarters of the Money Devil in the country is something. No more branch offices for us, B' Gosh.

But if we could only have known of this before, our forest might have been saved, billions of steel pens need not have been wasted, and the barrels of ink could be used in demonstrating to the people that the times now are out of joint and the people not prosperous.

FORGER.

A man giving the name of Geo. Cook is operating among the banks in this state. He is about 5 feet 10 inches tall, dark complexioned, black hair and quite heavy black mustache. When last seen he wore a gray suit of clothes and a black derby hat, has gray eyes and weighs about 160 pounds. Has swindled three banks in this state recently. When last seen August 4th, he was at Fairfax. This man is wanted in several places.

Should he appear at your bank, detain him, call an officer, have him arrested and at once notify

JOSEPH CHAPMAN, JR.,

Secy. Minnesota Bankers Association,

Minneapolis, Minn.

A BANKER ABROAD.

The many friends of Arthur Reynolds, president of the Des Moines National Bank, will be glad to learn of his improvement in health since he left America for a trip abroad. He is having a very delightful time if one may judge from his very interesting letters. In a recent letter written from Wien he says:

"Every minute has been enjoyable. The weather has been fine, bright and clear, but not hot. That is to say, not like we have it in Iowa in July; and here it is really cold. At night one needs an overcoat. It

PATENTS GUARANTEED

Our fee returned if we fail. Any one sending sketch and description of any invention will promptly receive our opinion free concerning the patentability of same. "How to Obtain a Patent" sent upon request. Patents secured through us advertised for sale at our expense.

Patent taken out through us receive *special notice*, without charge, in THE PATENT RECORD, an illustrated and widely circulated journal, consulted by Manufacturers and Investors.

Send for sample copy **FREE.** Address,

VICTOR J. EVANS & CO.,
(Patent Attorneys,)

Evans Building,

WASHINGTON, D. C.

has been warmer, but a recent change in the weather is the result.

"Holland was entirely new to me, and was a very great and pleasant surprise. The country, as you know, is low and is cut by canals in every direction, and the large cities are Venetian-like, in that mostly all the streets are lined with canals. Rotterdam is pre-eminently the commercial city of Holland—great in shipping. Her great harbors and numerous canals were filled with hundreds of crafts of all kinds, large and small, sail and steam, from the larger ocean liners to the smallest skiff. The people are energetic and thrifty. The streets narrow and winding. The people oddly dressed, many wooden shoes are seen, and men and women hitched with dogs to small wagons loaded with various kinds of merchandise. The small side streets give one an idea of the desperately hard life of the poor. In Amsterdam I saw a man and woman, either one 70 years old, pulling a huge fish wagon, the woman gnawing at a raw fish's head. Even in Dresden I saw an old woman and girl, possibly 14 years old, pulling a comparatively large load of coal; they were going up hill, and every muscle and vein stood out as if they would burst. It was a sickening sight. The Hague is the court city of Holland. The royalty live here and are surrounded by the aristocracy, living in magnificent villas. The streets are wider, some equalling almost any city in Europe, especially the street through the park, extending three miles to Scheveningen, the great bathing resort of Holland and one of the best surf-bathing beaches in Europe. Magnificent hotels, great concert halls, beautiful villas are here, here congregate the rich and rural people as well; an odd sight, looking down the seashore, a paved way of two or three miles. But the quaintest, most curious, is the costumes and head-dress of some of the rural folk—dressed as their ancestors were a thousand years before. In the Hague there is also a fine picture gallery. Amster-

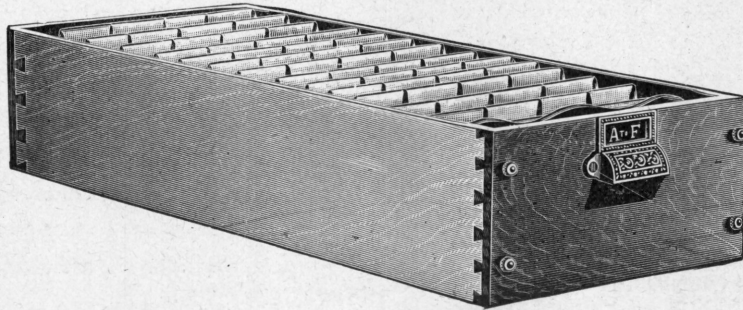
dam was once the commercial center and is still the money center, and rich in a great art gallery of old Dutch masters.

"Berlin is a wonderful city. I would not have known the city from my visit of eight years before. Almost two million people, wide streets, great art galleries and museums, royal palaces, statues, parks; everything in the most gorgeous and expensive style. One of the greatest cities in Western Europe. We went out to Potsdam and visited the homes of Frederick-the-Great and William I., surrounded by *sans sauci*, the parks, drives, shaded walks, and here quiet hours of study with great social functions, equalling anything given at any of the courts in Europe in their time. They it was who surrounded Berlin and Potsdam with elegance and art, and founded an empire known as Greater Germany. Dresden, nestled almost among the mountains, the great art center, with its picture gallery containing over 2,400 masterpieces of great artists—and one could revel here for weeks viewing the pictures and find one to suit every whim and fancy. The environs of Dresden equal the Swiss scenery in many respects; and the Elbe river, from Dresden to Bodenbach, on the way to Prague, by far excels any river scenery I have ever seen, including the Rhine and the Hudson. Prague is one of the oldest cities, dating from the eleventh century. Here one finds churches, palaces, and winding streets, towers and curious nooks and corners not seen in any other European city unless it be Nuremberg.

"Vienna, the great Austrian capital, one of the largest and greatest cities of Western Europe, is an energetic, substantial city, filled with fine architecture and art cathedrals, magnificent city hall, parliament houses—one of the finest buildings of its kind in Europe—art galleries, museums, colleges, royal palaces, parks; everything to please the fancy of the traveler and make an artistic and beautiful place.

The Commercial Letter File Company's Cabinets

are the **SIMPLEST, the MOST PRACTICAL, the MOST ECONOMICAL, and the BEST CONSTRUCTED** in the market to-day.



They contain all the GOOD FEATURES of the most prominent makes, and have all objectionable ones eliminated.

THE EUREKA CHECK SORTER

has no equal. No bank should be without one. Send for CATALOGUE and QUOTATIONS.

We make Document File, Card Index, Mercantile Report, Catalogue, Legal Blank and Pigeon Hole Cabinets. Supplies for all of the well known Letter File Cabinets furnished promptly. Write for prices.

COMMERCIAL LETTER FILE CO.
100 Lake St., CHICAGO, ILL.

"I will be here two more days, then on to Munich and will be in Ober Ammergau next Sunday and see the world-renowned "Passion Play," given once in ten years, for which practice is continually kept up. Thence ten days in Switzerland and on south to Italy, visiting Milan, Venice, Rome, Naples, Florence, Pisa, Genoa; thence to Lucern and Paris, from which place we sail home."

LEGAL POINTS.

Two more than ordinarily interesting questions have arisen in the office of the auditor of state recently. The solution of problems involving the interpretation and administration of law is among the constant and every day duties of the auditor's office.

One of the cases referred to was the power of a banking corporation to close out its business but maintain still its original designation, preventing other persons from organizing a bank under the first name. A certain state bank sold its assets to a corporation which would run a national bank. It notified the auditor of state that it was going out of business. Immediately a corporation in the same town wrote to the auditor and asked for a certificate to conduct a banking business under the name used by the corporation which had been transformed into a national bank. A later mail brought a letter from the new national bank objecting. It was quite apparent that although the corporation which had abandoned the state banking business to go into the national banking business was clinging to its original name to prevent other financiers from starting a new bank of the old name, yet the auditor was compelled by law to decline to authorize the new concern under the old name because the old bank was not dissolved properly. It was still an entity and could be sued and sue.

Another problem also related to the legal dissolution of a bank. A certain institution in a certain town in which there is a Democratic paper sent a notice of dissolution over to an adjoining town to a Republican newspaper to print. The editor sent the proof of publication and the Democratic editor wrote a letter himself, asking the auditor how the bank could dissolve in that way. The auditor was compelled to send back the notice of dissolution as published with the comment that it was illegal in that the law requires the notice of dissolution published in a newspaper published where the bank is located.

NEBRASKA BANKS.

Secretary Hall of the State Banking Board has and issued a statement showing the condition of state private banks in Nebraska at the close of business June 30, 1900. Comparison with the last previous report shows an increase of \$3,001,146.61 in deposits and a decrease of \$2,017,583.78 in loans and discounts. The legal reserve is quoted at 46 per cent., an increase in three months of 13 per cent. Total resources have increased \$2,447,425 24.

"Under normal conditions at this time of the year it is usual for loans and discounts to show a decrease and deposits an increase," said Secretary Hall, in speaking of the general condition of the banks. "It is, so to speak, a period of rest, marking the subsidence of activity in handling last year's products and awaiting the movement of this year's products. As Nebraska is almost entirely an agricultural state, the business of our banks reflects largely the movement of agricultural products. There is but little demand for money, as reflected in the decrease of loans and increase of deposits. Our banks are in prime condition and deservedly command the confidence of the people, which is to this department the most gratifying feature."

The Northwestern National Bank, of Minneapolis, Minn.

Jas. W. Raymond, Pres. Wm. H. Dunwoody, Vice-Pres. Gilbert G. Thorne, Cash. Wm. Collins, Ass't Cash.

General Statement at Close of Business June 29, 1900.

RESOURCES.		LIABILITIES.	
Gold and Silver Coin.....	\$324,458.96	Capital	\$1,000,000.00
U. S. and National Bank Notes.....	238,016.00	Surplus	250,000.00
Cash Balances with Banks.....	1,640,399.77	Undivided Profits.....	50,000.00
	\$2,202,874.73	Reserved for Unearned Interest, Taxes and Con- tingencies.....	89,978.09
Loans and Discounts	3,559,335.56	Total Liabilities to Stockholders.....	\$1,389,978.09
U. S. Bonds at par	200,500.00	Notes in Circulation.....	3,950.00
Railway and other Bonds	725,016.34	Due to other Banks.....	2,264,117.54
	\$ 925,516.34	Demand Deposits.....	3,036,010.24
Redemption Fund	5,000.00	Total Liabilities to the Public.....	\$5,304,077.78
Overdrafts.....	1,329.24	Total Liabilities.....	\$6,694,055.87
Total Resources.....	\$6,694,055.87		

Paid in Dividends since organization\$1,890,000.00 | Paid for Stockholders' Taxes since organization.... \$421,087.45

Two Per Cent Paid to Correspondent Banks on Balances Averaging Over \$2 000.

DIRECTORS

JAS. S. BELL, President Washburn-Crosby Co.
W. G. NORTHUP, President North Star Woolen
Mill Co.
L. R. BROOKS, Brooks-Griffiths Co., Grain.
J. E. CARPENTER, Carpenter-Lamb Co., Lum-
ber.
E. C. COOK, Secretary Minneapolis Trust Co.
S. A. CULBERTSON, Capitalist.

SPENCER E. DAVIS, Monitor Manufacturing
Co.
WM. H. DUNWOODY, President St. Anthony &
Dakota Elevator Co.
T. B. JANNEY, Janney, Semple, Hill & Co.,
Wholesale Hardware.
M. B. KOON, Koon, Whelan & Bennett, Att'ys.
FRANK H. PEAVEY, Peavey Elevator System.

HENRY L. LITTLE, General Manager Pillsbury-
Washburn F. M. Co., Lt'd.
JAMES W. RAYMOND, President.
GILBERT G. THORNE, Cashier.
GEO. W. VAN DUSEN, Van Dusen Elevator
System.
O. C. WYMAN, Wyman, Partridge & Co., Whole-
sale Dry Goods.

Following is an abstract of Secretary Hall's re-
port, showing the condition as a whole of all state
and private banks, including savings banks:

RESOURCES.	
Loans and discounts.....	\$19,863,256.62
Overdrafts.....	205,260.26
Stocks, securities, judgments, claims, etc.....	288,350.06
Due from national, state and private banks and bankers.....	9,752,385.47
Banking house furniture and fixtures.....	1,164,456.71
Other real estate.....	713,939.48
Current expenses and taxes paid.....	560,586.81
Premiums on bonds, etc.....	5,088.37
Assets not otherwise enumerated.....	106,490.04
Cash items.....	44,219.95
Cash reserve.....	2,048,004.64
United States bonds on hand.....	37,300.00
Total.....	\$34,589,288.41
LIABILITIES.	
Capital stock paid in.....	\$ 7,005,450.00
Surplus fund.....	1,016,544.74
Undivided profits.....	1,088,249.28
Dividends unpaid.....	31,521.03
General deposits.....	25,256,035.30
Other liabilities.....	1,500.51
Notes and bills rediscounted.....	83,087.55
Bills payable.....	106,900.00
Total.....	\$34,589,288.41

BOOK REVIEW.

In this day of much advice to employers of labor by
well meaning philanthropist who is ignorant of the
conditions which the entrepreneur must face, and
whose only merit is that "his heart is right," it is a
pleasure to "meet up" as the Missourian says, with a
man, who, knowing both sides, discusses the question
of the relation between employer and labor, with
calmness, clear insight and excellent judgment. Those
who are studying the question will find Prof. Nicholas
Paine Gilman's recent book, "A Dividend to Labor," a
study of Employers' Welfare Institutions, an interest-
ing, instructive and helpful book. Part I. is a study

of The Modern Employer; Part II. takes up the study
of the Welfare Institutions of Germany, France,
Belgium, England, and the United States; and Part
III. discusses profit sharing to-day, giving prominent
examples where the plan is in successful operation.
Published by Houghton, Mifflin & Company, Boston
and New York.

"How to Prepare for a Civil Service Examination,"
is a valuable book for those who are planning to
enter the civil service. No matter what branch of
the service you intend to enter you will find full in-
structions in this book regarding age limit, qualifi-
cations, salary, hours, the necessary preparations to
make for examination, time and place of examina-
tions, a list of recent questions and answers, and
much other valuable information, indispensable to a
candidate for a position. Hinds & Noble, Pub-
lishers, 4-5-13-14 Cooper Institute, New York City.

GOLD BRICKS.

Three young men have been doing the farmers in
the vicinity of Oskaloosa. They represent them-
selves as special census enumerators from the agri-
cultural department and after asking a number of
questions get the farmer to sign his name to the
document. Later on it turns up at the bank, the
villians having adroitly printed in a promissory
note just over the signature.

A smooth swindler has been quite successful near
Roland in selling the farmers large bills of goods
remarkably cheap—taking a small per cent. in ad-
vance merely to show good faith on the part of the
customer. The advance money is all profit for the
goods never arrive.

IOWA NATIONAL BANK

CONSERVATIVELY progressive describes the active principles of this institution. This means liberal management, surrounded with all the safeguards that sound business policy can suggest, or that safety can require.

Accounts of Banks and Bankers received on most favorable terms.

DAVENPORT IOWA

IOWA BANK REPORT.

Auditor Merriam's statement of the condition of state and savings banks in Iowa at the close of business June 30th, as issued, shows that the phenomenal prosperity which has been a feature of the banking business in Iowa for many months continues. In the two classes of banks mentioned the deposits since February 13th have increased \$8,869,208.38.

The following tables show the condition of the 226 savings and 214 state banks on June 30th:

SAVINGS BANKS.	
<i>Assets—</i>	
Bills receivable.....	\$ 52,604,126 09
Gold coin ..	784,027.00
Silver coin.....	163,550.25
Legal tender.....	1,432,897 60
Credits subject to sight draft.....	12,089,712 87
Overdrafts	354,386.10
Real and personal property.....	1,815,425 97
Total assets.....	\$ 69,274,125.88
<i>Liabilities—</i>	
Capital stock.....	\$ 8,745,100.00
Due depositors.....	58,208,115.98
Due banks and others.....	86,058.53
Surplus.....	951,441 81
Undivided profits.....	1,283,409.56
Total liabilities	\$ 69,274,125.88

<i>Liabilities—</i>	
Capital stock.....	\$ 8,745,100.00
Due depositors.....	58,208,115.98
Due banks and others.....	86,058.53
Surplus.....	951,441 81
Undivided profits.....	1,283,409.56
Total liabilities	\$ 69,274,125.88

STATE BANKS.	
<i>Assets—</i>	
Bills receivable	\$ 31,642,674 53
Gold coin.....	640,966.51
Silver coin.....	173,936.18
Legal tender.....	1,213,954.20
Credits subject to sight draft.....	8,747,110 06
Overdrafts	602,957.48
Real and personal property.....	2,096,699 19
Total assets.....	\$ 45,118,298.15

<i>Liabilities—</i>	
Capital stock.....	\$ 9,309,800.00
Due depositors.....	32,938,940.90
Due banks and others.....	840,078.87
Surplus.....	1,017,537.74
Undivided profits.....	1,011,940.64
Total liabilities.....	\$ 45,118,298.15

The following is the consolidated statement of both the state and savings banks:

<i>Assets—</i>	
Bills receivable.....	\$ 84,246,800.63
Cash and cash items.....	4,409,331.74
Credits subject to sight draft	20,836,822.93
Overdrafts.....	957,343.58
Real and personal property.....	3,942,125.16
Total assets.....	\$114,392,424.03

<i>Liabilities—</i>	
Capital stock.....	\$ 18,054,900 00
Due depositors.....	91,147,056 88
Due banks and others.....	926,137 40
Surplus.....	1,968,979 55
Undivided profits.....	2,295,350 20
Total liabilities.....	\$114,392,424.03

The following statement, made at the close of business June 30, 1900, shows the following changes in the condition of the banks, as compared with their statements made at the close of business February 13, 1900:

<i>Assets—</i>	
Bills receivable— increase	\$ 2,231,964.73
Cash and cash items— increase.....	309,301.42
Credits subject to sight draft— increase	6,616,225.39
Overdrafts— decrease.....	237,580 84
Real and personal property— decrease.....	46,093 46
Total assets— increase.....	\$ 8,873,817 24

<i>Liabilities—</i>	
Capital stock— increase.....	\$ 347,500.00
Due depositors— increase.....	8,869,208 38
Due banks and others— decrease.....	906,333.81
Surplus— increase.....	195,888 59
Undivided profits— increase.....	367,553.98
Total liabilities— increase.....	\$ 8,873,817.24

INCREASE IN BANKING FIGURES.

The following statement of state and savings banks since 1890 shows the number, amount of deposits, capital stock, and total liabilities, as taken from the

**THE NATIONAL...
SAFE AND LOCK CO.**

CLEVELAND, OHIO,

MANUFACTURERS OF

**THE NATIONAL
CANNON-BREECH
SCREW DOOR
BANK SAFE,**

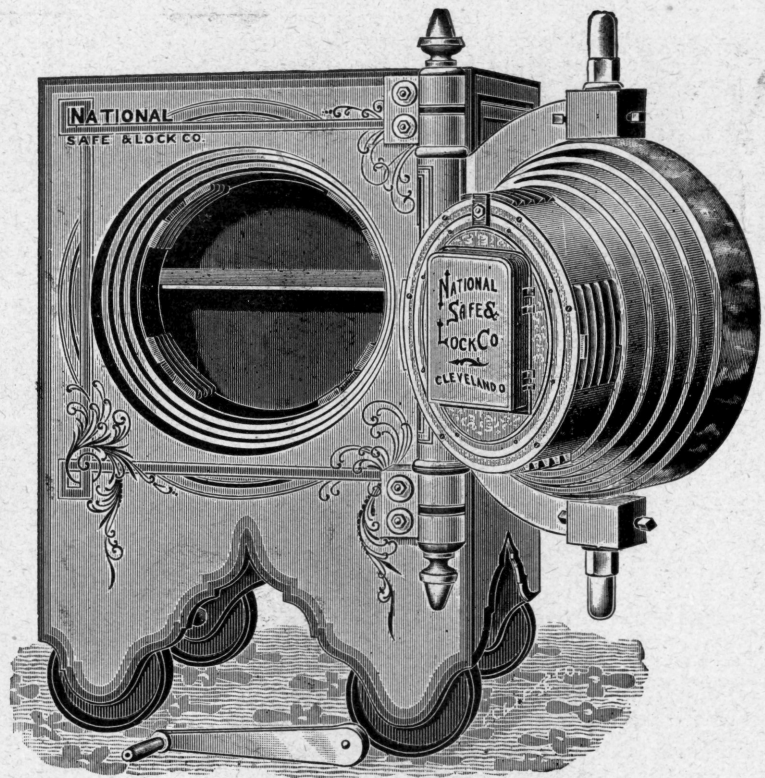
ABSOLUTELY BURGLAR PROOF.

Fire Proof Safes, Fire and Burglar Proof Safes,
Fire Proof Vault Doors, Vault Fronts, Linings, Safety Deposit
Boxes, Etc. Estimates furnished on application.

CHICAGO BRANCH

Southeast Cor. of State and Lake Sts.
Near Masonic Temple.

FRED SCHRAUDER, Manager



reports made to the auditor of state in June of each year :

DATE.	No.	DUE DEPOSITORS	CAPITAL STOCK	LIABILITIES.
June 30, 1890	164	\$25,773,992.96	\$ 8,824,243.12	\$ 37,489,890.23
June 30, 1891	205	33,781,706.67	11,026,398.73	48,254,287.84
June 30, 1892	245	42,476,395.8	12,734,200.00	59,011,405.14
June 30, 1893	325	42,151,434.35	14,484,120.00	60,854,842.61
June 30, 1894	350	41,987,836.05	15,671,800.00	61,271,266.82
June 29, 1895	364	43,827,136.55	16,161,300.00	64,045,057.89
June 30, 1896	370	43,966,793.79	16,411,400.00	64,628,481.08
June 30, 1897	372	45,442,894.16	16,287,200.00	65,799,440.96
June 30, 1898	383	59,336,458.62	16,447,000.00	79,697,645.07
June 30, 1899	402	77,405,668.16	16,874,170.00	98,704,549.03
June 30, 1900	440	91,147,056.88	18,054,900.00	114,392,424.03

GENERAL NEWS AND NOTES.

The National Bank of Commerce, Kansas City, Missouri, had deposits of nearly \$24,000,000 June 30th. Capital, \$1,000,000; surplus and profits, \$578,000.

In ten years the American Trust and Savings Bank of Chicago has grown nearly 400 per cent. During the past year it has had nearly a 25 per cent. growth. Their deposits now aggregate \$12,597,743.

The United States treasury now holds more gold than it ever did before. The figure is \$427,000,000 in round numbers. In the days of President Cleveland the story was altogether different and almost every day there was a new low record.

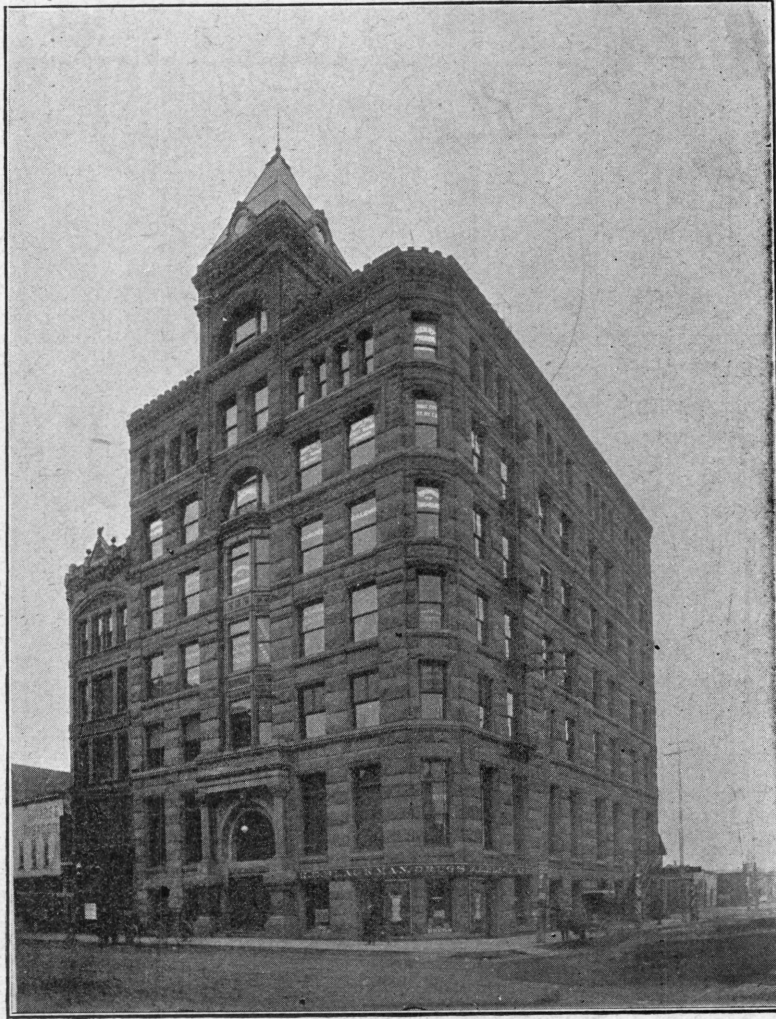
The Saturday Evening *Post* of Philadelphia has made another remarkable offer to send their journal one year for one dollar. The *Post* is the most valuable weekly journal for the average man that is published. It is worth many times the cost.

W. S. Witham, a Georgia capitalist, who owns thirty-two banks and a number of cotton mills in that State has had 117 of his employes in New York City on a vacation trip for which he pays all of the expenses. "Down with the heartless capitalists."

A summary of all the national banks in the United States at the close of business June 29, 1900, has just been completed by the comptroller of the currency. The aggregate assets of the banks is shown to be \$4,944,965,623, the highest ever reached in the history of the national system.

We are pleased to call the attention of our readers to the new advertisement on page 2, of the Commercial National Bank of Chicago, one of the strong financial institutions of that great city. A glance at the officers and directors of this bank will be a sufficient guaranty of its standing and ability to care for the business entrusted to it. At the time of making last report it had deposits of twenty-one million dollars.

Banks have received five dollar silver certificates in the center of which is the head of a Sioux Indian. In regard to the placing of the head on the bill Acting Secretary Vanderlip says: "We wanted a picture of a typical Indian, and one which would contain a number of decorations so as to be difficult to counterfeit. In the picture of Onepapa, a Sioux, we found what we wanted, a representative type, with an elaborate headdress of feathers, bits of fur and the like, arranged so as to be very difficult to reproduce. It was taken from a collection of portraits at the bureau of ethnology, Smithsonian institution, where we examined a great number of portraits before selecting this one. I never heard of Onepapa before and cannot give his history."



THE "TOY BUILDING," SIOUX CITY, OCCUPIED BY THE FIRST NATIONAL BANK AND FARMERS LOAN & TRUST COMPANY.

As will be seen from the above cut the "Toy Building," of Sioux City, is one of the most solid and substantial structures to be found in Sioux City—a city noted for its beautiful office and commercial buildings. But it is not of the building we wish to speak—it speaks for itself—but of the business done in the building.

The building is occupied by the First National Bank and the Farmers' Loan & Trust Company, two of the strongest financial institutions in the Northwest. The First National Bank, as many of our readers know, is the oldest national bank in northwest Iowa. It was organized in 1870 with a capital of \$100,000, succeeding to the business of Thos. J. Stone & Co., private bankers, so that its career as a banking institution reaches back to the very earliest days of Sioux City's banking history. The bank always had the confidence of the people of Sioux City, but like many another institution during the hard times it found itself in difficulty and in 1896 failed, but the following year was reinstated by the comptroller under the same management. Its lost

business, however, did not return as was hoped and during the spring of 1898 negotiations were opened with the officers of the Farmers' Loan & Trust Company for the sale of a large block of stock; no conclusion, however, was reached until in March, 1899, when the transfer was made. After which an assessment was made upon the stockholders, producing \$150,000 which was used in charging off its real estate and doubtful assets. From the time it became known that James F. Toy, the president of the Farmers' Loan & Trust Company, was behind the First National, the bank began to acquire its old-time prestige and business increased rapidly. Its recent statement shows over \$1,000,000 in deposits and over \$500,000 in cash. There is no cleaner bank in Iowa than the First National of Sioux City and it is the intention of the management to keep it so.

On the first of July last, the Sioux City banking department of the Farmers Loan & Trust Company was transferred to the First National.

James F. Toy, who organized the Farmers Loan Trust Company and whose hand has guided it, is well-

The Des Moines National Bank

ARTHUR REYNOLDS, President,
E. A. LYND, Vice-President.
A. J. ZWART, Assistant Cashier.



The Des Moines National Bank
Solicits a Share of Your Business
Upon the Basis of Sound and
Progressive Banking, Liberal and
Accurate Treatment.

CORRESPONDENCE SOLICITED.

DES MOINES, IOWA

(U. S. DEPOSITORY.)

STATEMENT OF CONDITION JUNE 29, 1900.

. . . RESOURCES . . .	
Loans,	\$1,921,681.54
U. S. Bonds,	250,000.00
Overdrafts,	4,567.90
Banking House,	63,541.29
Other Real Estate,	5,430.00
Stocks and Securities,	20,996.20
Premiums Paid,	7,250.00
Cash and Due from Banks and U. S. Treasurer,	825,195.12
Total,	\$3,098,662.05
. . . LIABILITIES . . .	
Capital,	\$300,000.00
Surplus,	30,000.00
Undivided Profits,	12,045.42
Circulation,	50,000.00
Dividend Unpaid	9,000.00
Deposits,	2,697,616.63
Total	\$3,098,662.05

known as a man of energy and shrewd, clear judgment, not given to advertising what he is going to do, but has formed the habit of doing what he sets out to do, and doing it well. What he has already accomplished for the Farmers Loan & Trust Company is an evidence of what is being done and will be done to make the First National Bank one of the strongest financial institutions in the West. He is ably assisted in the bank management by T. A. Black, cashier, who by long experience, fitness and wide acquaintance is well qualified to fill that responsible position.

Des Moines Clearing House.

The report of the Des Moines Clearing House for the week just ended, as compared with the same week last year, was as follows:

	1900.	1899.
Monday	\$ 229,046.53	\$ 211,833.82
Tuesday	226,293.64	214,643.19
Wednesday	218,343.88	265,719.79
Thursday	202,510.35	147,477.88
Friday	195,803.31	131,406.82
Saturday	213,297.92	143,755.54
Totals	\$1,285,295.63	\$1,054,837.04

July 31st there were 3,858 National banks in existence with capital of \$631,108,095, holding government bonds amounting to \$294,948,930 and having circulation of \$286,447,434. The bonds of each class on deposit to secure circulation were as follows:

Loan 1904, 5 per cent.	\$ 1,496,500
Funded Loan 1907, 4 per cent.	15,426,950
Loan 1925, 4 per cent.	8,715,350
Loan 1908-1918, 3 per cent.	9,159,780
Funded loan 1891, 2 per cent.	8,227,550
Consols 1930, 2 per cent.	251,922,800
Total	\$294,948,930

IOWA NEWS AND NOTES.

Every Iowa bank not now a member of the State Association should remit five dollars to the treasurer, L. F. Potter, of Harlan, and "get in." As a matter of profit and loss in money you can't afford to stay out.

A new bank building is being erected at Sheffield. A new bank is in process of organization at Ames. A bank at Rose Hill, Mahaska county, is talked of.

Work is progressing on the new bank building at Mediapolis.

The Farmers' Bank of Glidden was opened for business July 16th.

The Cascade Bank has increased its capital from \$25,000 to \$37,500.

A Savings bank with \$25,000 capital has just been organized at Lowden.

The deposits in the Savings Banks at Dubuque, June 30th, were \$312,000.

J. H. Bennison is now vice-president of the First National Bank of Lenox.

The Farmers' Bank of Titonka are talking of re-organizing into a savings bank.

Deeds to over \$25,000 worth of farm lands were filed at Sioux City on the 13th inst.

The Tama County Bank of Gladbrook will soon move into a fine new bank building.

The bank at Olds has been sold and the new proprietors will make it a savings bank.

The Taylor-McGowan Bank at Bloomfield has been fitted up with elegant new furniture.

A bank is being organized at Dedham, to be opened as soon as a suitable building is erected.

CAPITAL, \$100,000. SURPLUS, \$35,000.

ESTABLISHED 1870.

Merchants National Bank

OF BURLINGTON, IOWA.

T. W. BARHYDT, PRESIDENT.
W. E. BLAKE, VICE-PRESIDENT.
J. L. EDWARDS, CASHIER.
H. J. HUNGERFORD, ASST. CASH.

SEND US YOUR COLLECTIONS.

STATEMENT OF CONDITION OF State Security Bank

Sioux Rapids, Iowa.

August 1, 1900.

RESOURCES.		LIABILITIES.	
Loans,	\$222,708.75	Capital,	\$ 30,000.00
Cash and Sight Exchange,	37,987.04	Surplus,	4,000.00
Bank Building and Real Estate,	6,759.35	Undivided Profits,	288.34
Revenue Stamps,	71.69	Deposits,	233,237.89
Total,	\$267,526.23	Total,	\$267,526.23

C. B. MILLS, PRESIDENT. A. H. HULETT, VICE-PRES.
ADELBERT TYMESON, JR., CASHIER.
R. G. HULETT, ASS'T CASHIER.

J. H. Jenks is now president of the Avoca Bank, in place of E. H. Hunter, of Des Moines, resigned.

J. H. VanScoy, formerly with the Bank of Moorhead, has been elected cashier of the Bank of Afton.

Oliver Henderson becomes cashier of the new bank at Gladbrook and has sold his elevator business.

We understand that J. W. Alden is now the sole owner of the Farmers & Traders bank at Shenandoah.

Earl W. Brown, cashier of the Sheldon Bank was married July 20th to Miss Agnes O'Brien, of St. Paul.

The clearings at Sioux City for July were \$4,034,763.30; for corresponding month last year, \$3,536,686.37.

The Cascade Bank has amended its articles of incorporation and increased its stock from \$25,000 to \$37,500.

The Bank of Rake, at Rake, organized by Emmetsburg parties is expected to open about September 1st.

One hundred and seventy shares of the First National Bank of Manchester were recently sold at \$120 per share.

E. E. Peck, one of the proprietors of the German Bank of Luverne, was married recently to Miss Bertha Harrison.

A. C. Miller, cashier of the Home Savings Bank, and other Des Moines people are organizing a bank for Dallas Center.

Hon. Phil. Schaller, of Sac City, well-known to many Iowa bankers, was married last month to Mrs. Catherine Fishman.

John B. Phelps, a prominent business man, for a long time a director in the Davenport National Bank, died recently.

Lyman Whittier, of Whiting, has resigned as president of the Castana Savings Bank and W. T. Day, cashier, succeeds him.

The contract for building the new opera house and bank building at Williams has been let, the contract price being \$13,140.

The Hedrick Savings Bank has filed amendments to its articles of incorporation, decreasing the capital stock from \$30,000 to \$10,000.

The Iowa State Savings Bank, at Creston, has deposits in excess of \$260,000. The last statement shows the bank in splendid condition.

The Delaware County State Bank of Manchester shows a continued healthy growth over former statements. Its deposits are over \$317,000.

A. S. Needham, assistant cashier of the Union National Bank of Ames has resigned to go to Henry, South Dakota, to open a bank.

The comptroller has approved the Des Moines National Bank, of Des Moines, as reserve agent for the First National Bank of Pomona, Cal.

Cashiers, bookkeepers and clerks of the Citizens' National Bank of Davenport enjoyed their regular annual banquet at Schuetzen Park recently.

The Continental National and the Commercial National banks of Chicago, are approved as reserve agents for the Citizen's National, Cedar Falls.

The Des Moines banks may take the entire issue of \$400,000 Polk county 3½ per cent. bonds, although the rate is so low as not to be tempting.

The First National Bank of Manchester, in its last statement show deposits of about \$265,000. The general condition of the bank is excellent.

Hon. C. H. McNider, of Mason City, is a success in politics as well as in banking. He will cast one of Iowa's electoral votes for McKinley this year.

Edward McDonald is now vice-president of First National Bank of Coon Rapids; H. C. Haeberle, second vice-president First National, Manchester.

With a capital of \$25,000, surplus of \$10,000, and profits of \$3,400, the Citizens Savings Bank of Atlantic had, June 30th, deposits of nearly \$285,000.

A smooth young man passed forged checks on several Des Moines merchants recently, making small purchases and getting cash for the difference.

The clearings of Davenport banks for the week just past amounted to \$796,476.12, as against the sum of \$585,068 for the corresponding week of last year.

THE CONTINENTAL NATIONAL BANK, OF CHICAGO.

**Accounts of Banks
and Bankers
Solicited**



.. Officers ..

JOHN C. BLACK, President.
ISAAC N. PERRY, Vice-President.
GEORGE M. REYNOLDS, Cashier.
IRA P. BOWEN, Assistant Cashier.
BENJAMIN S. MAYER, Assistant Cashier.

**STATEMENT OF CONDITION AT CLOSE OF BUSINESS,
FRIDAY, JUNE 29, 1900.**

	 Resources	
Loans and Discounts,	\$15,930,249.87		
Other Stocks and Bonds,	870,995.17	\$16,801,245.04	
U. S. Bonds to secure Circulation,		700,000.00	
Overdrafts,		11,455.56	
Real Estate,		40,850.39	
Due from Banks and U. S. Treasurer,	\$7,609,658.85		
Cash,	6,709,363.60	14,319,022.45	
Total,			\$31,872,573.44
	 Liabilities	
Capital Stock Paid in,		\$ 2,000,000.00	
Surplus Fund,		400,000.00	
Undivided Profits,		317,064.31	
Circulation,		7 0,000.00	
Deposits,		28,454,609.13	
Total,			\$31,872,573.44

A general foreign exchange business transacted. Travelers' circular letters of credit issued, available in all parts of the world.

The deposits of the Des Moines Savings bank have reached four and a half million dollars. They had cash on hand August 15th over two million dollars.

The Centerville National Bank, with a capital of \$50,000, had, June 30th, loans of \$126,000; deposits, about \$145,000; surplus and profits (net), over \$17,500.

A. F. Balch, the Marshalltown banker, is doing Europe and being done by the appreciative natives. It is estimated that it will take sixty days to finish the job.

State and Savings Bank deposits of Iowa are now about \$92,000,000, an increase of about \$9,000,000 since February. They have nearly quadrupled in ten years.

The First National Bank of Lyons has bought the Gage Block and will soon occupy it with the bank. They have been in their present location nearly thirty years.

The First National Bank at Tama, with a capital of \$50,000, had, when reporting, a surplus of \$50,000; net undivided profits, \$22,345; deposits, \$258,327 well loaned out.

The First National Bank of Lyons has purchased and is going to remove to the building now occupied by the Citizen's National Bank which is to be discontinued soon.

Mr. H. L. Harrison of the Bank of Hampton, was married August 2nd at Dubuque to Miss Pearl G. Langstaff, daughter of Capt. L. M. Langstaff, city recorder of Dubuque.

The Security Savings Bank at Cedar Rapids had, on June 30th deposits of \$928,114.19. They paid a dividend and had on hand nearly \$22,000 surplus and undivided profits.

G. W. Blazer, late of Ida county, will open a bank at Brooks about September 1st, to be known as the Bank of Brooks. Associated with him will be C. E. Peregrine, of that city.

W. B. Oaks' salary as cashier of the State Bank of Silver City has been raised from \$1,300 to \$1,500 a year. The bank paid dividends amounting to 10 per cent. the past year.

W. R. Braasch, assistant cashier of the Citizen's National Bank of Norfolk, Neb., was recently the guest for some time of Cashier Mast of the First National Bank of Davenport.

Articles of incorporation have been filed by the Lytton Savings Bank. It has a capital of \$10,000. H. H. Fitch is president; M. G. Brockman, vice-president and F. Schug, cashier.

The printed proceedings of the fourteenth annual meeting of the Iowa Bankers' Association are out and mailed. The pamphlet is well gotten up. Thanks to Secretary Didwiddie.

J. A. Ekeroth recently sold his interest in the Commercial State Bank of Essex and purchased a farm. He will continue for the present to occupy his position as assistant cashier.

F. H. Hahne, president of the state bank of Schaller, Sac county, died August 4th, two weeks after his return from California, where he had gone, hoping to regain his failing health.

Edd R. Guthrie, of Indianola, has been elected cashier of the Citizen's Bank of Milo in place of C. M. Condit, who resigned to go to Winterset where he has purchased a set of abstract books.

The four banks and the Leavitt & Johnson Trust Company, at Waterloo, on June 30th had a capital of \$350,000; surplus and net undivided earning, \$233,000, and deposits of nearly two and one-half million dollars.

The Wapello State Savings Bank at Wapello, had June 30th, deposits over \$110,000; surplus and undivided profits nearly \$4,000. John Otto is president; J. F. Hems, vice-president, and W. H. Colton, Cashier.

S. M. Leach, cashier of the Adel State Bank in his report of June 30th shows deposits of nearly \$232,000; capital \$50,000; undivided profits nearly \$9,000. He is very strong in cash resources, having over \$114,000 on hand.

Charles E. Walters, ex-state bank examiner, and one of the best expert accountants in the West, is now located in Omaha where he may be found by any one desiring their books untangled or a new set well started.

GERMAN SAVINGS BANK, DAVENPORT, IOWA.

CASH CAPITAL \$500,000.00.

DIRECTORS.

OTTO ALBRECHT.
H. H. ANDRESEN.
F. H. GRIGGS.

H. LISCHER.
JENS LORENZEN.
T. A. MURPHY.

H. O. SEIFFERT.
CHARLES N. VOSS.
L. WAHLE.

STATEMENT, JUNE 30, 1900.

ASSETS.	
Loans	\$5,710,456.06
Cash on Hand and in Banks	593,407.23
Cash in Transit	110,667.49
Real Estate and Furniture, Fixtures	74,976.04
Total Assets	\$6,489,507.42
LIABILITIES.	
Deposits	\$5,737,360.41
Capital Stock	500,000.00
Surplus	100,000.00
Undivided Profits	152,207.01
Total Liabilities	\$6,489,567.42

H. H. ANDRESEN, President. H. LISCHER, Vice-Pres
CHAS. N. VOSS, Cashier. J. F. BREDOW, Ass't Cash.

During the month of July the First National Bank of Forest City declared a dividend of 14 per cent. which represents the "net" earnings since January, 1900. They report a brisk demand for money at 8 per cent.

An Iowa bank cashier has skipped out without taking a single cent of the institution's money and leaving his accounts all in first-class shape. The average Iowan is nothing, if not original.—*Des Moines Capital.*

James F. Toy, president of the First National Bank and Farmers Loan and Trust Company, of Sioux City, with his family has gone for a vacation to points of interest along the line of the Canadian Pacific railroad.

The First National Bank of Algona, at its statement June 30th had a capital of \$50,000; surplus and undivided profits of \$12,500; deposits over \$165,000. Ambrose A. Call is president and Wm. A. Ferguson, cashier.

The last statement of the First National Bank of Tipton, shows a surplus of \$15,000; undivided profits of \$26,000 and deposits of nearly \$300,000. Verily Cashier Moore and his fellows have a considerable pull with Gen. Prosperity.

The Red Oak National Bank, of Red Oak, made a very fine statement at the last call, having with a capital of \$100,000, surplus and undivided profits of over \$50,000, deposits of over \$420,000. It has national bank notes outstanding of \$100,000.

In its statement at last auditor's call the Mahaska County State Bank, at Oskaloosa, have deposits of about \$407,000, surplus \$15,000, and net profits nearly \$17,000. The various items of the statement show a very prosperous and well managed bank.

The Marengo Savings Bank has had a prosperous season and made a good showing at the last call, having \$234,000 deposits, with surplus and profits nearly \$15,000. We notice it has been fortunate in keeping its funds well loaned up for the season.

The generous offer of P. M. Musser, a wealthy lumber and saw mill owner of Muscatine, of a donation of \$30,000 for a public library, the city to maintain the same, was submitted to a vote July 12th and the majority in favor of acceptance was over 1200.

From an extremely neat statement sent us we note that the State Security Bank of Sioux Rapids has increased its surplus to \$4,000. August 1st it

had over \$233,000 of deposits. President C. B. Mills has built up a substantial and profitable business.

The First National Bank at Waterloo, at the close of business, June 29, 1900, made a very good statement with capital stock \$50,000. They had surplus \$50,000; undivided profits \$42,000; deposits over \$560,000. Henry B. Allen is president and F. J. Eighmey, cashier.

June 30th Davenport banks had loans and discounts of \$15,092,659.87; deposits, \$15,900,807.39; cash resources, \$471,696.29. The deposits equal \$400 for each man, woman and child in the city, a remarkably good showing, indicating the prosperity of the community.

C. H. McNider, cashier of the First National Bank of Mason City, is to be congratulated on the fine statement made by his bank in response to the last call. Its surplus and profits were over \$50,000 and deposits nearly a million dollars; cash resources of nearly \$375,000.

The officers of the Crawford County State Bank have purchased the German Bank of Schleswig which they will run, having secured the services of Emil Kruger, present clerk of the district court to manage the institution. They expect soon to put up a new bank building.

W. P. Manley, president of the Security National Bank of Sioux City, has gone to New York City to attend a bond committee meeting. Mr. Manley is one of a committee of five to secure the general use of the uniform employes bond adopted by the American Bankers Association.

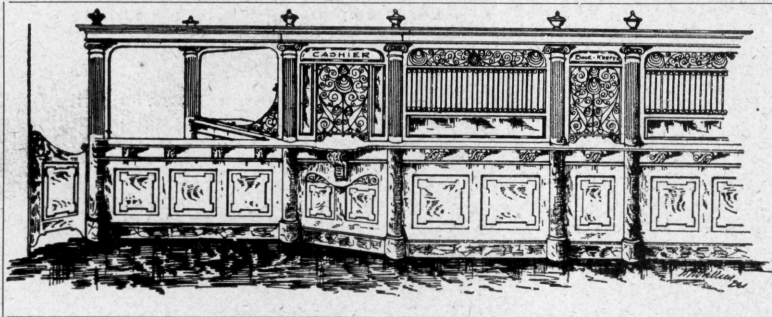
The deposits of the First National Bank of Chariton June 30th were nearly \$900,000, with a capital of \$50,000; surplus and profits about \$40,000. It probably has more profitable use for money than to increase its circulation, as it has but \$12,500 of national bank notes outstanding.

As the busy season approaches in which the number of collections are largely increased, we would call the attention of those who have not a card in our special list, to it, as a good medium through which to get themselves quickly and reliably known. The business it brings will soon pay for a card.

The Oskaloosa National Bank has been doing a good business as is evidenced by its June statement in which it shows undivided profits of \$27,345.52

THE NAUMAN COMPANY

Successors to BECK, NAUMAN & WATTS CO.



MANUFACTURERS OF

ARTISTIC BANK FIXTURES.

PLANS, SPECIFICATIONS AND ESTIMATES
FURNISHED ON APPLICATION.

We also Make All Kinds of Office and Store
Fixtures, Plate Glass Show Cases, Etc.

Write us, THE NAUMAN COMPANY, 315-327 Cedar Street, Waterloo, Iowa.

net; also surplus of \$20,000, deposits \$620,000. This is a very fine showing for a bank of \$50,000 capital. W. H. Kalbach is president and C. E. Lofland cashier.

The Crawford County State Bank, at the time of its last statement, had deposits of nearly \$350,000; undivided profits, nearly \$9,000. Like many others it evidently experiences difficulty in keeping its surplus funds employed, as we notice it had on hand cash resources of more than the amount of its capital, which is \$100,000.

The new bank of Windsor & Casady, at Valley Junction has been opened with ample capital and experienced and wealthy bankers as its owners. They have a fine new bank building with every needed appliance for safety and convenience. J. W. Mullane, formerly cashier of the Aetna Savings bank, will be the cashier.

Eagle Grove has four banks, two of them state banks, one a national and one a savings bank. Their last quarterly reports show they are in a very prosperous condition, the aggregate deposits being over half a million dollars. No small per cent. of these deposits represent the savings of railroadmen and the surplus of prosperous farmers.

A bank is to be opened in Searsboro about September 1st. A banking house has been purchased and arrangements are rapidly being completed for opening. The name of the institution will be the Bank of Searsboro; capital stock, \$5,000. The officers will be W. L. Darland, president; M. E. Darland, vice-president; S. A. Darland, cashier.

At its last statement the Council Bluffs Savings Bank had deposits of about \$1,400,000, with a capital of \$150,000. They had surplus and profits of over \$51,000. The officers of this bank, Nathan P. Dodge, president; John Beresheim and Aug. Beresheim, vice-president and cashier respectively, have seen much of the wonderful development of Iowa.

The Peoples' Savings Bank at Vinton has opened its doors for business with a cash capital of \$50,000. Col. A. S. Chadbourne, president; John Young, vice-president, and John Lorenz, cashier. The banking house of the former bank of S. H. Watson & Sons

has been purchased and refitted with modern furnishings, making one of the best banking rooms in that city.

Following is a table showing the bank clearings at three Iowa cities for July and seven months:

CLEARING HOUSES.	JULY.		SEVEN MONTHS.	
	1-90.	1899.	1900.	1899
Davenport	\$4,319,782	\$3,579,185	\$26,244,613	\$23,700,325
Des Moines	5,405,076	5,895,538	44,224,264	41,765,688
Sioux City.....	4,034,763	3,536,686	33,182,081	27,899,303

Sidney Sun: "Even the bankers are not all dishonest, thieving rascals. In Fremont county five of these horny-handed gentlemen, who take interest and discounts, are selected as delegates to the different conventions by the democrats of Fremont county. If these fellows were republicans they would be money-grabbers and oppressors of the poor people."

The Farmers' Saving Bank, of Leland, Iowa, was recently organized with a paid up capital stock of \$10,000. The officers and directors are B. A. Plummer, president; J. D. Leland, vice-president; Chas. Isaacs, cashier; O. Michaelson, W. P. Buren and L. T. Thompson. This bank has the co-operation of 35 of the most influential farmers of Winnebago county as stockholders.

The August statement of banks to Clearing House Association show the banks that are members of Clearing House have:

Deposits	\$15,746,758.67
Loans	10,510,117.54
Reserve.....	6,221,104.26
SINCE LAST REPORT.	
Deposits increased.....	777,000.26
Loans decreased.....	46,576.41
Reserve increased.....	816,910.16

Nashua is still stirred up over the disappearance of the cashier of Lipman Losier's Bank, Mr. C. J. Poole. The disappearance occurred nearly three weeks ago and since then nothing has been heard from him. The missing man's accounts are in perfect condition, his habits exemplary, domestic affairs pleasant, and the only reason which is assigned for his strange action is that he may have lost his mental balance through overwork.

WITH A PAID UP CAPITAL OF \$300,000.00

... DEPOSITS NEARLY \$3,300,000.00

AND TOTAL RESOURCES OF OVER \$3,600,000.00

The Peoples Trust and Savings Bank,

CLINTON, IOWA,

Offers its services to individuals and corporations having Banking business in the State of Iowa, promising courteous treatment, prompt returns for collections, and the lowest rates consistent with sound and profitable banking methods.

OFFICERS AND DIRECTORS.

ARTEMUS LAMB,	President	J. H. INGWERSEN,	Cashier
CHAS. F. ALDEN,	Vice-President	G. E. LAMB,	Ass't Cashier
L. Lamb,	T. M. Gobble,	D. Langan,	S. W. Gardiner,
			A M Ingwersen.

C. E. Erickson has taken the position of cashier of the Bank of Rake, Winnebago county, and expects to begin business August 15th. The bank is owned by E. B. Soper, C. A. Smith, A. H. Keller, and W. C. Stuckslager, of Lisbon, and consequently will be a secure institution. Its personal responsibility will be not far from half a million. Mr. Erickson is a good man and will doubtless work out a big business for the bank.

Geo. M. Reynolds, cashier of the Continental National Bank of Chicago spent a short vacation with relatives and friends in Des Moines and other Iowa points. Mr. Reynolds has been quite as successful as a Chicago banker as he was a Panora and Des Moines banker. He has been the treasurer of the American Bankers Association for two terms and so satisfactory has been his service that he will probably continue in that position.

The following are new Iowa banks: Hillsboro Savings Bank; capital, \$10,000. (Will build a new bank building.) The Savings Bank of Afton; capital, \$20,000. State Bank of Gladbrook; capital, \$50,000. Yorktown Savings Bank; capital, \$10,000; Ex-senator Lewis is president and Charles Tomlinson cashier. Marshalltown State Bank, Marshalltown. Citizen's State Bank, Sumner. Cromwell State Savings Bank; capital \$12,000.

E. M. Coppage, cashier at Houghton's bank at Red Oak, has returned home after an absence of nearly four weeks spent with a party of friends who took a delightful trip extending over nine states. The party explored the Black Hills region, spent a week in Yellowstone Park, went up through Montana and Idaho to Seattle, Wash., from thence to Pendleton, Oregon, then to Salt Lake and over the Rio Grande railway to Colorado Springs and Manitou, Colorado.

Several banks in southwestern Iowa are the victims of a horse buying swindler who took a year to establish confidence before beginning operations. At Red Oak he succeeded in getting cashed a \$3,000 check on a Kansas City bank. At Shenandoah he gave Oveatt Bros a bogus check for \$3,200 on a Red Oak bank. A bank at Clarinda also cashed a \$2,000 check for him, a gentleman at Coin also helped along with \$1,500. Arnheim, the swindler has vanished but strenuous efforts will be made to discover him.

Among the many new railroad enterprises instituted in Iowa during the last two years none have been more successful in every way than the Davenport, Rock Island and Northwestern—the river road connecting the two former cities and Clinton. The new road has been a great success from its opening. Our banker friend, Mr. E. E. Hughes, vice-president of the First National Bank of Boone, is the general manager of this road. Mr. Hughes is a practical railroad man of long experience as well as a successful banker.

New Iowa National Banks: Exchange National, Leon; capital, \$35,000; E. D. Dorn, president, A. W. Boone, cashier. First National, Pleasantville; capital, \$25,000. Citizens National, Cedar Falls; capital, \$50,000; L. H. Severn, president, W. N. Hostrop, cashier. First National, Milo; capital, \$25,000. First National, Coon Rapids; capital, \$25,000; conversion of State Savings Bank. First National, Lenox; capital, \$30,000; Phil Ridgway, president, W. S. Bennison, cashier. First National, Graettenger. First National, Titonka; capital, \$25,000.

The Iowa State Fair this year promises to be by far the best ever held in the state. Secretary Van Houten has worked early and late to secure the best possible line of exhibits and other most interesting attractions. Iowa has never had a more prosperous year as will be shown in every exhibit. The State Agricultural Society has been prospering, too, and getting ready for a record breaking fair. Special rates may be had on all the railroads. The date for the fair is August 24th to September 1st. No citizen of Iowa can afford to miss this splendid exposition.

The abstract of the condition of the national banks of Des Moines at the close of business on June 29th, as reported to the comptroller of the currency, shows the average reserve to have been 28.81 per cent. against 28.28 per cent. on April 26th; loans and discounts increased from \$4,674,968 to \$4,982,883; stocks and securities decreased from \$204,514 to \$195,527; gold coin increased from \$141,620 to \$148,060; total specie decreased from \$269,279 to \$235,651, combined money reserve from \$591,398 to \$494,656; individual deposits from \$2,637,590 to \$2,543,712.

The following is the gist of the decision of the Commissioner of Internal Revenue regarding taxa-

Northwestern National Bank,

Sioux City, Iowa.

Capital and Surplus, - - - \$120,000.00
 Deposits, - - - - - 750,000.00

ABEL ANDERSON, President. C. E. HOFLUND, Vice-Prest.
 JOHN SCOTT, JR., Cashier.

SPECIAL ATTENTION GIVEN TO SIOUX CITY COLLECTIONS.

We Solicit Accounts of Individuals, Firms and Banks.

Report of the Condition of The Cedar Rapids National Bank of Iowa. Comptroller's Call, June 29, 1900.

RESOURCES.

Loans and Discounts	\$ 707,805.74
Overdrafts	1,994.29
Municipal Bonds, at par	9,400.00
Real Estate	18,050.00
U. S. Bonds, at par	\$230,000.00
Due from Banks	789,553.02
Cash and U. S. Treasurer	134,251.28
Total	\$1,891,654.33

LIABILITIES.

Capital	\$ 100,000.00
Surplus and Profits, net	61,148.30
Reserved for Taxes	3,300.00
Dividends Unpaid	12.00
Individual and Bank Deposits	1,561,194.03
United States Deposits	66,000.00
Circulating Notes	100,000.00
Total	\$1,891,654.33

Special Attention to } **Iowa Collections, and Banker's Accounts**

GEO. B. LANE,
 MINNEAPOLIS, MINN.
 CAREFULLY SELECTED COMMERCIAL PAPER
 AND COLLATERAL LOANS.

REFERENCES: ANY MINNEAPOLIS BANK.

HENRY L. TOLMAN, MICROSCOPIST.

Microscopical and Chemical Examinations of Forged or Altered Documents; of adulterations of Food, and of Blood Stains, Textile Fabrics, Woods and Minerals. Photographs and Enlargements made when desired.

ROOM 929, CHICAGO OPERA HOUSE BUILDING
 CHICAGO.

tion of a bank's surplus: "If any part of the surplus of a bank is set over to the account of 'profit and loss,' or 'undivided profits' it must still be taken into account in reckoning the special tax of the bank. Even actual undivided profits, if they are by formal action of the bank authorities ordered to be employed in the banking business instead of being divided among the stockholders, must be included in estimating the amount of special tax the bank is required to pay."

The Mutual Life and Trust Company, a legal reserve old line life insurance, organized under the laws of Iowa, are offering one of the best endowment investment policies issued. They guarantee to return to the investor the full amount of all premiums paid and twenty per cent. additional together with the full share of all profits and surplus. They guarantee four per cent. per annum on gold bond policies besides giving the investor his full share of all profits and surplus. Good agents wanted. Write the home office, Equitable Building, Des Moines, Iowa, for particulars.

A special party of Iowa, Minnesota and Dakota bankers, their wives and daughters is being organized to attend the National Bankers' Convention at Richmond in October. Those who have attended any of these National meetings need not be told of the joys that are kept in store for the weary money-changers, their sweethearts and friends. Southern hospitality will this year strive to outdo the magnificent entertainment furnished the convention in recent years. Don't miss it. Plan to go and join the Iowa party. Write Geo. G. Hunter, manager of the NORTHWESTERN BANKER, for particulars,

The comptroller of the currency has given out an abstract of the reports of the condition June 29th of the 173 National Banks in Iowa, exclusive of Des Moines. Compared with reports of April 26th, when there were 171 banks, it shows that the total reserves increased from \$77,559,251 to \$79,281,447; loans and discounts increased from \$43,798,684 to \$43,855,548 and cash reserve decreased from \$4,122,090 to \$3,879,630, of which gold holdings fell from \$1,751,404 to \$1,648,881. Individual deposits decreased from \$43,318,654 to \$42,226,493, and the average reserve held advanced from 30.05 to 31.18 per cent.

The Burlington people take a peculiar interest in events that are transpiring in China these days, because Admiral George C. Remey, in command of the American fleet in Asiatic waters, is a native of this city and grew up and received his schooling there. His brother, John T. Remey, president of the National State Bank, has a beautiful home on North Fifth street, where the admiral often visits when ashore. Only last week the admiral reminded the people of his affection for Burlington by forwarding a check for \$500 to the Institute College, of which he is a graduate and which has recently become affiliated with the University of Chicago.

Cashier Pearsall, of the Citizens' National Bank, has handed us a circular from a large banking firm in Chicago, and who are also large dealers in bonds, offering for sale German Empire Government 3 per cent. bonds at 90c. on the dollar and interest, and the same in 3½ per cent. bonds at 98c. on the dollar and interest. This shows that money is tight in Germany, for on the same date the United States

Confident that its equipment for the handling of bankers' accounts is as good as the best . . .

THE NATIONAL BANK OF THE REPUBLIC OF CHICAGO,

Continues to offer its services to the business public, promising all the courtesies that are usually expected from a fair dealing and obliging banking house.

OFFICERS.

JOHN A. LYNCH, PRESIDENT.
W. T. FENTON, VICE-PRES. AND CASHIER.
J. H. CAMERON, H. R. KENT, Asst. Cashiers.
R. M. MCKINNEY, Second Asst. Cashier.

BOARD OF DIRECTORS.

FRANK O. LOWDEN, Lawyer.
JOHN A. LYNCH.
ALEXANDER MACKAY.
E. B. STRONG, of the late firm
of Foss, Strong & Co.
J. B. GREENHUT, Capitalist.
LOUIS F. SWIFT, of Swift & Co.,
Packers.

A. M. ROTHSCHILD, of A. M.
Rothschild, & Co.
HENRY SIEGEL, of Siegel, Coop-
er & Co.
TRACY C. DRAKE, of Alfred L.
Baker & Co.
W. T. FENTON.

The first National Bank of Sioux City, Iowa.

OFFICERS:

JAMES F. TOY, President.
A. GRONINGER, Vice-President.
T. A. BLACK, Cashier.
I. C. BRUBACHER, Ass't Cashier.

Invites correspondence looking to the establishment of business relations.

Condensed Statement of JULY 6, 1900.

LIABILITIES:

Capital	\$ 200,000.00
Circulation	50,000.00
Deposits	1,023,642.26
Total	\$1,273,642.26

RESOURCES:

U. S. Bonds	\$ 50,800.00
Banking House	25,000.00
Loans	690,792.78
Cash and Exchange	507,139.48
Total	\$1,273,642.26

Collections promptly made and remitted for at lowest rates.

2 per cents. were quoted at 1.03 $\frac{3}{4}$, 3's at 1.10 $\frac{1}{4}$, and 4's at 1.34. There is no better comparison between the two countries than this, for, according to the old saying, "money talks." The United States leads the world and is bound to keep it up.—*Des Moines Leader*.

The total assessed valuation of the state is now \$2,153,375,708, divided as follows: Real estate and buildings, \$1,573,073,548; personal, \$395,614,956; railways and sleeping cars, \$184,687,203. These figures represent actual values. For taxation purposes they are divided by four, making a total taxable value of \$538,343,927. The 2.6 mills levy now authorized is designed to raise for general purposes the sum of \$1,400,000. The present assessment shows an increase in the valuation of Iowa property during the year amounting to \$17,700,022. The showing furnishes an index of wonderful prosperity.

The many friends of J. H. Ingwersen, cashier of the Peoples' Trust and Savings Bank, Clinton, are urging him to become the democratic nominee for congress in the Second district. The writer was born and brought up in this district and understands the local political conditions there pretty well. If Joe Ingwersen is nominated he will come very close to election. He is a clean-cut, successful young business man who would serve well the interests of the country. Mr. Ingwersen is a gold democrat, but in accord with his party on every other issue. He would receive the support of a large number of German voters, formerly identified with the demo-

cratic party, but who are not in harmony with the free silver fallacy. The democrats of the Second district could nominate no stronger candidate than J. H. Ingwersen of Clinton.

The following reserve agents for Iowa National banks have been approved since our last number:

Iowa National Bank, Des Moines, for Bedford National Bank, and for First National Mason City, and National Bank of Decorah; Hanover National, New York, for First National, Armstrong; Citizens National, Des Moines and Continental National, Chicago, for First National, Ayrshire; National Park, New York, for First National, Indianola; Metropolitan National, Chicago, for First National, Lenox; National Bank of Republic, Chicago, for First National, Malvern; First National, Chicago, and Chase National, New York, for First National, Moulton; Bankers' National, Chicago, and Chemical National, New York, for First National, New London; Valley National, Des Moines, for Leavitt & Johnson National, Waterloo; Corn Exchange National, Chicago, for First National, Waterloo; Continental National, Chicago, for First National, Wesley; Western National, New York, for First National, Lost Nation.

At its annual meeting in July the Dickinson County Bank, at Spirit Lake, made a number of changes. A. W. Osborne was elected president; Geo. E. Pear-sall, vice-president; F. H. Daly, cashier; H. H. Buck, assistant cashier. The *Beacon* says: "By his own choice Mr. Osborne retires from the active

—ESTABLISHED 1884—

SECURITY NATIONAL BANK.

SIoux CITY, IOWA.

United States Depository. **Capital, \$250,000**
Surplus, 50,000

W. P. MANLEY, President. F. M. CASE, Cashier.
C. L. WRIGHT, Vice-President. F. C. SWAN, Ass't Cashier.



The LEADING HOTEL IN IOWA.

Savery House...

DES MOINES, IOWA.

Rates \$3.00 to \$4.50 per day.

W. L. BROWN, Manager.

FIRST-CLASS CAFE IN CONNECTION WITH HOTEL.

South Dakota Land..

160 acres Aurora County, S. D.,.....	\$ 500.00
160 acres Brule County, S. D.,.....	600.00
160 acres Charles Mix County, S. D.,....	640.00
160 acres Spinx County, S. D.,.....	700.00
160 acres Clark County, S. D.,.....	800.00
160 acres Miner County, S. D.,.....	1,000.00
160 acres Kingsbury County, S. D.,.....	1,120.00

This land is too cheap, every piece described will in time be used for farming. The man who buys now will never regret it.

IOWA'S BEST.

Choice Iowa farms in the famous Missouri Valley, the richest soil and best corn land in the state.

160 acres Missouri Valley land, with two sets of buildings, level land, fine soil, good windmill and tank, four miles from town. Per acre, \$30.

400 acres fine hay or farming land, within six miles of four railroad towns, no improvements, best of soil, \$33 per acre.

747 acres, 400 acres cultivated, eight-room house, fair barn, all fenced, four miles from town, \$25 per acre.

The Missouri Valley is narrow, and there is only a small portion of the first bottom land that is for sale. I have about twenty pieces that are genuine bargains. If you want the best, see this land. Clear titles. No trades.

HILAND P. LOCKWOOD,
SIOUX CITY, IOWA.

The editors of the "Northwestern Banker" recommend Mr. Lockwood and advise those seeking investments to investigate what he has to offer. His office is in the Toy building, a cut of which is in this number.

THE DROVERS NATIONAL BANK,

UNION STOCK YARDS, CHICAGO.

Capital,
\$250,000.00.

☼
Surplus
AND
Profits,

\$203,000.00.

WM. H. BRINTNALL,
President.

JOHN BROWN,
Vice-President.

WM. A. TILDEN,
Cashier.

To Banks and Bankers Having More or Less Live Stock Business, this Bank Offers Exceptional Advantages, and Solicits Correspondence as to Terms and Facilities.

management of the institution, but his election as president evidences the confidence of his associates and materially fortifies the bank in the community where the name of A. W. Osborne is a synonym of honesty and financial strength. The immediate direction of affairs is now in the hands of F. H. Daly. This young man took a modest position in that bank some eight years ago. He has steadily grown in efficiency and in the confidence of the stockholders and the community. He is a financier of tact and ability and a man of sturdy character. He will be sure to make a good record for the bank and for himself in his position of enlarged responsibility. The Dickinson County Bank is one of the strong institutions of this region."

Deposits in Des Moines banks, members of the Clearing House association, now amount to about \$15,000,000 and the claim is made with a considerable degree of confidence that the deposits are now larger than in any other city in Iowa, and that the

capital city is now the financial center of the state. But the statement of the Clearing House association does not include all the money on deposit in the city. There are two banks not members of the association, holding considerable money as deposits and it is estimated that nearly \$3,000,000 are carried as time and special deposits by the Loan and Trust companies doing business in Des Moines. Des Moines bankers say that no other city in Iowa can boast of five banks with to exceed \$10,000,000 of deposits in the aggregate and with over \$1,000,000 to the credit of the smallest of the five. A prominent banker in discussing the situation recently said: "I doubt if there is a city of 80,000 people west of Chicago that can show bigger bank deposits than Des Moines, and what is more the end has not been reached yet. Country banks are just coming to realize the importance of the city as a reserve point and the Iowa banks are quite generally opening accounts with local institutions. This means

CAPITAL STOCK, \$100,000.00.



Insurance Men with Good Records will find it to their interests to address the Home Office, Crocker Bldg., Des Moines, Iowa.

OFFICERS.

G. L. DOBSON, President. D. G. DDMUNDSON, Vice-President.
CALVIN MANNING, 2d Vice-President. GEO. E. PEARSALL, Treasurer.
P. M. STARNES, Secretary. N. E. COFFIN, Counsel.

DIRECTORS.

Leslie M. Shaw, Governor of Iowa; Geo. L. Dobson, Secretary of State; Geo. E. Pearsall, Cashier Citizens Nat'l Bank; D. G. Edmundson, President Security Loan and Trust Co., Des Moines, Iowa; N. E. Coffin, of Dudley & Coffin, Attorneys; P. M. Starnes, Secretary, Des Moines, Iowa; Calvin Manning, Cashier Iowa National Bank, Ottumwa, Iowa; F. W. Simmons, Wholesale Hardware, Ottumwa, Iowa; Dr. S. J. Patterson, Cashier Dunlap Bank, Dunlap, Iowa; Lewis Haas, Cashier Woodbine Savings Bank, Woodbine, Iowa.

DO YOU WANT to own a 10-Year Gold Bond? **DO YOU WANT** to pay for it in installments? **DO YOU WANT** to have your unpaid installments canceled at your death, and one-third more cash than you have paid given your family or estate? **DO YOU WANT** an investment which will be as safe as Iowa farm mortgages can make, held in trust by the state of Iowa, and which will be guaranteed to you or your estate? **IF YOU DO** apply for a

10-YEAR ACCUMULATIVE GOLD BOND

FROM THE

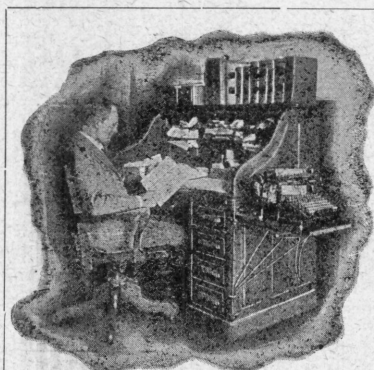
NATIONAL LIFE AND TRUST CO., DES MOINES, IOWA.

An absolutely new contract in the field and one which it will pay you to examine.

that the deposits will increase in Des Moines banks just in proportion as the deposits of the country banks increase. I expect to see the deposits in banks that are members of the Clearing House association pass the \$16,000,000 mark this year and to see the capital stock of some of the banks increased to permit the carrying of the increased deposits." The July statement of the Clearing House association shows that the banks members of the association had \$14,969,758.41 in deposits, \$10,556,693.95 of loans and \$5,404,194.10 reserve. The deposits had increased \$561,262.73 during the month, loans had decreased \$23,326.46 and the reserve had increased \$59,841.20.

About the 7th of July a smooth swindle was perpetrated upon H. B. Pierce, of Rock Rapids, Iowa, by a man who gave the name of Oscar Hurd. He came to Mr. Pierce and said he had a piece of land—eighty acres—in Buchanan county that he had just traded to John H. Shutte, of Illinois, for his quarter section in Lyon county, Iowa, and was to pay in exchange \$2,800. He having about \$800 in cash, wished to make a \$2,000 loan. He had an abstract made by Mr. Pierce and brought a deed which had been filed for record in the recorder's office in Lyon county, Iowa. Everything was straight and business-like, and Mr. Pierce made a loan, the transfer being made of record, the deed of John H. Shutte being acknowledged before W. Opdyke, notary public of Buchanan county, Iowa, and filed July 7th. Mr. Pierce paid to Oscar Hurd \$2,000 by check on the loan on his new possession. When the check passed through the hands of the cashier of the Lyon County Bank, his attention was called by some peculiar look or action of the man, and a couple of hours later, when Mr. Pierce was in the bank, he asked him in regard to the transaction. Mr. Pierce said Mr. Shutte did not come out here from Buchanan county on account of pressing business at home, and sent the deed here for record and that the transfers might be made by Mr. Pierce. The cashier said he had Mr. Shutte's signature as he had done some business with him, and on examining the genuine signature and comparing it with the one on the deed, it showed a clever forgery. Steps were immediately taken to apprehend Oscar Hurd, but he had gone. Oscar Hurd is about 45 years of age, of medium

height, weighs about 200 pounds, is of sandy complexion, with full, red face, and looks like a stock man. It is thought he is the same man that last year worked H. T. Reed, of Cresco, Iowa, for \$2,000 under the name of Lewis W. Carter; the Iowa State Savings Bank, of Fairfield, for \$1,500 as Henry Parker; James E. Bromwell, of Marion, for \$1,600 as Abram B. Wood; Schaller & Hart for several thousand as Gordan; Frank A. Dearborn, of Wayne, Neb., for \$1,500 as Robert E. Breton; and two similar cases were reported in 1898, with a description very close to this.



Cut shows stand, with machine, at end of desk. When used swings round to front of desk.

THE
"MELCHIOR"

Improved Swinging Type-writer Stand for attaching to Roll and Flat Top Desks

Simple, Effective,
Cheap, and

"Just The Thing."

Ten Times Better Than a
DROP CABINET.

CHEAPER THAN THE CHEAPEST

Can be attached to any Roll or Flat Top Desk, AT EITHER END. Saves space (see cut). Time, Labor, and is adapted for use with any make of machine wherever a Type-writer is used.

JUST COMPARE ITS PRACTICAL ADVANTAGES.

- 1.—SAVES TIME. No extra work before commencing to operate machine, always at hand ready for use.
- 2.—NEATNESS. It is very neat in appearance, being finished in the finest style, and attractive in appearance.
- 3.—SAVES SPACE. The saving of space is a consideration in many offices. The Swinging Stand takes up no floor space whatever. Many persons have all the desk accommodations required. Then attach the Swinging Stand to one of the desks and you have something far better than a Drop Cabinet.
- 4.—ALL MACHINES. The Swinging Stand is adapted for use with all makes of machines, the machine rests perfectly quiet, the stand being capable of carrying 500 pounds. Is adjustable in height to suit the convenience of any operator, child or adult.
- 5.—THE DESK AND SWINGING STAND can be used by two different persons at the same time without interfering with each other.
- 6.—IMPROVED. The New Model, with improvements, perfect construction and superior finish, make the SWINGING STAND more desirable than ever before.

SPECIAL OFFER.—We will ship one of these SWINGING STANDS, with neatly finished Oak Board 14 x 18 inches, with full directions for attaching to any desk, transportation charges prepaid, to any railway station in the United States, on receipt of \$4.50. Remit by P. O. or Express Money Order, Registered Letter, or Bank Draft. Do not send personal checks. Invariably cash with order. Money refunded if not as represented. New descriptive circular just off the press. Send for it. Manufactured by **TOLEDO CABINET CO.**

524 The Nasby, TOLEDO, OHIO.
We manufacture Postage-Saving Cabinets. Send for catalogue.

BANK SUPPLIES

The Pioneer Press Manufacturing Departments

SAINT PAUL, MINNESOTA

THE LARGEST MAIL ORDER PRINTING HOUSE IN THE WEST

LITHOGRAPHING, ENGRAVING, BOOK-MAKING, PRINTING

INTERNAL REVENUE STAMP IMPRINTING

MINNESOTA NEWS AND NOTES.

The First National, Bemidji, capital \$25,000, has been authorized.

The Merchants Bank of Duluth has gone out of existence. The depositors were paid in full.

C. M. Sprague is now vice-president and G. H. Hosmer assistant cashier, First National, Ada.

The Northwestern National Bank of Minneapolis, has been approved as reserve agent for First National Bank, West Concord; Merchants' National of St. Paul for First National, Detroit.

The First State Bank of Ashby opened its doors for business August 1st. The institution is capitalized at \$10,000 with C. B. Wright of Fergus Falls as president and J. L. Everts of Ashby as cashier.

Banker Clements, of La Crosse, accused of wrecking the Fillmore County Bank of Preston, Minn., has been sentenced to ten years more on a second indictment. He was given five years on the first of March.

In behalf of the American Exchange Bank of Duluth a requisition has been issued by Governor Lind upon Governor Stone of Pennsylvania for the return of William Baker, who is alleged to have received \$500 in payment of a certificate of deposit for \$50 through the paying teller's mistake. Baker is under arrest at Erie, Pa., and notification of his whereabouts was recently sent to the Duluth chief of police.

The report of the condition of the national banks of St. Paul at the close of business June 29th, as compared with the previous statement in April, shows that individual deposits have decreased from \$12,539,499 to \$11,730,782. Loans and discounts aggregate \$11,725,027, a gain of more than \$385,000. Average reserves held are 35.02 per cent., against 37.06 per cent. in April. The present holdings of gold coin aggregate \$2,159,101, a gain of about \$100,000.

DAKOTA NEWS AND NOTES.

The Bank of Edgemont, S. D., capital \$5,000, has been incorporated.

O. J. Coons, cashier of the Bank of Bowdle, S. D., is visiting friends at Sac City, Iowa.

Last month burglars made an unsuccessful attempt to rob the safe of the Bank of Harrison, S. D.

Wheat is being marketed at Madison, S. D. It is thrashing out from 16 to 20 bushels to the acre.

A new and strong bank has been organized at Tabor, S. D., by the owners of the Lesterville State Bank.

Alcester, S. D., has voted in favor of bonding the school district to build an elegant schoolhouse. Work will commence at once.

The public schools of Vermillion have adopted the plan of a school savings bank, the deposits for the first year being nearly \$800, the withdrawals about \$160.

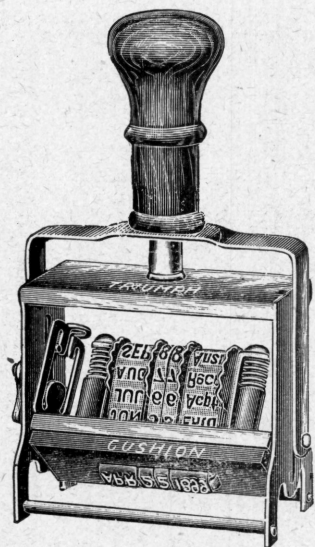
George H. Bergher, paying teller Ogden, Utah, State Bank, was killed in Pine Canyon by falling from a cliff 500 feet high. His parents reside at Aberdeen, S. D.

The First National of Minnewaukon, capital \$25,000, Chas. H. Davidson, Jr., president, O. I. Hegge cashier, and First National of Harvey, capital \$25,000, Robert W. Aiken president and August Peterson cashier, are new North Dakota banks.

The Merchants Bank of Bemidji, recently suspended, was to reopen about August 1st with increased capital. The depositors agree not to withdraw any money for three months, when one-half of the deposit will be paid, and the other half at the end of six months.

Receiver Edgerton, of the Yankton Savings Bank, which was wrecked last December by the defalcation of County Treasurer Pedersen, has declared a 20 per cent. payment. As all the real estate of the bank is still unsold the defunct bank bids fair to make at least 50 per cent. payment to all creditors.

An abstract of the condition June 26th of the twenty-four national banks in North Dakota shows total resources of \$7,723,984; loans and discounts amounting to \$5,330,032, and cash reserve to \$376,769, of which \$150,477 was gold. Individual deposits were \$4,817,994, and average reserve held was 17.20 per cent.



The BEST In Rubber Stamps, Seals, Etc.

THE "TRIUMPH."

Self-inker, air-cushioned,
with or without dates.
Die, 1½x2½.

\$2.50 With Date
and Die.

Air Cushion, Flexible Han-
dle, for Paid Stamp, etc.,
with or without Dates.

THIS STAMP arranged
for Paid Stamp, with
Dates, **\$1.25**
Die, 1½x2 inches.

WE CARRY A FULL LINE OF

Rubber Stamps and Stamp Supplies.

YOUR ORDERS SOLICITED AND
FILLED ON SHORT NOTICE.

Des Moines Rubber Stamp Works,
DES MOINES, IOWA.



Business at the government land office at Huron, S. D., was unusually lively during the month of July. The total number of entries was 54, covering a total of 9,257 acres. The final proofs numbered 74, covering 11,577 acres, making a total for the month of 20,834 acres. The volume of business for the year ending June 30th was greater than for any one year since 1890.

The following are changes in national bank officers since our last issue: A. H. Gray is now vice-president of American National, Valley City, N. D. C. H. Condy, vice-president, Herbert Weeks and W. A. Lang, assistant cashiers, First National, Coopers-town. G. H. Birch, vice-president First National, Fessenton. J. H. Ehlers, vice-president First National, Harvey.

A correspondent from Watertown, S. D., to the *Argus Leader* says: "The banks here have more money on hand than they know what to do with. The farmers are making so much money out of their crops that they do not have to seek loans, and the banks suffer thereby. There is no demand for the \$6,000 which this county has just received as its share of the school apportionment."

According to the report of the Comptroller of the Currency regarding the condition of South Dakota National Banks, June 30th, there was an increase in deposits from \$5,616,741 in April to \$5,802,433. Loans and discounts aggregate \$4,297,709, a decline of about \$90,000 since April. Present holdings of gold coin aggregate \$352,332, a gain of about \$20,000. Average reserve held by the banks is 33.86 per cent.

The Northwestern National Bank, Minneapolis, Chase National, New York, and National German-American, St. Paul, have been approved as reserve agents for First National of Fessenden; Western National Bank, New York and Flour City National, Minneapolis, for First National, Harvey; Continental National, Chicago, for First National, Mayville.—All North Dakota banks. The Hanover National of New York and Continental National of Chicago for First National, Centerville, S. D. The National Bank of Commerce, New York, for Yankton National Bank of Yankton, S. D.

NEBRASKA NEWS AND NOTES.

The bank clearings of Omaha for July were \$26,336,384, a gain over last year of \$755,868.

Hastings gained 39 per cent. in bank clearings for the first week in July, 1900, over same week of 1899.

L. J. Dunn, former cashier, is now vice-president and R. A. Harvey is cashier of the First National Bank of Wymore.

The Nebraska Bankers Association will hold their convention at Omaha September 25th and 26th during "Ak-sar-ben week."

C. B. Burrows is now vice-president and A. J. Thatch cashier of the First National of Elgin. James Fairhead assistant cashier First National, Syracuse. J. L. Dunn cashier First National, Wymore.

BANKS, SAFES AND FIXTURES FOR SALE--POSITIONS

[Reading locals in this column will be printed at a cost of 50c. a line, 10 words to the line, for first insertion; 25c. a line for subsequent insertions.]

FOR SALE—A Hall steel chest, with Yale time lock. Address B., NORTHWESTERN BANKER PUB. CO., Des Moines.

FOR SALE—Bank in small town in Western Iowa. Good reasons for selling. Address H. K., care NORTHWESTERN BANKER.

FOR SALE.—Owing to a change of quarters, our fixtures are for sale at a bargain. Address Elkader State Bank, Elkader, Iowa.

FOR SALE—A good banking business; also a two-story block located in eastern Iowa. Address Business, care NORTHWESTERN BANKER.

IOWA BANK FOR SALE—Choice of two good country banks; unusual opportunity for use of small capital. Address NORTHWESTERN BANKER, Des Moines, Iowa.

WANTED—Employment in a good country bank by young married man; could invest \$500 in bank. Address W., care NORTHWESTERN BANKER, Des Moines.

WANTED—Position in a good bank with prospect of advancement as merited, by young man of experience, now cashier of country bank. Address, "CASHIER," care NORTHWESTERN BANKER.

• • Largest Exclusive Dry Goods Store In Iowa • •

5 Floors and Basement, 88x132 Feet,
About 2 Acres of Floor Space Used
Entire for Dry Goods and Carpets,
Millinery and Dressmaking.

Advice on Fashions by Parisian
Dressmakers Free.



This is not a Department Store.
Only Absolutely Reliable Goods
Handled. We Guarantee All Our
Goods to be Superior Quality for
the Price.

Samples Sent Anywhere on
Request. Postage Paid.

We want you to be loyal to your home institutions.
But when you can not buy satisfactorily in your
own town, we ask that your patronage be given to
an Iowa store. "In all that is good, Iowa affords
the best," is as true of Dry Goods as of other
things.

The
Store
For
Everybody.

FINE SILKS A SPECIALTY.
Harris-Emery Co.
IMPORTERS & RETAILERS. DES MOINES, IA.

Southeast
Corner
Seventh &
Walnut.

A Bit of History.—Ever since Harris-Emery Co. opened a new era in Dry Goods Merchandising eight years ago the store has enjoyed the greatest popularity. On October 3, 1899, fire was discovered in one corner of the great store and in 20 minutes what had been the greatest Dry Goods store in Iowa, was only a smoking heap. Two hours later temporary offices were opened—2 weeks later a temporary store was opened—2 months later a complete new stock was ready for its old friends. Within 7 months a new store larger and finer than the old was occupied, and Harris-Emery Co. had again the largest exclusive Dry Goods store in Iowa.
The New Store.—When the plans were under way we insisted that the new store should be "Modern" in every sense of the word. Not only is it supplied with its own power for ventilating and lighting, also for the elevators and the pneumatic cash carriers. It has patent prismatic windows to make every part absolutely light with white daylight even to the remotest part of the basement. There is a very pretty rest room with easy chairs, etc., where you can meet a friend or rest for a time. Stationery, toilet rooms, parcel check rooms, depot deliveries, and all other modern conveniences are also free of charge to you. Don't fail to see the finest retail store in the state.

Shopping Aids.—For those who buy in person we have supplied the most rapid and efficient change system and the most accurate transfer system, as well as the best possible light, so that no doubt may remain of the exact color and quality of anything purchased. For those unable to come to the store we have this year the most really helpful line of samples possible. The samples are put up in little books showing complete lines of colors in each weave. Ask concerning "Good News" about Dressmaking. It is a well known fact but worth repeating, that we pay express charges on every purchase of \$5.00 or over in the state of Iowa. Money back if not suited.
State Fair for 1900.—The managers of the Fair tell us that the Fair this year will be by far the best ever held in the State. So many new features have been added for this year that it will be almost like one of the great expositions. Now we would like to suggest that since the railroad fares are so low you combine pleasure seeking with a satisfactory shopping trip. Moreover, we pay rebates on your railroad fare on all purchases in excess of \$10.00. Who knows but your trip might be free to you. All of our Fall Lines both piece goods and ready-to-wear garments will be on display at the time of the Fair. Why not buy in Des Moines instead of Omaha, Chicago or elsewhere.

WANTED—Position in country bank by single man of 36 who can invest \$1,400. Wants to learn the business and is willing to work hard for that purpose. Address D. B. M., care NORTHWESTERN BANKER, Des Moines, Iowa.

WANTED—A young man with some experience as bookkeeper and stenographer in country bank. Answer in own handwriting, giving experience and references. Address BANKER, care THE NORTHWESTERN BANKER.

WANTED—Position in bank by young man, 21 years of age; had three years' experience in book and counter work. Present employers as reference. Address, W. B. M., Care NORTHWESTERN BANKER, Des Moines, Iowa.

WANTED.—Position in a bank in a good, live town in northwestern Iowa; would take stock or would assist in organizing bank; eight years experience; best of references. Address B. B., care NORTHWESTERN BANKER, Des Moines, Iowa.

WANTED—By a banker of considerable experience in country banking in Iowa, stock in a bank, located in a town of three to five thousand in N.-W. Iowa, with expectation to take charge of bank. Address, P. W. C., care NORTHWESTERN BANKER.

If any one wishing to purchase a country bank well established, doing a good business and for sale only for best of reasons will address the editor of the

NORTHWESTERN BANKER at Des Moines, he will learn of an unusually good opportunity. Neither will require large capital.

TWO IOWA BANKS FOR SALE.

We can inform any of our readers who may wish to buy a bank of two small, thrifty, well established country banks that can be bought—one in the eastern and in the middle western part of Iowa. Best of reasons for selling.

RAW FURS BOUGHT.

16 Years in the Fur Business

.. McCabe ..
THE LEADING AMERICAN FURRIER.

316 FIFTH STREET.
BETWEEN WALNUT AND LOCUST.

MANUFACTURER OF **FINE FURS.**

Alaska Seal and Broadtail Persian Mink,
Electric Seal, in all the Leading Styles.

All kinds of Furs remodeled and repaired. Prices reasonable. Seal skin Garments Redyed and Relined.

Estimates furnished to Out-of-Town Customers.

SPECIAL LIST OF MINNESOTA BANKS.

ALPHABETICALLY ARRANGED BY TOWNS.

Showing Name of Bank, Town and County, Capital, Surplus and Undivided Profits, Names of Officers and Special Facilities for the Transaction of Business intrusted to their care.

ALBERT LEA,
Freeborn County

Albert Lea National Bank.
Capital, \$50,000.
Surplus and Undivided Profits, \$12,000.
H. D. Brown, President.
J. R. P. Hibbs, Vice-President.
C. B. Kellar, Cashier.

General banking business transacted.

AUSTIN,
Mower County

Austin National Bank.
Capital, \$50,000.
Surplus and Profits, \$5,000.
G. Schleuder, President.
F. I. Crane, Vice-President.
J. L. Mitchell, Cashier.

Prompt and careful attention given to all business.

REDWOOD FALLS,
Redwood County

Redwood County Bank.
Authorized Capital, \$50,000.
Paid Up Capital, \$25,000.
Surplus, \$2,000.
A. C. Burmeister, President.
H. D. Baldwin, Vice-President.
H. A. Baldwin, Cashier.

General banking business transacted.

BLUE EARTH,
Faribault County

Farmers & Merchants State Bank.
Capital, \$25,000.
Geo. D. McArthur, President.
Alex. Anderson, Vice-President.
Jos. S. Ulland, Cashier.
F. H. Davis, Assistant Cashier.

Minnesota farm mortgages and collections a specialty.

FARIBAULT,
Rice County

Citizens National Bank.
Capital, \$80,000.
Surplus and Profits, \$50,000.
Hudson Wilson, President.
F. A. Berry, Vice-President.
Geo. Pease, Cashier.
Lynne Peavey, Assistant Cashier.

Special attention given to collections.

FAIRMONT,
Marion County

Martin County Bank.
Capital and Surplus, \$70,000.
A. L. Ward, President.
Geo. Wohlheter, Vice-President.
A. C. Frey, Cashier.

Oldest and largest bank in county. Farm loans and collections a specialty

GLENCOE,
McLeod County

Bank of Glencoe.
Capital, \$50,000.
Surplus, \$10,000.
G. K. Gilbert, President.
A. J. Snyder, Vice-President.
L. W. Gilbert, Cashier.
E. H. Carson, Assistant Cashier.

Banking business transacted. Farm loans a specialty.

GRANITE FALLS,
Yellow Medicine Co.

Yellow Medicine County Bank.
Capital, \$25,000.
Surplus, \$5,000.
F. H. Wellcome, President.
J. F. Langmaid, Vice-President.
Bert Winter, Cashier.

Prompt attention paid to collections and other business entrusted to us.

MARSHALL,
Lyon County

Lyon County National Bank.
Capital, \$50,000.
Surplus, \$5,000.
C. B. Tyler, President.
D. D. Forbes, Vice-President.
John G. Schutz, Cashier.
W. S. Little, Assistant Cashier.

Collections promptly attended to and remitted on day of payment.

MONTEVIDEO,
Chippewa County

Citizens State Bank.
Capital, \$30,000.
Deposits and Profits, \$128,000.
Established 1879. Incorporated 1890.
C. D. Griffith, President.
M. E. Titus, Cashier.

Western Minnesota and eastern Dakota farm loans. Especial attention given to collections.

ROCHESTER,
Olmsted County

Union National Bank.
Capital, \$50,000.
Surplus, \$15,000.
E. A. Knowlton, President.
W. L. Brackenridge, Vice-President.
A. C. Gooding, Cashier.
John Hall, Assistant Cashier.

Special attention given to collections.

WASECA,
Waseca County

Peoples Bank.
Capital, \$25,000.
Organized in 1881 as a State Bank.
E. C. Trowbridge, President.
R. P. Ward, Cashier.
F. M. Bailey, Assistant Cashier.

General banking business transacted. Collections a specialty.

WORTHINGTON,
Nobles County

Nobles County Bank.
Individual Responsibility, \$200,000.
E. A. Lynd, President.
W. M. Evans, Cashier.
A. W. Fagerstrom, Assistant Cashier.

Farm Loans and Collections a specialty.

New Management.

Finest In The West.

EQUITABLE TURKISH BATH ROOMS AND BARBER SHOP.

. Equitable Building, Corner Sixth and Locust

OPEN DAY AND NIGHT *Clean, Comfortable Sleeping Apartments *Expert Bath Men from the Great Northern, of Chicago.

Turkish, Russian, Electric Light, Electric, Plain and Plunge Baths.

Marble Finished Rooms.

Mutual Phone 1366. Iowa Phone 107.

W. A. HINCKLE & CO., Proprietors.

SPECIAL LIST OF IOWA BANKS.

ALPHABETICALLY ARRANGED BY TOWNS.

Showing Name of Bank, Town and County, Capital, Surplus and Undivided Profits, Names of Officers and Special Facilities for the Transaction of Business intrusted to their care.

ADEL,
Dallas County { **Adel State Bank.**
 Capital, \$50,000.
 Undivided Profits, \$5,000.
 T. J. Caldwell, President.
 W. B. Kinnick, Vice-President.
 S. M. Leach, Cashier.

Banking in all its branches.

ALGONA,
Kossuth County { **First National Bank.**
 Capital, \$50,000 00.
 Surplus and Undivided Profits, \$10,000.00.
 Ambrose A. Call, President.
 D. H. Hutchins, Vice-President.
 Wm. K. Ferguson, Cashier.
 C. A. Palmer, Assistant Cashier.

Only National Bank in Kossuth County.
 Prompt attention paid to all business entrusted to us.

BOONE,
Boone County { **First National Bank.**
 Capital, \$100,000.
 Surplus and Undivided Profits, \$55,500.
 S. L. Moore, President.
 E. E. Hughes, Vice-President.
 J. H. Herman, Cashier.

Does a general banking and collecting business.

BEDFORD,
Taylor County { **Bedford Bank.**
 Capital and surplus, \$60,000.
 W. E. Crum, President.
 Ed. E. Cass, Cashier.

Banking in all its branches.

CASTANA,
Monona County { **The Castana Savings Bank.**
 Capital, \$50,000.
 Surplus and Profits, \$7,500.
 W. T. Day, President.
 S. D. Willits, Vice-President.
 C. T. Hansen, Cashier.

General banking business. Negotiators of choice Iowa farm loans.

CENTERVILLE,
Appanoose County { **The Centerville National Bank.**
 Capital, \$50,000.
 Surplus and Undivided Profits, \$14,947.
 F. M. Drake, President.
 Jos. Goss, Vice-President.
 G. M. Barnett, Cashier.

Does a general banking business. Special attention given to collections.

CEDAR RAPIDS,
Linn County { **Security Savings Bank.**
 Capital, \$50,000.
 Surplus and Undivided Profits, \$20,000.
 G. F. Van Vechten, President.
 C. J. Ives, First Vice-President.
 J. R. Amidon, Second Vice-President.
 E. M. Scott, Cashier.

Iowa farm loans a specialty. Interest paid on deposits.

CHARITON,
Lucas County { **First National Bank.**
 Capital, \$50,000.
 Surplus and Undivided Profits, \$45,000.
 S. H. Mallory, President.
 James Bradon, Vice-President.
 F. R. Crocker, Cashier.
 W. P. Beem, Assistant Cashier.

Banking in all its branches.

CHEROKEE,
Cherokee County { **Cherokee State Bank.**
 Capital, \$75,000.
 Surplus and Undivided Profits, \$11,500.
 J. C. Hall, President.
 J. H. Groves, Vice-President.
 E. D. Huxford, Cashier.

Exceptional facilities for collections and placing farm loans.

CLINTON,
Clinton County { **Peoples Trust and Savings Bank.**
 Capital, \$300,000.
 Surplus and undivided profits, \$58,000.
 Artemus Lamb, President.
 Charles F. Alden, Vice-President.
 J. H. Ingwersen, Cashier.
 G. E. Lamb, Assistant Cashier.

Money to loan on Iowa farm lands.

CORNING,
Adams County { **Corning State Savings Bank,**
 Capital, \$35,000.
 Surplus, \$8,000. U. Profits, \$4,765
 A. F. Okey, President.
 E. A. Scholz, Vice-President.
 F. L. La Rue, Cashier.
 W. H. Clark, Assistant Cashier.

General banking business transacted. Farm loans a specialty.

CORWITH,
Hancock County { **First State Bank of Corwith.**
 Capital, \$60,000.
 O. H. Stilson, President.
 M. B. Sapp, Vice-President.
 J. H. Standring, Cashier.
 L. H. Standing, Ass't. Cashier.

A general banking and collection business transacted.

CRESTON,
Union County { **Iowa State Savings Bank.**
 Capital, \$50,000.
 Surplus, \$6,000.
 John Gibson, President.
 Jas Griffin, Vice-President.
 F. D. Ball, Cashier.
 Scott Armstrong, Ass't Cashier.

General banking and mortgage loans.

DANBURY,
Woodbury County { **Danbury State Bank.**
 Capital, \$30,000.
 Godfrey Durst, President.
 P. J. Santee, Vice-President.
 I. B. Santee, Cashier.

General banking business transacted.

DAVENPORT,
Scott County { **First National Bank.**
 Capital, \$200,000.
 Surplus and Undivided Profits, \$76,484.
 A. Burdick, President.
 Chr. Mueller, Vice-President.
 C. A. Mast, Cashier.
 George Hoehn, Assistant Cashier.

General banking business transacted.
 The first National Bank in operation in the United States commenced business June 29, 1863.

DAVENPORT
Scott County { **Citizens National Bank.**
 Capital, \$300,000.00.
 Surplus, \$100,000.00.
 F. H. Griggs, President.
 Robert Krause, Vice-President.
 Aug. A. Balluff, Cashier.
 F. C. Kroeger, Ass't. Cashier.

A general banking business transacted. Special attention to collections.

DENISON,
Crawford County { **Crawford County State Bank.**
 Capital, \$100,000.
 Undivided Profits, \$10,000.
 L. Cornwell, President.
 Geo. Naev, Vice-President.
 M. E. Jones, Cashier.
 C. J. Kemming, Assistant Cashier.

Does a general banking business. Complete set of abstracts of Crawford county.

DECORAH,
Winneshiek County { **Winneshiek County Bank.**
 Capital, \$100,000.
 Responsibility, \$300,000.
 C. J. Weiser, President.
 L. A. Weiser, Vice-President.
 E. W. D. Holway, Cashier.
 H. B. Hustvedt, Assistant Cashier.

The most careful attention given collections.

DES MOINES,
Polk County { **Central State Bank.**
 215 Fifth St.
 Capital, \$50,000.
 Surplus and Und. Profits, \$6,000.
 Martin Tuttle, President.
 H. A. Elliott, Vice-President.
 J. D. Whisenand, Cashier.

Special facilities for Des Moines collections.

SPECIAL LIST OF IOWA BANKS—Continued.

EARLY, Sac County	The Early State Bank. Capital and Surplus, \$31,500. S. K. Fuller, President. A. Mason, Vice-President. N. O. Fuller, Cashier. E. M. Fuller, Ass't. Cashier.	INDIANOLA, Warren County	Warren County Bank. Capital, \$60,000. Surplus, \$20,000. Wm. Buxton, President. Wm. Watts, Vice-President. Wm. Buxton, Jr., Cashier. F. C. Sigler, Assistant Cashier.
A general banking and collection business transacted.		Prompt attention paid to collections and other business intrusted to us.	
ELDORA, Hardin County	First National Bank. Capital, \$50,000. J. H. Bales, President. D. E. Byam, Vice-President. W. J. Murray, Cashier.	IOWA CITY, Johnson County	Iowa City State Bank. Capital, \$65,000. Euclid Sanders, President. D. F. Sawyer, Vice-President. P. A. Korab, Cashier. J. C. Switzer Assistant Cashier
Collections will receive careful and prompt attention.		Does a general banking business.	
EMMETSBURG, Palo Alto County	Farmers Savings Bank. Capital, \$25,000. E. S. Ormsby, President. H. A. Powers, Vice-President. O. W. Hodgkinson, Cashier.	KEOSAUQUA, Van Buren County	Keosauqua State Bank. Capital, \$27,800. Undivided Profits, \$4,700. H. H. Trimble, President. J. N. Norton, Vice President. J. L. Therme, Cashier.
Collections and farm loans specialties.		Collections a special feature.	
FOREST CITY, Winnebago County	Forest City National Bank. Capital, \$50,000. Surplus, \$10,000. C. J. Thompson, President. G. S. Gilbertson, Cashier.	LOGAN, Harrissen County	Harrison County Bank. A. L. Harvey. A. W. Ford. Bankers and Real Estate.
General banking business transacted.		Farm loans a specialty. Complete set of abstracts of Harrison county.	
FAIRFIELD, Jefferson County	First National Bank. Capital, \$100,000. Surplus, \$20,000. B. S. McElhinny, President. Rollin J. Wilson, Vice-President. Frank Light, Cashier.	LE MARS, Plymouth County	The Le Mars National Bank. Capital, \$100,000. Surplus and Undivided Profits, \$5,000. G. C. MacLagan, President. T. F. Ward, Vice-President. Frank Koob, Cashier.
Only national bank in Jefferson county. Does a general banking business. Prompt attention to collections.		Collections a specialty.	
GLENWOOD, Mills County	Mills County National Bank. Capital, \$65,000. Surplus, \$26,000. D. L. Heinsheimer, President. F. M. Buffington, Vice-President. A. C. Sabin, Cashier. A. D. French, Ass't Cashier.	MASON CITY, Cerro Gordo County	First National Bank. Capital, \$50,000. Surplus and Undivided Profits, \$55,000. H. I. Smith, President. W. D. Balch, Vice-President. C. H. McNider, Cashier. F. E. Keller, Assistant Cashier.
General banking business transacted.			
GREENFIELD, Adair County	Citizens Bank. A. P. Littleton, President. Vern C. Littleton, Cashier.	MANCHESTER, Delaware County	First National Bank. Capital \$50,000. Surplus and Undivided Profits, \$15,000. J. W. Miles, President. W. H. Norris, 1st Vice-President. R. R. Robinson, 2d Vice-President. M. F. LeRoy, Cash. B. F. Miles, Asst. Cash
General banking business transacted.		Prompt and careful attention given all business.	
HAMPTON, Franklin County	The Citizens Bank. Established in 1875. Capital, \$55,000. Responsibility, \$300,000. A. R. Carter, President. N. W. Beebe, Vice-President. T. J. B. Robinson, Cashier.	MONTICELLO, Jones County	The Monticello State Bank. Capital, \$100,000. Surplus, \$50,000. S. S. Farwell, President. Frank M. Hicks, Vice-President. H. M. Carpenter, Cashier. H. S. Richardson, Assistant Cashier.
Do a general conservative banking business. Money to loan on real estate		Money to loan on Iowa farm lands.	
HUMBOLDT, Humboldt County	The Peoples Bank. Capital, \$100,000. Surplus, \$16,000. G. L. Tremain, President. N. H. Knowles, Vice-President. J. W. Foster, Cashier. W. W. Sterns, Asst. Cashier.	MARENGO, Iowa County	Marengo Savings Bank. Capital, \$50,000. Surplus, \$20,000. M. W. Stover, President. J. N. W. Rumble, Vice-President. A. M. Henderson, Cashier. Frank Cook, Assistant Cashier.
All business given good attention.		Conduct a general banking business. Prompt attention given to collections	
HARLAN, Shelby County	Harlan Bank. Responsibility, \$75,000. Fred Albertus, President. George Walters Cashier. Minnie V. Walters, Assistant Cashier.	MONTEZUMA, Poweshiek County	First National Bank. Capital, \$50,000. Undivided Profits, \$12,000. John Ha 1, Sr., President. John Hall, Jr., Cashier. E. D. Rayburn, Assistant Cashier.
Transacts a general banking business. Collections receive prompt attention.		A general banking business. Collections receive special attention.	
INDEPENDENCE, Buchanan County	First National Bank. Capital \$100,000. Surplus and Undivided Profits, \$77,000. R. Campbell, President. E. Leach, Vice-President. W. W. Donnan, Cashier.		
Collections receive prompt and careful attention.			

SPECIAL LIST OF IOWA BANKS—Continued.

MT. PLEASANT,
Henry County.....
Does a general banking business. Collections attended to.

First National Bank.
Capital, \$100,000.
Surplus, \$20,000.
W. G. Saunders, President.
E. L. Penn, Vice-President.
T. J. Van Hon, Cashier.
W. E. Keeler, Assistant Cashier.

MT. AYR,
Ringgold County....
General Banking business transacted. Farm loans, real estate and abstracts

Mt. Ayr Bank.
Responsibility \$150,000.
Geo. S. Allyn, Cashier.
Jno. H. Allyn, Assistant Cashier.

NEWTON,
Jasper County.....
General banking business transacted. Collections receive special attention.

First National Bank.
Capital, \$50,000.
Surplus and Undivided Profits, \$20,000.
Chester Sloanaker, President.
E. E. Lyday, Cashier.
Lee E. Brown, Assistant Cashier.

ONAWA,
Monona County.....
We make a specialty of promptness in furnishing abstracts. Farm mortgages for sale.

Holbrook & Bro.
Established 1858.
P. K. Holbrook, Cashier.
General Banking Business transacted

OSCEOLA,
Clarke County.....
We own a full and complete set of abstract books for Clarke County.

Simmons & Co., Bankers.
Capital, \$55,000.

OSKALOOSA,
Mahaska County.....
Does a general banking business. Collections receive special attention.

Mahaska Coun State Bank.
Capital, \$100,000.
Surplus and undivided profits, \$27,000.
W. R. Lacey, President.
H. S. Howard, Vice-President.
John R. Barnes, Cashier.

OSKALOOSA,
Mahaska County...
A general banking business transacted.

Oskaloosa National Bank.
Capital, \$50,000.
Surplus and Undivided Profits, \$36,124.
W. H. Kalbach, President.

POCAHONTAS,
Pocahontas County...
Collections a specialty. General banking business transacted.

City Exchange Bank.
Will D. McEwen, Joseph Simpson,
Bankers and Real Estate.

RED OAK,
Montgomery County...
General banking business. Collections receive special attention.

Red Oak National Bank.
Capital and surplus, \$140,000.
B. B. Clark, President.
H. C. Binns, Vice-President.
Paul P. Clark, Cashier.

ROCK RAPIDS,
Lyon County.....
Special facilities for collection in the northwest.

Lyon County Bank.
MILLER & THOMPSON.
(O. P. Miller, J. K. P. Thompson.)
Capital, \$100,000.
Undivided profits, \$14,100.
M. A. Cox, Cashier.
F. B. Parker, Assistant Cashier.

SAC CITY,
Sac County.....
Transacts a general banking business.

First National Bank,
Capital, \$50,000.
Surplus and Profits, \$16,500.
D. E. Hallett, President.
E. Criss, Vice-President.
H. H. Allison, Cashier.
H. S. Barnt, Assistant Cashier.

SPENCER,
Clay County.....
All business entrusted to our care carefully and promptly transacted.

The Citizens State Bank.
Capital authorized, \$50,000.
Capital paid up, \$25,000. Surplus, \$1,000.
Franklin Floete, President.
Andrew R. Smith, Vice-President.
Ackley Hubbard, Cashier.

SIDNEY,
Fremont County.....
Special facilities for collections.

Fremont County Bank.
Capital, \$25,000.
J. H. McDonald, President.
H. H. McDonald, Cashier.

STORM LAKE,
Buena Vista County..
One of the special features of this bank is its collection and farm loan department.

First National Bank.
Capital, \$50,000. Surplus, \$10,000.
W. E. Brown, President.
E. C. Cowles, Vice-President.
A. H. Waitt, Cashier.
T. T. Harker, Assistant Cashier.

TAMA,
Tama County.....
A general banking business transacted.

First National Bank.
Capital, \$50,000.
Surplus, \$50,000.
J. L. Bracken, President.
T. L. William son, Cashier.
D. E. Goodell, Assistant Cashier.

WATERLOO,
Blackhawk County....
Municipal, county and school bonds bought and sold. Farm loans negotiated at lowest rates. Prompt service.

The First National Bank.
Capital, \$50,000.
Surplus, \$50,000.
H. B. Allen, President.
F. J. Eighmey, Cashier.

WASHINGTON,
Washington County..
Does a general banking business.

Washington National Bank.
Capital, \$100,000.
Surplus and Undivided Profits, \$75,000.
W. W. Wells, President.
Wm. A. Coook, Vice-President.
J. A. Young, Cashier.
R. R. Bowland, Assistant Cashier.

WAVERLY,
Bremer County.....
A general banking business transacted.

German American Loan and Trust Co.'s Bank.
Capital, \$25,000.
Surplus, \$15,000.
W. E. Rowman, President.
W. C. Holt, Vice-President.
Julian Ruddick, Cashier.

WAPELLO,
Louisa County.....
Prompt attention paid to all business entrusted to us.

The Wapello State Savings Bank.
Capital Stock, \$30,000.
John Otto, President.
J. F. Heins, Vice-President.
W. H. Colton, Cashier.

WAUKON,
Allamakee County...
General banking. "We are hustlers on collections."

Citizens State Bank.
Dr. Wilard C. Earles, President.
Mrs. J. E. Duffy, Vice-President.
W. E. Beddow, Cashier.
Carlton H. Earle, Assistant Cashier.

WEST UNION,
Fayette County.....
Only National Bank in County. Collections receive careful and prompt attention.

Fayette County National Bank.
Capital, \$80,000.
Surplus, \$6,050.
S. B. Zeigler, President.
H. B. Hoyt, Vice-President.
E. B. Shaw, Cashier.

WINTERSET,
Madison County.....
General banking business transacted.

First National Bank.
Capital, \$50,000.
Surplus, \$20,000.
C. D. Bevington, President.
W. S. Whedon, Cashier.

REPRESENTATIVE IOWA LAWYERS.

ALPHABETICALLY ARRANGED BY TOWNS.

Showing name of Attorney or Firm, name of Town and County, and special facilities for the transaction of business. No Attorney or Firm is accepted for this list unless recommended by a bank. Special effort has been made to secure the leading attorneys in the places represented.

ADEL,
Dallas County } **P. S. Harris.**
References:
Dallas County Savings Bank, Adel.
Citizens National Bank, Des Moines.
Collections for Redfield, Minburn, Dallas Center, Waukee and Van Meter in my territory.

BELLE PLAINE,
Benton County, } **C. W. E. Snider.**
References:
Citizens National Bank.
Practice in all courts. Commercial work a specialty. Collections for Chelsea, Blairstown and Luzerne in my territory.

CRESTON,
Union County } **D. A. Porter.**
Attorney for Creston National Bank.
References:
First National Bank Creston.
Iowa State Savings Bank Creston.
Practice in all courts.

COUNCIL BLUFFS,
Pottawattamie County, } **Sims & Bainbridge.**
References:
All Banks in Pottawattamie County.
Attorneys for R. G. Dunn & Co. Offices
General law practice.

DES MOINES,
Polk County, } **Chas. L. Powel.**
References:
Des Moines National Bank.
Guthrie Co. National Bank, Panora, Ia.
Geo. M. Reynolds, cashier Continental National Bank, Chicago.
Special attention given to commercial business, and collections.

ESTHERVILLE,
Emmet County, } **George W. Adams.**
References:
First National Bank, Estherville.
Bank of Estherville.
Practices in all courts. Special attention given to commercial law and foreign business.

GLENWOOD,
Mills County } **P. P. Kelley.**
Reference:
All banks in Glenwood.
General law business transacted. Practice in all courts.

KEOSAUQUA,
Van Buren County . . . } **Wherry & Walker.**
Reference:
Keosauqua State Bank.
Practice in all state and federal courts. Notary in office.

MUSCATINE,
Muscatine County. . . } **Carskaddan & Burk.**
References:
First National Bank.
Cook, Musser & Company.
State Bank. | Trust Company
Practice in all courts. Commercial business a specialty.

OSKALOOSA,
Mahaska County } **J. F. & W. R. Lacey.**
Reference:
Oskaloosa National Bank.
Mahaska County State Bank.
Practice in all courts. Do a general law business.

WAUKON,
Allamakee County . . . } **D. J. Murphy.**
Reference:
Citizens State Bank.
Practice in all courts. All business promptly attended to.

These Lawyers Have Been Retained by the Iowa Bankers Association, to Transact all Law Business for Them in Their Respective Counties.

ALBIA,
Monroe County.. . . . } **Wm. A. Nichol.**
Reference:
First National Bank.
General Law Business—Office over First National Bank.

CEDAR RAPIDS,
Linn County } **U. C. Blake.**
References:
Cedar Rapids Savings Bank (attorney for).
Merchants National Bank.
Practice in all courts. Commercial business a specialty

DAVENPORT,
Scott County } **Heinz & Fisher.**
Reference:
Any Davenport bank.
A general law business. Real estate mortgagee bought and sold.

DECORAH,
Winneshiek County . . } **Geo. W. Adams.**
Reference:
Citizens Savings Bank.
Practice in all courts.

FAIRFIELD,
Jefferson County . . . } **Rollin J. Wilson.**
General Attorney.
Refers to any bank in county.
I make a special feature of Commercial and Banking Law.

HAMPTON,
Franklin County . . . } **Jno. M. Hemingway.**
Reference:
Any bank in Hampton.
All legal business, including collections, promptly attended to.

REPRESENTATIVE IOWA LAWYERS—Continued.

HARLAN,
Shelby County..... } **G. W. Cullison.**
Refers to any bank in Harlan.
Law in all its branches with special at-
tention to commercial and banking law

JEFFERSON,
Greene County..... } **Owen Lovejoy,**
County Attorney.
Reference:
Any bank in the county
A general law business transacted.

MASON CITY,
Cerro Gordo County .. } **Cliggitt & Rule.**
References by Permission:
First National Bank.
City National Bank.
Special attention to commercial law.

ONAWA,
Monona County..... } **Geo. A. Oliver.**
References:
Onawa State Bank.
Local Attorney I. C. R. R.
A general law business transacted. Complete abstract of Monona county records.

OSAGE,
Mitchell County..... } **Sweney & Lovejoy.**
A. B. Lovejoy, County Attorney.
References: Mitchell County Bank.
Osage National Bank.
Farmer's National Bank.
Practice in all courts.

OSCEOLA,
Clarke County..... } **Temple & Hardinger.**
C. L. Hardinger, County Attorney.
Special attention given to all law busi-
ness growing out of banking.

WAVERLY,
Bremer County..... } **Edward L. Smalley.**
References:
State Bank, Waverly, Iowa.
Abstract office in connection.
Practice in all courts. Special attention given to collections.

WASHINGTON,
Washington County... } **Marsh W. Bailey.**
Reference:
Washington National Bank.
Engaged in general practice in state and federal courts. Special attention to bankers' business.

WINTERSSET,
Madison County..... } **Frederick Mott,**
Attorney for First National Bank.
of Winterset.
Practice in all courts. Special attention to collections.

Nothing is too Good



for the **Bankers.**

Our _____
Business is
to Supply their
Stationery.

Careless or indifferent work will not hold trade.
Our business is steadily growing.
The inference is plain.

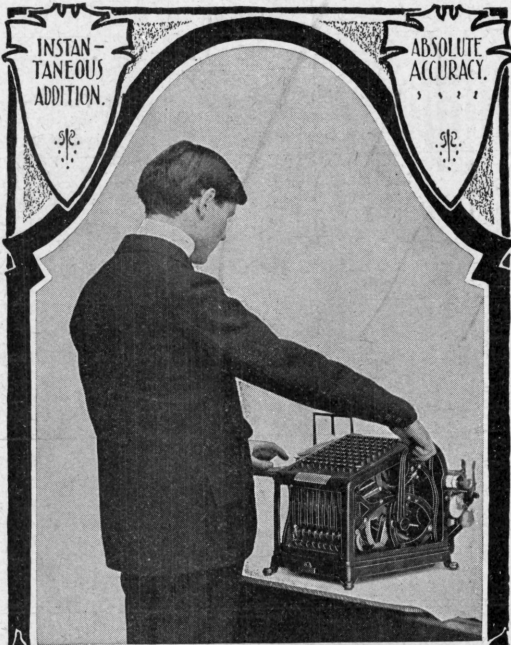


Write us for Samples and Estimates,
on anything made of paper. **Except Greenbacks.**

Iowa Lithographing Co.

120-122 Fourth Street.

DES MOINES, IOWA.



INSTANTANEOUS ADDITION.

ABSOLUTE ACCURACY.

BURROUGHS REGISTERING ACCOUNTANT

4579
65789
32549
85
226815
5000000
52471
321179
758589
20250
540069
77744
33573
34371118
46411
12625
91947
878956
8338
58028
326400
20273
8333
5784
1149
1562510
4030
11065
125
75
539540859

Sub-totals at any point in list.
Operation learned in fifteen minutes.
Speed from three to five times ordinary hand work.
Automatic corrections of keys wrongly hit.
Used by over 5,000 banks, small as well as large.
Invaluable for use in all financial and commercial institutions.
Machines sent on trial to any responsible bank or business house.
Incessant use of these machines for seven years in largest banks in New York City finds the machines of greatest durability.

American Arithmometer Co.,
ST. LOUIS, MO.

BRANCH OFFICES:
New York, - - - 202 Broadway.
Rochester, - - 773 Powers Block.
Philadelphia, - 905 Provident Bldg.
Boston, - 513 John Hancock Bldg.
Chicago, - 902 Ft. Dearborn Bldg.
San Francisco, - 303 California St.

Valley National Bank
OF DES MOINES

Condensed Statement of Condition, June 29, 1900.

Comptroller's Call.

RESOURCES.

Loans and Discounts, - - - - -	\$ 1,238,056.31
Overdrafts, - - - - -	360.95
U. S. Bonds to secure circulation, -	200,000.00
U. S. Bonds to secure U S. Deposits -	50,000.00
Stocks and Bonds, - - - - -	66,543.26
Premiums, - - - - -	8,247.00
Banking House and Fixtures, - - -	44,500.00
Other Real Estate and Mortgages owned, - - - - -	37,498.45
Cash and Exchange, - - - - -	520,756.70
Total, - - - - -	\$ 2,165,962.67

LIABILITIES.

Capital Stock, - - - - -	\$ 200,000.00
Surplus and Undivided Profits, - -	138,107.09
Circulation, - - - - -	196,247.50
Deposits, - - - - -	1,631,608.08
Total, - - - - -	\$ 2,165,962.67

N. W. JOHNSON, President.
C. H. DILWORTH, Vice-President
R. A. CRAWFORD, Cashier.
W. E. BARRETT, Assistant Cashier.

Accounts of Banks, Firms and Individuals solicited, and will receive careful attention.

REPORT OF THE CONDITION OF THE
SECOND NATIONAL BANK

OF DUBUQUE, IOWA,

At the Close of Business, Thursday, April 26, 1900.

RESOURCES.

Loans and Discounts.....	\$787,620.27	
Overdrafts.....	327.77	
U. S. Bonds.....	150,000.00	
Other Bonds.....	227,587.52	\$1,165,535.56
Banking House.....		41,964.04
Other Real Estate.....		4,367.20
Due from Reserve Agents.....	\$256,385.44	
Due from other Banks.....	47,374.64	
Cash on Hand.....	122,657.75	
Redemption Fund.....	2,500.00	
Revenue Stamp Account.....	769.00	429,686.83
Total.....		\$1,641,553.63

LIABILITIES.

Capital Stock.....	\$ 400,000.00
Surplus Fund.....	\$58,000.00
Undivided Profits.....	21,565.06
Circulation.....	79,565.06
Deposits (Individuals).....	50,000.00
Deposits (Banks).....	\$315,383.77
Deposits (U. S.).....	704,404.80
Deposits (U. S.).....	92,200.00
Total.....	\$1,111,988.57

OFFICERS:

GEO. B. BURCH, President. J. K. DEMING, Vice-Pres. and Cashier.
HERM. ESCHEN, Ass't. Cashier.

DIRECTORS.

GEO. B. BURCH, WM. L. BRADLEY, W. H. DAY, H. B. GLOYER,
J. K. DEMING, F. A. RUMPF, GEO. W. KISSEL.