

The Northwestern Banker

Volume V.

Des Moines, Iowa, September, 1900.

Number 9

Iowa National Bank.

DES MOINES, IOWA

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

HARRY T. BLACKBURN, Cashier.

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

Report to the Clearing House Ass'n, Sept. 10.

Loans	\$ 657,171.68
Overdrafts	3,599.61
U. S. Bonds (par ratum)	25,000.00
Banking and other Real Estate	38,142.64
Cash and Due from Banks	545,258.71

Total	\$1,269,172.64
Capital Stock	\$ 100,000.00
Undivided Profits (Net)	4,194.79
Circulation	17,550.00
Deposits	1,147,427.85

Total	\$1,269,172.64
Deposits September 10, 1899	\$483,355.92

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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. BARTHAILE, Cashier.



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. Address **SWINGING TYPEWRITER STAND CO., Dep't 2,** Agents Wanted Everywhere. Sole Manufacturers, TOLEDO, OHIO.

THE FIRST NATIONAL BANK,

OF CHICAGO.

Corner Monroe and
Dearborn Streets.

CAPITAL
and
SURPLUS,
\$8,000,000.

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
usage, 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.
DAVID R. FORGAN,
Vice-President.
GEORGE D. BOULTON,
Vice-President.
RICHARD J. STREET,
Cashier.
HOLMES HOGE,
Assistant Cashier.
AUGUST BLUM,
Assistant Cashier.
FRANK E. BROWN,
Assistant Cashier.
CHARLES N. GILLET,
Assistant Cashier.
FRANK O. WETMORE,
Auditor.
EMILE K. BOISOT,
Manager Bond and Foreign
Exchange Department.
JOHN E. GARDIN,
Asst. Mgr. Bond and Foreign
Exchange Department.

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

CAPITAL—\$100,000.

SPECIAL ATTENTION TO IOWA COLLECTIONS.

Report of Condition, Auditor's Call, Sept. 5, 1900.

Resources

Loans and Discounts.....		\$799,967.42
Overdrafts.....		4,643.00
Sight Exchange.....	\$120,622.55	
Cash.....	47,646.61	168,269.16
Real Estate.....		10,500.00
Furniture and fixtures.....		1,175.00
Total.....		\$985,554.58

Liabilities

Capital.....		\$100,000.00
Surplus and Profits, net.....		17,722.42
Deposits.....		867,782.16
Dividends Unpaid.....		50.00
Total.....		\$985,554.58

Officers

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

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 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 SEPTEMBER 5, 1900.

LIABILITIES.	
Capital Stock.....	\$ 400,000.00
Undivided Profits.....	82,556.76
Deposits.....	4,414,665.31
Total.....	\$4,897,222.07
ASSETS	
Bills Receivable and Overdrafts.....	\$2,764,437.48
Banking House.....	99,831.80
Cash.....	2,032,952.79
Total.....	\$4,897,222.07

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 TrustND Savings ..Bank..

CHICAGO.

RESOURCES.

	SEPT. 5, 1899.	SEPT. 5, 1900.
Loans and Discounts—Demand.....	\$ 2,998,914.53	\$ 1,956,232.40
Loans and Discounts—Time.....	3,454,710.84	4,443,831.62
United States Bonds.....	14,899.53	38,389.33
Other Bonds.....	1,293,408.28	1,277,788.75
Furniture and Fixtures.....	8,535.82	
Cash and Sight Exchange.....	3,987,160.57	6,410,253.20
Total.....	\$11,757,629.57	\$14,126,495.30

LIABILITIES.

Capital Stock Paid in.....	\$ 1,000,000.00	\$ 1,000,000.00
Surplus.....	100,000.00	200,000.00
Undivided Profits.....	98,396.25	104,174.64
Dividends Unpaid.....		183.00
Deposits—Individual.....	6,440,116.72	7,371,260.58
Deposits—Banks.....	4,119,116.60	5,450,877.08
Total.....	\$11,757,629.57	\$14,126,495.30

OFFICERS.

EDWIN A. POTTER, President.
 G. B. SHAW, Vice-President. J. R. CHAPMAN, Cashier.
 JOY MORTON, Vice-President. JOHN JAY ABBOTT, Assistant Cashier.
 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 9.

\$2.00 PER ANNUM.

DES MOINES, IOWA, SEPTEMBER, 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.

The many friends, in Iowa and other Northwestern states, of Geo. M. Reynolds, cashier of the Continental National Bank of Chicago, will be glad to learn that he has consented to stand for re-election as treasurer of the American Bankers' Association. Mr. Reynolds has performed the duties of this office to the entire satisfaction of the Association, and he will doubtless be honored by a re-election.

* * *

The Nebraska State Bankers' Association will hold a convention at Omaha September 25th and 26th. These dates will come in "Ak-sar-ben Week," and bankers will have the advantage of low rates. It is hoped that a large number of Nebraska bankers will plan to attend this meeting. There is no reason why Nebraska can not have an active, strong association that shall be of much value to its members. Remember the date and plan to come.

* * *

The number of bankers from the Northwest who attend the national convention of the American Bankers' Association steadily increases from year to year. While the benefits to be derived from state and national associations are so apparent as to need no argument, there is a feeling among the bankers of the Northwest that they would like to see more real practical results come from their membership in the national association.

* * *

A special party of Iowa bankers, their wives and daughters, has been organized to attend the Rich-

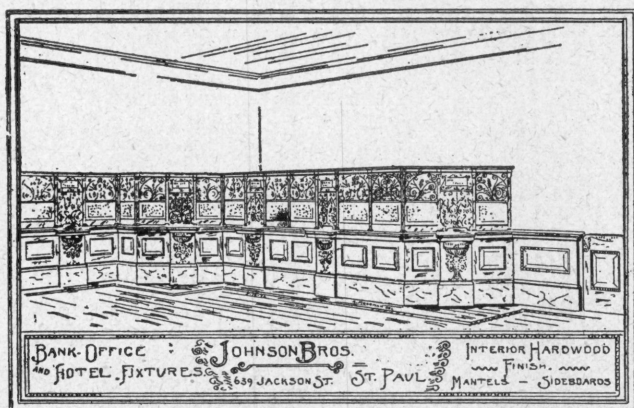
mond convention of the American Bankers' Association. Most of the Iowa bankers will go to Chicago over the Chicago, Rock Island & Pacific, and will leave Chicago at 1 P. M. Saturday, September 29th, over the "Big Four" route. There is still room for a few more. For full particulars address THE NORTHWESTERN BANKER, Des Moines, Iowa.

* * *

The absolute sound money strength in the present senate is 52 votes. Of this number 18 go out of office at the expiration of President McKinley's present term. With Bryan successful, enough states whose legislatures will elect senators for the term beginning in 1901 will have voted for free silver to give the white metal a majority in the senate. Any one can determine for himself this fact of silver supremacy in the senate by a little investigation of the figures, but there is no reasonable doubt but that if Bryan carries a majority of the electoral college in November there will be a majority in both houses of congress in support of his free silver theories. This being the fact, it at once becomes apparent that the money question is still the "paramount issue" despite the contrary statements of the Kansas City platform and the Bryanite orators.—*Fred Heinz, President of the Farmers' & Mechanics' Bank, Davenport, Iowa.*

* * *

However much other questions are forced upon the attention of people during this campaign, the real question that threatens our national credit and our national honor is the money question. It is not a question of politics in this campaign any more than in 1896, but a question of honesty. Mr. Bryan has experienced no change of heart since 1896, when he said: "If there is any one who believes that the gold standard is a good thing, or that it must be maintained, I want him not to cast his vote for me, because I promise him that it will not be maintained in the country longer than I am able to get rid of it." If elected he could nullify the gold standard legislation of the last congress by simply ordering his secretary of the treasury to make payment in silver of all the public debt payable in coin, and for all the current disbursements of the government. This he would probably do. And this juggling with our finances would be the beginning of disaster that



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,

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

Established 1878

would surely follow any attempt to weaken our present financial system. So long as it is in the power of a party to bring this country down to a silver basis, and until the Popocratic party repudiates the 16 to 1 fallacy, there can be no other paramount issue. Party lines should be forgotten in this campaign, and all lovers of honest money unite in administering such a defeat to Free Silver that even its most highly possessed friends shall not have the courage to examine the corpse with the view to possible resuscitation.

THE ANNUAL CONVENTION OF THE AMERICAN BANKERS' ASSOCIATION.

The twenty-sixth annual convention of the American Bankers' Association is to be held at the Hotel Jefferson roof garden, Richmond, Va., October 2d, 3d and 4th.

After the usual various addresses and responses, President Walker Hill will deliver the annual address, and then the various reports of officers and committees will be heard.

The second day will be given over to the five (?) minute reports from states, territories and colonies, and an address by the treasurer of the United States, the Hon. Ellis H. Roberts, on the subject, "The Treasury and the Money Market."

The third day the following subjects will be discussed:

1. The Financial Future of the United States. Discussion opened by Mr. Charles A. Conant, New York Journal of Commerce.
2. The Internal Revenue Law. Discussion opened by Mr. Alfred C. Barnes, president Astor Place Bank.
3. Public Opinion and the Bank. Discussion opened by Mr. J. A. S. Pollard, cashier Fort Madison Savings Bank, Fort Madison, Iowa.
4. The Education of a Banker. Discussion opened by Mr. George Hague, general manager Merchants'

Bank of Canada, and delegate Canadian Bankers' Association.

Unfinished business.

Report of committee on nominations, elections.

Installation of officers elected.

ENTERTAINMENTS.

The local committee has arranged for the entertainment of the delegates and their ladies as follows:

First day, Tuesday, October 2d, a reception by the bankers of Richmond at the Hotel Jefferson, 9 P. M.

Second day, Wednesday, October 3d, after the convention, carriages will be provided and the party will be driven about the city and shown the historical points. At 8:15 o'clock a theatre party to the delegates and visitors will be given at the Academy of Music.

Third day, Thursday, October 4th, visit to battlefields Seven Pines, Fair Oaks and The Crater.

Fourth day, Friday, October 5th, take steamer Pocahontas, 8 A. M., at foot of Elm street, for Old Point Comfort. During the trip many historical points and places of interest along the James river will be passed, including Jamestown. A visit will be paid to the shipyards at Newport News and Fortress Monroe, and from the boat can be seen the place of the combat between the Merrimac and Monitor. At Old Point Comfort a special train will take the party to Richmond.

REDUCED RAILROAD RATES TO THE CONVENTION.

An arrangement has been effected with the various trunk lines associations by which persons attending the convention who pay full first-class fare going shall be returned by the same route at one-third the regular rate. Selling agents will furnish, when requested, a certificate with each ticket. These certificates must be presented to the secretary of the association at the convention in order that they may be duly stamped by the special agent for the rail-

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 September 5, 1900.

RESOURCES.	LIABILITIES.
Gold and Silver Coin.....	Capital.....
U. S. and National Bank Notes.....	Surplus.....
Cash Balances with Banks.....	Undivided Profits.....
	Reserved for Unearned Interest, Taxes and Con- tingencies.....
Loans and Discounts.....	Total Liabilities to Stockholders.....
U. S. Bonds at par.....	Notes in Circulation.....
Railway and other Bonds.....	Due to other Banks.....
	Demand Deposits.....
Redemption Fund.....	Total Liabilities to the Public.....
Overdrafts.....	Total Liabilities.....
Total Resources.....	

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.	SPENCER E. DAVIS, Monitor Manufacturing Co.	HENRY L. LITTLE, General Manager Pillsbury Washburn F. M. Co., Ltd.
W. G. NORTHUP, President North Star Woolen Mill Co.	WM. H. DUNWOODY, President St. Anthony & Dakota Elevator Co.	JAMES W. RAYMOND, President.
L. R. BROOKS, Brooks-Griffiths Co., Grain.	T. B. JANNEY, Janney, Semple, Hill & Co., Wholesale Hardware.	GILBERT G. THORNE, Cashier.
J. E. CARPENTER, Carpenter-Lamb Co., Lum-ber.	M. B. KOON, Koon, Whelan & Bennett, Att'ys.	GEO. W. VAN DUSEN, Van Dusen Elevator System.
E. C. COOK, Secretary Minneapolis Trust Co.	FRANK H. PEAVEY, Peavey Elevator System.	O. C. WYMAN, Wyman, Partridge & Co., Whole-sale Dry Goods.
S. A. CULBERTSON, Capitalist.		

roads. Unstamped certificates will not be honored at the reduced rates.

OFFICERS OF THE ASSOCIATION.

President, Walker Hill, president American Exchange Bank, St. Louis, Mo.; first vice-president, Alvah Trowbridge, president North American Trust Company, New York; chairman executive council, M. T. Herrick, president Society for Savings, Cleveland, Ohio; treasurer, George M. Reynolds, cashier Continental National Bank, Chicago, Ill.; secretary, James R. Branch, 20 Broad street, New York.

THE IOWA PARTY.

A special party of Iowa bankers has been organized to attend the convention. This party will join the Chicago party and leave that city Saturday, September 29th, at 1 P. M., over the "Big Four" route. This will give us a daylight ride through the Shenandoah and Piedmont valleys and the historic region of Virginia. If you are planning to go write this journal for other particulars and for sleeper reservations.

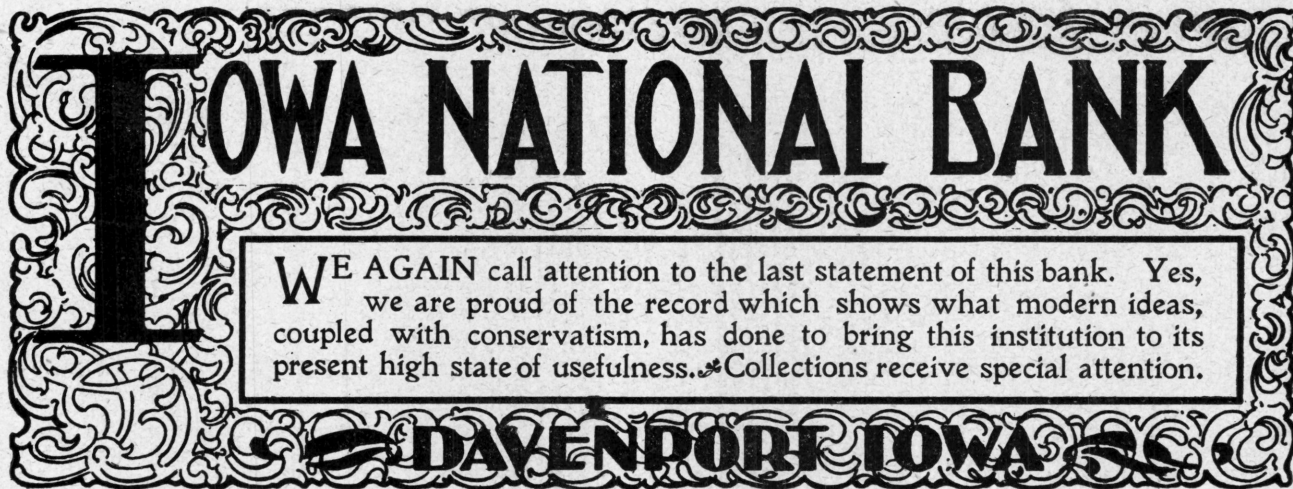
AN IMPORTANT DEVELOPMENT IN THE BANKING BUSINESS.

Changing conditions are bringing about improved methods in banking. The most important improvement in the banking business is the Bankers Mutual Casualty Company.

The banker formerly held his funds in the best obtainable safe and took his chances on the result of a raid by burglars or robbers. He has ever been the target of their most earnest effort. It is a popular belief that a bank is full of money, and it is so well known that several thousand dollars is likely to be the reward of a couple of hours effort in opening the bank safe, that every man of lax prin-

ciples is doubly anxious to try his hand at the job. When it is considered that every crooked man of all degrees, is entertaining a constant desire to loot the bank, it is not at all surprising that the raid of bank burglars and robbers is one of the most serious obstacles in the business. The frequency with which these vandals loot the bank is frightful. Many bankers, noticing only the cases coming to their attention through the one newspaper they usually read do not comprehend the real condition, merely because of a lack of information. The banker posted will appreciate the fact that the danger of burglary and robbery of his bank is a serious one.

Formerly the explosive in general use was black gunpowder. The bank safe was, therefore, so constructed as to prevent the introduction of gunpowder around the safe door. The plans to this end were quite successful. But in recent years the gunpowder has been largely supplanted by nitro-glycerine, and the latter is being used, either liquid or solid, in the form of dynamite, in all important engineering enterprises. As a result, this, the strongest of explosives, is now very generally known to workmen. This explosive has many advantages for the safe-breaker. In its liquid form (pure) it can be so easily inserted around a safe door, and its explosive force being about twice the strength of the strongest steel that it enables the bank burglar to overcome many obstacles that formerly were important in saving the bank's money from him. We have, in fact, reached the time when no safe can save its contents against the raid of the bank burglar, skilled and familiar with the use of nitro-glycerine. Be the safe large or small, weak or strong, it is only a question of degree or relative security; none are absolutely safe. There is no safe made that will save it contents, but it is of



IOWA NATIONAL BANK

WE AGAIN call attention to the last statement of this bank. Yes, we are proud of the record which shows what modern ideas, coupled with conservatism, has done to bring this institution to its present high state of usefulness. Collections receive special attention.

DAVENPORT IOWA

course true that the stronger, better built safes furnish more protection than cheaper ones. To illustrate: A standard bank safe may foil the average burglar nineteen times out of twenty, giving up its contents one in twenty attacks, while a cheap chest will foil the average burglar two out of three attacks, giving up its contents once in three attacks. It must be observed that many attacks are made by "hobos," who are quite ignorant of the work they are attempting. The really skilled vandal will always open the cheap safe and seldom fail to open the best of them.

In fire insurance, there are many cases of fire breaking out which does not result in any great damage or total loss of the property and the loss actually sustained is fully covered by the policy. So in burglary insurance, in the cases of attack not opening the safe, they are still sure to do great damage to the safe, vault, etc., and this damage is fully covered by the policy.

It is some consolation to know the criminal will be captured and punished. But how about the loss and damage inflicted? This is often a serious matter to the bank attacked, and the blow more than the bank could stand, were not some provisions made to indemnify.

How necessary, then, not only to apprehend and punish the criminal, but to make provision for the loss and damage sustained. Statistics show the loss to banks and bankers from burglary and robbery is greater than from any other outside cause. To remain over night without fire protection, notwithstanding the usual excellent construction of bank buildings, would be considered very poor business judgment. To build your dwelling or your bank building absolutely fire-proof is not generally accounted economical. The fire insurance companies save the investment and fully protect. Life insurance is now considered the duty of every man having any responsibility whatever, and is growing more

popular every day. We insure against loss of time from accidents or sickness, against loss from windstorms, tornadoes, all recognized as legitimate, and covering a hazard which every prudent man knows is folly to ignore. Then why not apply the same rule to our banks, thus securing that absolute safety so essential to the success of any institution where ready money accumulates? A successful business man and a banker once made this statement: "Any business which could not afford to carry insurance was unprofitable and should be discontinued." The merchant who suffers loss from fire in this day and age of the world without ample insurance protection, receives little sympathy, and in view of statistics showing the large amount of losses to banks and bankers by burglary and robbery, and the many successful attacks near home with which we are all so familiar, would not the management of any institution suffering loss from this cause be subject to criticism if such loss should occur and no provision having been made for full indemnity? No matter if the bank is able to stand the amount taken, it simply means just that much actual loss to the stockholders.

Even though the warehouse and shop is of so-called fire-proof construction, the fire insurance policy is by no means ignored. The better the construction of the building the less the rate, but the necessity for the policy is not lost sight of and is as carefully looked after as any detail of the business.

The same line of reasoning applies to the bank and its stock in trade, money and securities. Anything and everything which throws around the assets of any financial institution an additional degree of safety should demand careful consideration and encouragement by the banker.

To meet the demands created by the use of the liquid explosive, nitro-glycerine, safe-makers are giving their attention to securing the safe door

THE NATIONAL...
SAFE AND LOCK CO.
 CLEVELAND, OHIO,
 MANUFACTURERS OF
THE NATIONAL
CANNON-BREECH
SCREW DOOR
BANK SAFE,

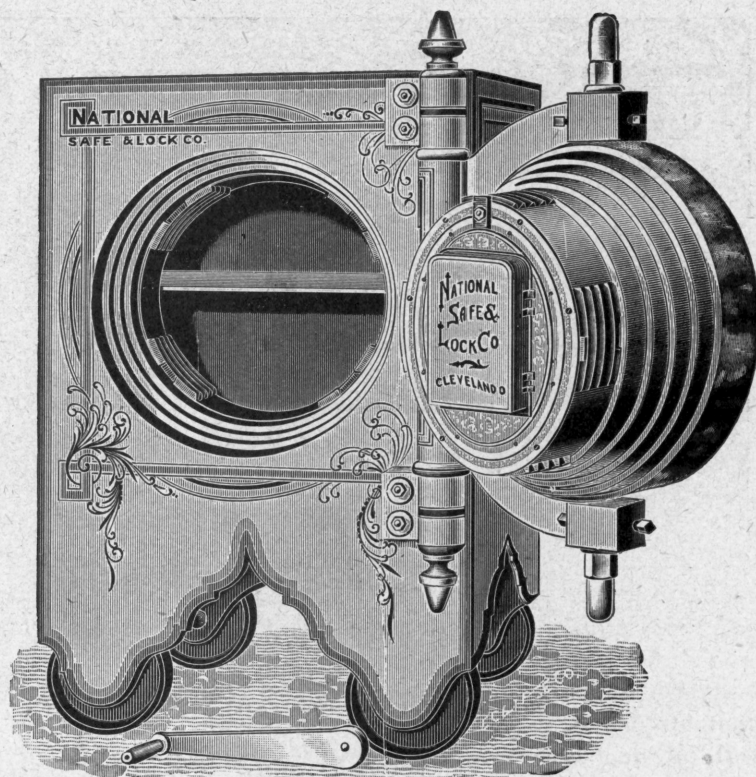
ABSOLUTELY BURGLAR PROOF.

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



against introducing nitro-glycerine around it. This requires such workmanship in fitting, packing, etc., as to most securely hinder the entrance of liquid between the door and its jamb, involving a principle of construction entirely different from that having in view the prevention of inserting gunpowder around the door, and only safes built in recent years are available for the bankers' use. As a matter of fact, any safe built more than ten or fifteen years ago offers but little protection against a burglar using nitro-glycerine.

The banker must therefore consider this feature of bank safes and secure a safe that meets the requirements as best it may. No bank is justified in using a safe not constructed to furnish the most possible obstruction to liquid explosives. Now and then a banker conceives the idea that he can use "any old box of a safe," and then by insuring have full protection. This is all an error, and it will prove disastrous to the bank. Burglars and robbers will look for and attack any bank so doing.

The banker is no more justified in being careless in protecting his funds because insured against the safe-cracker than the merchant would be justified in being careless about fire, proper chimneys on his building, etc., because he has fire insurance. The bank needs the best safe its condition justifies, and in no case should it be a safe of old style, and therefore an easy mark for the burglar using nitro-glycerine. If your safe was built prior to about 1885, it needs your attention in this respect.

To meet the needs of the banking business, the Bankers' Mutual Casualty Company was organized. While the bank safe has proven unequal to the demands of the bank for security of its cash on hand, this company has stepped into the breach by its simple form of insurance policy, so drawn as to cover the bank against loss by burglary and robbery, under all conditions and circumstances. This is a necessary part of good management in banking, and the most important forward movement, of recent years, in the banking business. It is not at all surprising that during the four years of its history the Bankers' Mutual Casualty Company has come to be so generally patronized by bankers. The company is now strongly entrenched in its business, has promptly paid all losses, in fact the fair treatment of its policy-holders is so exemplary that those who suffer loss under its policies are always its best reference and friends. The business is no longer an experiment, but carefully managed, along prudent lines, it is an established institution without an equal in its line or in the efficiency of its service to banks.

Some other companies have observed the success and merit of the plans of the Bankers' Mutual Casualty Company and are seeking to reap a profit at the expense of the banker. The company suffers nothing, however, in fact, it has more bank burglary business than all the others combined. In a spirit of extreme envy and even apparent hatred, these competitors have diligently circulated "screed"

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 SEPTEMBER 5, 1900.

... RESOURCES ...		
Loans,		\$1,956,583.04
U. S. Bonds,		250,000.00
Overdrafts,		7,290.74
Banking House,		63,541.29
Other Real Estate,		5,430.00
Stocks and Securities,		19,925.20
Premiums Paid,		5,800.00
Cash and Due from Banks and U. S. Treasurer,		1,079,402.01
Total,		\$3,387,972.28
... LIABILITIES ...		
Capital,		\$300,000.00
Surplus,		30,000.00
Undivided Profits,		18,797.92
Circulation,		90,000.00
Deposits,		2,949,174.36
Total,		\$3,387,972.28

printed matter prepared by themselves, attacking the company and its management. As the animus of all this is so plain it is scarcely worthy of notice. At most, their conduct advertises their own weakness, for if they were enjoying the confidence of bankers they would not attack the leading company. What is more, if they could make a true comparison favorable to themselves, they would refrain from the flagrant efforts to deceive. The very conduct and attacks of these competing companies, copying its ideas, are the very best of recommendations for the Bankers' Mutual Casualty Company. That company being so completely successful must expect as much, and no considerate banker will fail to see in this a stronger reason for placing his business with it. That the company pays no attention whatever to any such spite work is greatly to the credit of its management.

The Bankers' Mutual Casualty Company is managed by practical bankers, understanding the needs of the banking business. It merits and enjoys the confidence and esteem of bankers everywhere. Such will continue to be the case. Imitators cannot accomplish good for banks or themselves. Their work being pushed by agents with the sole aim of large commissions in view, they have nothing in common with the banker or banking requirements.

CURRENCY BY REGISTERED MAIL INSURED

While the Bankers' Mutual Casualty Company has furnished the much-needed service in the protection of banks against burglary and robbery, it has provided an equally valuable service for banks in the insurance of money and securities shipped by registered mail. This department of the company's business has been in active use for three years, and is moving millions of dollars every week.

The service is the equal of the express and saves 25 per cent. to 50 per cent. of the cost. Banks using the service remain its permanent patrons. Some of the leading banks now move all of their currency by this service.

CHICAGO BANK CONSOLIDATION.

As announced in former numbers of the THE NORTHWESTERN BANKER The Union National Bank of Chicago has been consolidated with The First National Bank of the same city under the name of the latter bank.

The First National Bank of Chicago is now the second bank in the United States in the amount of deposits carried, but in the number of accounts carried, the force of officers and clerks employed, and its complete organization, it is probably the first bank in the United States. From the September 5th statement we note that the bank had on that date deposits of nearly \$67,000,000, capital \$5,000,000, surplus \$2,000,000, and undivided profits \$1,264,531.

While in Chicago recently, Mr. Frank E. Brown, the assistant cashier, conducted the writer over the First National building and pointed out the changes that were being made to promote the comfort and convenience of their men and to promote greater efficiency in their work.

The management of the bank is conducted on the same broad and liberal terms in its relation to its employes that characterize its treatment of customers. The bank conducts its own restaurant—the equal of any in the city—where officers and clerks are furnished their lunch at the expense of the bank. The bank encourages its employes to save their money by paying them a larger interest on their savings than the bank gets by reloaning the money.

CAPITAL, \$100,000. SURPLUS, \$40,000.
 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, - - -	71.09	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.

In addition this is one of the first banks in this country to introduce a pension system for its employes. Thus again is disproved the populist idea that a bank is the local embodiment of a grasping, soulless and pitiless money devil.

IOWA BANKS FOR SALE.

Realizing that, for various reasons, many bankers desire to make changes either of location or of their bank holdings and that we are particularly well situated to accomplish the results they desire much better, more quietly, and quickly, than the parties themselves possibly could, we have increased our office force and have organized a department giving special attention to the **Purchase and Sale of Banks and Bank Stock.** All information imparted to us will be treated as strictly confidential when desired, and the benefit of our wide acquaintance with bankers throughout the Northwest and our experience in bank matters will be at the command of those wishing to buy or sell.

We now have several banks for sale and also have a number of parties desiring to purchase banks, bank stock, or an interest in banks. In writing us give full particulars of what you have for sale, statement of present condition of bank, or if wanting to buy, state as fully as possible the kind of town and bank you prefer, your banking experience, and what amount of money you could put in, what position you want in a bank, if any. We have frequent chances to form partnerships and parties with money to assist in organizing new banks where such would have good prospect of success.

Our charges will be reasonable for the service rendered.

We now have for sale four Iowa banks and one in Nebraska; the latter is in one of the best eastern counties of the State. Deposits run from \$40,000 to \$50,000. Price of this bank is \$15,000.

One of the Iowa banks, with deposits of from \$55,000 to \$65,000, with a branch bank near enough to be easily handled, with deposits \$20,000 to

\$25,000; the two can be bought for about \$15,000 or \$1,000 for the branch bank. Another, with deposits \$30,000 to \$35,000, with frame bank building, dwelling and good will, can be bought for less than \$6,000.

Another with deposits \$35,000 to \$40,000, good two-story brick bank building, bringing in a rental sufficient to pay good interest on the investment, can be bought for \$6,000.

We have several parties with money who want larger banks than any of these, and we would be pleased to hear from any parties desiring to sell larger banks, or an interest or stock in larger banks, at once. Address,

NORTHWESTERN BANKER, Des Moines, Iowa.

ANOTHER IOWA BANK SAVES TIME.

The First National Bank of Waterloo is the latest bank to purchase a "Burroughs Registry Accountant" or adding machine, made by the American Arithmometer Co. of St. Louis. A large number of these machines have been put into the banks of Iowa and other Northwestern states and we have yet to hear of one that did not do all that was claimed for it. It is by far the best adding machine on the market and its use will be found profitable by even small banks. THE NORTHWESTERN BANKER has been the means of securing the introduction of this time-saving device in many banks and does not hesitate to recommend it in the strongest terms. A test was made at the Waterloo bank with a column of four figures three yards long, and after the clerks had spent several hours footing up, the machine result was found to be correct.

"OPPORTUNITIES"

Is the appropriate title of a little book recently issued, containing a concise description of the towns along the line of the Northern Pacific Railway in Wisconsin, Minnesota, Manitoba, North Dakota, Montana, Idaho and Washington, where business openings can be found at the present time. Full

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,

WEDNESDAY, SEPTEMBER 5, 1900.

. . . . Resources Liabilities	
Loans and Discounts,	\$16,794,438.72	Capital Stock Paid in,	\$ 2,000,000.00
Other Stocks and Bonds,	825,000.75	Surplus Fund,	500,000.00
U. S. Bonds to secure Circulation,		Undivided Profits,	175,838.95
Overdrafts,		Circulation,	1,500,000.00
Real Estate,		Deposits,	31,094,947.21
Due from Banks and U. S. Treasurer,	\$8,593,627.14		
Cash,	7,497,765.34	Total,	\$34,820,786.16
Total,	\$34,820,786.16		

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

particulars are given of the existing conditions in these places, and persons contemplating a change of location for any commercial enterprise will find in this work a mine of valuable information. Copies will be sent free upon application to C. W. Mott, General Emigration Agent, N. P. Ry., St. Paul, Minn.

DO YOU NEED A BANK SAFE?

While in Chicago recently the writer called on Mr. Fred Schrauder, manager of the Chicago branch of the National Safe and Lock Co., Cleveland, Ohio, the manufacturers of the famous burglar proof, Cannon-Breech Screw Door Safe. Mr. Schrauder said they had sold a large number of these safes and that the demand was increasing. Competent critics have pronounced this the best safe made for banks, and they are evidently fast learning this fact. We are glad to note the success of Mr. Schrauder and the Cannon-Breech Safe, for we believe it to be the best and cheapest safe on the market.

A NEW PRACTICAL IDEA.

We call the attention of our readers to the advertisement of the Swinging Typewriter Stand Co., Toledo, Ohio, sole manufacturers of the "Melchior" Improved Swinging Typewriter and Telephone Stand, which appears on another page. This device is worthy the careful consideration of every user of a typewriter, as it possesses all the practical advantages claimed for it, and is sold at a price within the reach of all. Descriptive matter will be sent to any address on receipt of request, by postal card or letter.

Hans Boysen has resigned his position with the Cedar Falls National Bank and accepted one with the Leavitt & Johnson National Bank at Waterloo.

DAKOTA NEWS AND NOTES.

The State Bank of Henry, S. D., capital \$5,000, is a new incorporated bank.

The Tabor State Bank at Tabor, N. D., has been incorporated; capital \$5,000.

The State Bank of South Shore, S. D., with a capital of \$6,000, has been incorporated.

The Sioux Falls banks closed at noon Tuesday, September 10th, in consequence of its being "Roosevelt Day."

A final dividend of 8.4 per cent. has been declared by the Comptroller of the Currency in favor of the creditors of the insolvent Dakota National Bank of Sioux Falls, S. D., making in all 88.4 per cent. on claims proved amounting to \$173,308.12.

The First National Bank, Carrington, capital \$25,000. Chas. H. Davidson, Jr., President; G. S. Newberry, Cashier, and First National Bank, Williston, capital \$25,000. Chas. H. Davidson, Jr., President; W. H. Denny, Cashier, are new North Dakota national banks.

E. C. Tourtelot, receiver of the Grand Forks, N. D., National Bank, has tendered his resignation, to take effect as soon as his successor is appointed. Mr. Tourtelot goes to Chicago to take charge of the office work of the new Featherstone Foundry and Machine company, organized by former Comptroller Eckles.

BOOK REVIEW.

Since adventuring into Egypt in quest of the raw material of which fiction is made, Mr. Gilbert Parker's Canadian fields have been lying fallow. He returns to them, however, with new vigor, and even fuller power. "The Lane That Had No Turning" is remarkable for its honest strength, thorough originality and absorbing interest. The scene of the story is Pontiac (whither Valmond came) and the period the middle fifties. The leading characters are Madelinette, a famous singer, and her husband, Seigneur of Pontiac, for whom she dares all and risks all. The story will begin in *The Saturday Evening Post* for September 29th, and run through five numbers.

ESTABLISHED 1856

CAPITAL, \$50,000.00

Iowa Printing Company

Des Moines, Iowa

Until January 1, 1901, we make a special price for Draft Registers (three forms), Certificate Registers (Time and Demand), Remittance Registers, Collection Registers and Discount Registers, of

... 80 Cents Per Quire ...

Each quire contains eighty pages and registers 4,000 items. We carry these books in any size desired. Printed on Ledger Paper, well bound and popular forms. Samples sent. We make a specialty of furnishing COMPLETE OUTFITS FOR NEW BANKS, and will be pleased to have a representative call, or quote prices by mail.

IOWA PRINTING CO.

CEO. H. RAGSDALE, President

JAMES A. HALL, Sec.

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.

Winneshiek County Bank says prospects good.

The Brighton State Bank has put in a set of safety deposit boxes.

A new metal ceiling has been put in by the State Bank of Bloomfield.

Sioux City bank clearings from September 1st to 15th were \$1,224,736.89.

The First National Bank of Lake City has added \$20,000 to its circulation.

The First National Bank of Algona is increasing its circulation by \$13,600.

The Security National Bank of Sioux City has deposits of close to \$1,700,000.

A. A. Bamford has resigned as cashier of the Prescott State Savings Bank.

Bank of Manson, Calhoun county, says that prospects for fall business are good.

F. M. Leet, cashier of the Commercial Bank of Audubon, was a State Fair visitor.

Wapello State Savings Bank, Louisa county, report the prospect for fall business good.

The Merville Bank, Merville, Woodbury county, reports prospect for fall business good.

September 5th the Continental National Bank of Chicago had over \$31,000,000 of deposits.

Cashier H. R. Long of the Bank of Yetter, a new town, has just completed a new residence.

F. A. Clark, of the Citizens Bank of Havelock, is recovering from a long and severe illness.

The deposits of the Peoples Trust and Savings Bank of Clinton, Iowa, are over \$3,408,000.

If you are going to the Richmond convention join the Iowa party. Write us for full particulars.

O. E. Dutton, cashier of the First National Bank of Manning, has been having an Eastern tour.

State Central Savings Bank of Keokuk, Lee county, says that the prospect for fall business is good.

West Branch State Bank, Cedar county, report prospects for all business in that locality good.

The First National Bank, Chariton, Lucas county, says that the prospect for fall business is good.

The Citizens' State Bank of Eagle Grove, Wright county, reports good prospects for fall business.

The Shelby County State Bank has deposits of over \$250,000 and still growing. Surplus \$10,000.

First National Bank, Mason City, Cerro Gordo county, reports prospects for fall business "O. K."

Citizens Bank, Mitchellville, Polk county, reports that the prospect for fall business was never better.

The Harlan Bank at Harlan reports the prospect just fair, deposits heavy, demand for money only fair.

Emory Kenedy of the American Savings Bank, Des Moines, is having a vacation at Denver and vicinity.

Farmers' Exchange Bank, Steamboat Rock, Hardin county, say the prospect for fall business was never better.

Bank of Hampton, Franklin county, says that prospects for fall business are fair. Only trouble is too much money.

The last statement of the First National Bank of Milford shows a very healthy condition. Evidently well managed.

The Toledo Savings Bank, of Toledo, now has a surplus of \$25,000 and deposits of \$227,000 on a capital of \$50,000.

The Bennett Savings Bank at Bennett, has been enjoying a very good business, showing substantial gains all round.

T. P. Hermanson has resigned his position as cashier in the Roland Bank. He is seeking to be elected auditor.

James O'Donnell, an old and respected citizen, one of the pioneer bankers of Cherokee, died in that city a short time ago.

The Citizens' State Bank of Spencer now has deposits over \$144,000—capital \$25,000, surplus and profits nearly \$7,500.

Geo. N. Morris, cashier of the Valley Bank at Coon Rapids, and his brother Frank, have bought a bank in South Dakota.

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, SEPTEMBER 5, 1900.

ASSETS.

Loans Secured by Mortgages.....	\$4,098,395.01	
Loans Secured by Collateral, Bonds, etc.....	1,770,611.02	
Total Loans.....		\$5,869,006.03
Cash on Hand and in Banks.....	\$626,386.84	
Cash in Transit.....	148,020.21	
Total Cash.....		774,407.05
Real Estate and Furniture, Fixtures.....		75,422.15
Total Assets.....		\$6,718,835.23

LIABILITIES.

Deposits.....	\$5,963,645.89	
Capital Stock.....	500,000.00	
Surplus.....	100,000.00	
Undivided Profits.....	155,189.34	
Total Liabilities.....		\$6,718,835.23

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

H. N. Silliman, cashier State Bank of Cedar Falls, Black Hawk county, says: "Outlook for fall business is very good."

With deposits of \$618,084 the Iowa State National Bank of Sioux City had, cash and exchange on hand, September 5th \$295,179.

Mr. Arthur Bailey, with the First National Bank of Charles City, was recently married to Miss Cora Dorcas of Tipton, Iowa.

The German Bank of Walnut has been making some improvements to its banking rooms, adding much to their convenience.

September 5th the Northwestern National Bank of Sioux City had deposits of nearly \$690,000; surplus and profits of over \$23,500.

Attention is called to the very fine statement of the Cedar Rapids National Bank which will be found on another page of this issue.

W. J. Murray, cashier of the First National Bank of Eldora, reports business very good and prospects for fall business never better.

There is to be another bank at Sheffield, making three. Two banks can do pretty well and make money but three are too many.

We could direct a married German of 25 or over who has good recommendations and some banking experience, to a good position.

Roy Armstrong, who has been employed at the Creston National Bank, has been united in marriage to Miss Ethel Dague, of Osceola.

Mr. Chas. E. Walters, ex-state bank examiner, from Omaha, was in the city on business recently, and remained over for the Shrine meeting.

D. M. McFadden, cashier Taylor-McGowen Bank of Bloomfield, Davis county, in a recent letter said: "We think THE BANKER is all O. K."

John Wilson, cashier Bank of Reinbeck, Grundy county: "Prospects good. All classes of people and business in a prosperous condition."

J. J. McFaul, who has accepted a position as assistant cashier in the bank at Elma, has been principal of the Lawler schools for some time.

K. C. Gillett, formerly cashier of the Farmers' Savings Bank of Packwood, is now assistant cashier of the Logan County Bank at Sterling, Colo.

THE BANKER has recently had a pleasant call from J. E. Park, for years identified with banking at Wilton Junction. Money is very plenty in that section.

The five Sioux City national banks had, September 5th, deposits of over \$4,800,000; including the Live Stock National Bank they were \$5,206,466.

Ferguson & Despres have sold their bank at Elma to Shaffer Bros., and F. W. Brown of New Hampton. Sam Despres, Jr., continues as cashier for the firm.

THE BANKER has lately had the pleasure of a visit from W. E. Briggs, cashier of the Madrid State Bank, who reports business very good at that point.

Cashier H. R. Dennis of the Peoples Bank at Blockton was a recent caller who reported crops and business and outlook for the fall and winter splendid.

A. C. Prime, owner of the Exchange Bank at Mitchell, Mitchell county, says with good crops and prices our prospects are good for a nice fall business.

Chas. J. Seeds, cashier of the Delaware County State Bank of Manchester, was married to Miss Margaret Thompson at that city, since our last issue.

The First National Bank of Thompson, with \$50,000 capital, has nearly \$200,000. Its loans and discounts would indicate a good demand there for money.

Ida County Savings Bank, Ida Grove, says the prospect for fall business is good. There will be considerable demand for loans on cattle in that vicinity.

Earl Ogden will succeed J. W. Young as cashier of the Martinsburg Bank about October 1st. Mr. Young has accepted a position in a bank at Hillsborough.

Edwin Delahoyde, cashier Exchange Bank, Exira, Audubon county, writes: "Prospect for fall business is very good. Demand for money at present very slow."

The postal receipts at Des Moines aggregated \$25,000 in August as against \$22,439 in the corresponding month of last year, an increase of \$2,561, or 11.4 per cent.

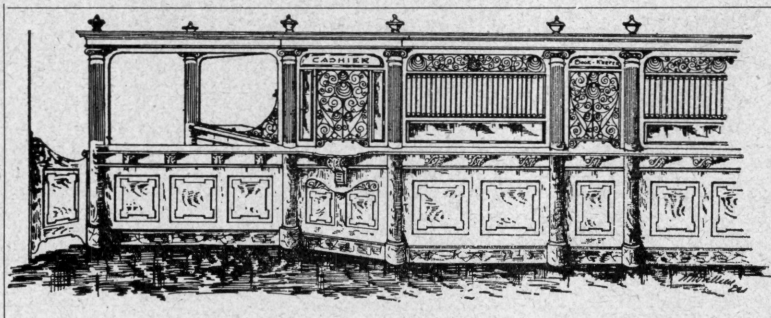
E. C. Pfaffle has entered upon his duties as cashier of the German-American Savings Bank of Le Mars, and his many friends are pleased to see him in his present position.

The Battle Creek Savings Bank, September 5th, had deposits of nearly \$200,000 and a capital of \$25,000 with undivided profits of nearly \$7,000. Cash and exchange \$55,000.

J. E. Sogard, cashier of the State Bank of Stanhope, Hamilton county, reports prospects good.

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.

Small grain damaged by rain but everything points to a bumper crop of corn.

We are pleased to note the growth of the First National Bank of Perry since J. M. Woodworth has been its cashier. The deposits are now \$326,000. Everybody feels good there.

Abel Anderson, president of the Northwestern National Bank of Sioux City, had an attack of appendicitis at Hot Springs, S. D., recently and is just getting back to business again.

Citizens State Bank, Oakland, September 5th, had deposits of \$150,000 against deposits of \$77,000 three years ago, a gain which should be very satisfactory to the officers and stockholders.

Des Moines bank clearings increased over 65 per cent. for the week ending September 1st, which was more than double the increase of any and all other points in the United States.

O. E. Dutton, cashier First National Bank of Manning, has returned from his summer outing at Asbury Park, New Jersey. Mr. Dutton while in the East purchased a \$1,000 automobile.

A. E. Stocker, second assistant cashier of the Okaloosa Savings Bank, Mahaska county, says business in that locality is good and a very flattering prospect for better business in the future.

The Merchants National Bank of Burlington shows deposits of \$838,000 and surplus and profits of \$46,000. Evidently cashier Edwards and president Barhydt are doing a satisfactory business.

A prominent Davenport banker reports: "Our business men in Davenport both wholesale and retail report an increase over last year of 25 to 40 per cent. Our manufacturers show a large increase."

An attempt was made to rob the bank at Sheldahl again, but the robbers only got \$2 and then they were frightened away. About two months ago robbers got away with \$1,600 from the same bank.

Jos. McEwen, assistant cashier Plover Savings Bank, Pocahontas county, says the prospects for fall business were never better. Farm lands have advanced \$5 to \$10 per acre in the last six months.

W. H. Bailey, manager of the Clearing House Association at Sioux City, informs us that the clearings

for the month of August were \$4,181,700 75, against \$3,293,410.65 for the corresponding month last year.

E. W. Birdsall, cashier State Bank of Dows, Wright county, says: "Prospect for fall business was never better. Magnificent crops in this section. Dealings in cattle and sheep and demand for money good."

The Citizens' Bank at Churdan, which was destroyed last spring by fire, has been replaced by a magnificent new building, and Banker C. J. Martin is now transacting business over the counters of his new bank.

Exchange Bank of Springville, Linn county, says that "the prospects for the banking business is good." This bank is owned by J. S. Butler & Son. Was established in 1878 and now has a cash capital of \$75,000.

Grant M. Bigelow, assistant cashier of the First National Bank of New Hampton, writes: "The prospect for fall business is very good. Money plenty and deposits on the increase. Demand for money improving."

The Des Moines Rubber Stamp Works are furnishing to the Iowa National Bank of Des Moines a large number of handsomely gotten up rubber dating stamps. Their work is not excelled by any in the country.

A. J. Mathias, cashier Keokuk Savings Bank, reports: "Business with us is good. Our funds are fairly employed. Business conditions average well with former years and the outlook for fall trade is full of promise."

Chas. Pasche, cashier of the Iowa National Bank and manager of the Davenport Clearing House advises us that the clearings of the banks at that city for August were \$3,976,915.00 as against \$3,807,580.00 for August 1899.

H. J. Nietert, president Exchange Bank, Walker, Linn county, reports: "The crops among the farmers are the best for a number of years in this locality. Prices good; money plentiful. Prospects for fall business good."

Iowa National Bank of Davenport September 5th with a capital of \$100,000 had deposits of over

WITH A PAID UP CAPITAL OF \$300,000.00

... DEPOSITS NEARLY \$3,400,000.00

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.	

\$1,200,000. Cash assets of \$540,000. The statement as published in this number shows a handsome increase over a year ago.

F. W. Curtis, assistant cashier Dunlap Bank, Harrison county, says business prospects are good. Average corn crop, and thinks prices will be good. Interest is very low. They are loaning most of their funds at 7 per cent.

H. A. Sweigard, cashier State Savings Bank, Goodell, Hancock county, writes: "Our business is very good. Prospects were never better than now. Deposits are good and enough demand for money to employ all our surplus cash."

The Commercial State Bank of Essex, Page county, reports the prospects for fall business as fine. Their deposits \$143,000 now, being lower than they were some time ago, indicating a demand for money. Their loans, \$120,000.

We are informed by S. A. Darland, cashier, that the bank of Searsboro, mentioned in the July *BANKER*, was opened on the 27th of August and that business has far exceeded their expectations. Deposits are much better than they anticipated.

H. A. Sweigard, cashier State Savings Bank, Goodell, Hancock county, says: "Our business is very good and prospects for fall business were never better than now. Deposits are good and demand for money to employ all our surplus."

Ed. Pfaffle, for the past six years clerk of the district court, succeeds H. M. Finney as cashier of the German-American Savings Bank of Le Mars. Mr. Finney goes to North Carolina as manager of a large furniture manufacturing establishment.

The management of the Farmers and Merchants Bank at Van Wert now own one-half of the capital stock of the Bank of Pleasanton, each of the banks having a very satisfactory patronage—the Van Wert bank closed its third year September 1st.

Miller & Thompson, proprietors of the Lyon County Bank, Rock Rapids, says: "The prospects for business this fall appear to be good. Our small grain is fairly good and corn never was better. Deposits are about 30 per cent. larger than last year."

John J. Large, cashier of the First National Bank at Rock Valley, Sioux county, writes: "Prospects for fall business are bright. During the past year our deposits have increased 135 per cent., loans have in-

creased 75 per cent. 80 per cent. of our deposits are subject to check and the balance are certificates drawing interest."

The First National Bank of Waterloo made a strong statement September 5th. With capital of only \$50,000, it has surplus and net profits of \$87,000; deposits, \$575,000; loans, \$473,000. Cashier Frank J. Eighmey has a good bank, well managed.

Thomas Officer, senior member of the private banking firm of Officer & Pusey, at Council Bluffs, died September 12th. He had been engaged in banking at Council Bluffs since 1856, his bank being the only one out of seventeen to weather the panic of 1857.

The safe of the Fort Dodge Savings Bank, with \$30,000 in it, had to be shipped to an expert at Dubuque recently to be opened, the locks refusing to work. The expert had been at Fort Dodge, but with the tools at his command there could not open the safe.

The report of the Merchants National Bank of Burlington is an exceptionally fine one. Resources of \$1,083,205.95; the largest in the history of the bank. Their deposits are nearing \$850,000. Cashier Edwards has good reason to feel proud of the statement.

A. M. Henderson, cashier Marengo Savings Bank, Iowa county, reports: "Banking business in this locality is very good this year. Deposits continue to grow, a good healthy demand for money, and the year no doubt will make the best showing of any since '90."

John Zurawiski, cashier Farmers' State Bank of Dyersville, Dubuque county, reports: "Business outlook for fall is excellent. Deposits increasing steadily. Good demand for money. Corn crop here the greatest in years, and price for hogs (our main crop) good."

The German Savings Bank of Davenport has gained over \$226,000 in deposits since last report—now having \$5,963,645.89, with capital at \$500,000; they have a surplus and net profits over \$255,000. Their statement on another page shows this bank in splendid condition.

The Citizens State Bank, Eagle Grove, at the close of business September 5th had deposits of about \$275,000 with cash assets over \$105,000. This is a very strong bank. Among the directors are Homer A. Miller, cashier of the Des Moines Savings Bank;

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, September 5, 1900.

RESOURCES.

Loans and Discounts	\$ 639,364.20	
Overdrafts	1,893.29	
Municipal Bonds, at par	9,400.00	
Real Estate.....	18,000.00	
U. S. Bonds, at par	\$230,000.00	
Due from Banks	874,484.12	
Cash and U. S. Treasurer	109,757.86	1,214,241.98
Total.....		\$1,882,899.47

LIABILITIES.

Capital	\$ 100,000.00	
Surplus and Profits, net	57,695.03	
Reserved for Taxes	3,300.00	
Dividends Unpaid	355.00	
Individual and Bank Deposits	1,560,549.44	
United States Deposits	61,000.00	
Circulating Notes.....	100,000.00	
Total.....		\$1,882,899.47

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.

and Webb Vincent of the First National Bank of Fort Dodge.

A bill of sale from the Des Moines Lithographing company to L. C. and Robert E. Sutherland, proprietors of the well known Iowa Lithographing Co., has been filed, the consideration being \$5,000. The entire plant of the Des Moines Lithographing company is included in the bill of sale.

We congratulate the German Savings Bank of Davenport upon being the successful bidders for the purchase of Davenport school bonds to the amount of \$53,000. They bid against ten of the largest concerns of other cities and were awarded the bonds drawing 4 per cent. for a premium of \$1,215.00.

Judge F. H. Helsell, cashier of the Bank of Sioux Rapids and connected with a number of other good banks in that vicinity, delivered an oration at Pocahontas when that town celebrated the arrival of its first passenger train. Judge Helsell is one of the most pleasing speakers in the Northwest.

I. H. Sears, president Scott County Savings Bank, Davenport, writes: "Regarding the prospect for fall business, will say, that in view of the large crops we have been favored with in this locality, and from other information we have been able to obtain, we would consider the outlook very fair indeed."

T. G. Brayner, cashier Newhall Savings Bank, Benton county, reports: "Prospects for fall business is very good. Our deposits are 315 per cent. more than they were when Bryan was fighting his 'first battle'. Crops here are excellent and prices are good. Everybody is happy and good natured."

C. McKeen Duren, president of the Hardin County

Bank at Eldora, writes us "that farmers are prosperous. Demand for money has been light. Many are paying off debts. So much Eastern money has been loaned that rates are lower. Local capital must be loaned so that the capitalist, after paying his taxes, has about 3½ per cent. left."

Cracksmen blew open the safe and wrecked the building of the Clare State Bank September 19th, about 1 o'clock in the morning. Clare is a small town fourteen miles south of Fort Dodge and there was a race meet being held. The robbers were frightened away before securing any plunder. Over \$40,000 was deposited in the bank.

Cashier Harry T. Blackburn of the Iowa National Bank of Des Moines is distributing to the correspondents of that bank a very neat rubber dating stamp which cannot fail to be useful and appreciated. As will be seen by reference to their card on front page of THE BANKER this bank's deposits keep increasing and are now nearing \$1,200,000.

H. C. Graff, cashier Granville Exchange Bank, Sioux county, reports: "The prospects for a good fall business were never better. Even now there is a healthy demand for money with considerable spoken for September, mostly for feeding purposes. With our big corn crop we look for more cattle to be fed in this vicinity this fall than ever before."

The First National Bank of Newton, Jasper county, writes: "Deposits, \$235,000; loans, \$220,000. Five cent cattle and five cent hogs are making money for our farmers. Fair demand for money. Nearly everyone seems confident the present prosperous conditions will not be reversed in November, when Iowa

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.

Accounts of Banks received on liberal terms. A large list of par points in Iowa, Minnesota, Dakota, and Nebraska. Collections carefully and promptly made.

CONDENSED STATEMENT SEPTEMBER 5, 1900.

ASSETS:

Bills Receivable.....	\$	419,879.76	
Banking House.....		18,457.50	
Real Estate.....		39,238.57	
Redemption Fund.....		2,500.00	
United States and Iowa County Bonds at Par.....	\$	101,850.00	
Cash and Deposits in other Banks.....	\$856,773.32		958,623.32
			\$,438,699.15

LIABILITIES:

Deposits.....	\$1,184,715.57	
Circulation.....		50,000.00
Capital and Profits.....		203,983.58
		\$1,438,699.15

OFFICERS:

JAMES F. TOY, PRESIDENT.

A. GRONINGER, VICE-PRESIDENT.

T. A. BLACK, CASHIER.

I. C. BRUBACHER, ASST. CASHIER.

puts up 75,000 in favor of sound money and good business."

There is no truth whatever in the report that two Farmington banks are in an unsafe condition. The Van Buren County Bank will merge into a National bank and the Farmers Savings Bank will continue as it is. Both banks are backed by wealthy farmers in that locality. The latter bank lost about \$6,000 by a bank robbery early this year but this amount has been made good.

J. A. S. Pollard, cashier of the Ft. Madison Savings Bank, the man who made that fine speech at the Des Moines bankers' convention will open the discussion, at the Richmond convention, of the subject "Public Opinion and the Banks." With Mr. Pollard's remarks and Mr. Henry's usually happy report from Iowa the state will be well taken care of. By the way, are you going?

H. J. Snover, cashier Maple Valley Savings Bank of Battle Creek, Iowa, says of THE BANKER: "This is one bank publication that we feel is worth the price to us." We thank Cashier Snover for his kind words. They are fully appreciated. Will say the same of B. W. Seaward, Jr., cashier of the Bank of Bellevue, who also is one of a large number to show their appreciation of our efforts.

The wedding is announced on the 12th inst. of Miss Josabel London to Mr. Elbert A. Read, both of Shenandoah, Iowa. Mr. Read is the cashier of the First National Bank of Shenandoah and is also interested with his father in Read's Bank of Coin,

Iowa, of which he is vice-president. They will be at home after November first in the fine new home Mr. Read is building in Shenandoah.

Jno. F. Gutz, cashier Pomeroy State Bank, Calhoun county, writes: "Crops of all kinds are good in this county and prospects for a good fall business never better. Demand for money is increasing." This bank had when making its last report nearly \$96,000 of deposits and various other items in its statement shows the bank in a very nice, clean condition with quite a healthy undivided profit account.

THE BANKER recently had a pleasant call from Wm. L. Gund, cashier of the Bank of Marcus, and A. D. Robertson of the Washta State Bank, each of whom report great prosperity in the Northwestern part of Iowa and more money on hand than can be profitably loaned. Not the usual number of cattle being fed in that section, farmers thinking that stockers and feeders were held too high early in the season.

Des Moines capital will handle the entire issue of \$300,000 worth of Polk county court house bonds. The Iowa National Bank of Des Moines being the successful bidder over parties from Toledo, O., Chicago, etc. The bonds, 3½ per cent. semi-annual, are taken at a premium of \$227.00. This transaction speaks well for the enterprise and loyalty of the bank and for the financial condition of Des Moines institutions.

I. B. Santee, cashier Danbury State Bank, Danbury, Woodbury county, says: "Crops in Northwest-

—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

Fine and Medium
House and Office
Furniture...

Largest Stock in the State.

CHASE & WEST, Des Moines, Iowa,
WE PAY FREIGHT. ...712 & 714 Walnut St.

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.

WM. H. BRINTNALL,
President.
JOHN BROWN,
Vice-President.
WM. A. TILDEN,
Cashier.

THE DROVERS NATIONAL BANK, UNION STOCK YARDS, CHICAGO.

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

Capital,
\$250,000.00.
☼
Surplus
AND
Profits,
\$203,000.00.

every county in Iowa to make loans and write business. It is an old line legal reserve company, with a capital of \$100,000.00, organized under the laws of Iowa. Its guarantee on maturity of gold bonds endowment policies is larger than that of any other life insurance company. Write the home office, Equitable Building, Des Moines, Iowa, for particulars.

W. B. Whiting, cashier of the Whiting Bank, Monona county, says: "Business good; prospects never better. Deposits have doubled since two years ago. Money a little weak this summer but it's going out now at a good rate of interest. Almost every farmer is either putting up a house, barn, or corn crib, and has money in the bank to pay for the same. Many farm loans have been paid off this year. Bountiful crops and lots of cattle feeding."

F. L. LaRue, president of the Corning State Sav-

ern Iowa have never been better and we believe the prospects for fall business are very good indeed. Real estate has advanced from \$10 to \$15 per acre in the last year and there is considerable changing hands. Farmers are improving in the way of buildings and everything is in a very prosperous condition. The usual stagnation of business owing to a national campaign does not seem to exist this year."

BANKERS' NOTICE: The Mutual Life & Trust Company of Des Moines desires a good agent in Adams county, in a recent letter says that prosperity is "rampant" in that section. Rampant is a good word for the financial condition in Iowa. There seems to be no stopping it. It is all over the state, probably to a greater extent than was ever known before in the history of this or any other country. F. L. LaRue is president; E. A. Scholz, vice president, and W. H. Clark, cashier of the Corning State Savings Bank.

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.

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P. M. STARNES, Secretary. GEO. E. PEARSALL, Treasurer.
F. A. DURHAM, Ass't 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; Dr. S. J. Patterson, Cashier Dunlap Bank, Dunlap, Iowa; Lewis Haas, Cashier Woodbine Savings Bank, Woodbine, Iowa; A. S. Stults, Des Moines, Iowa.

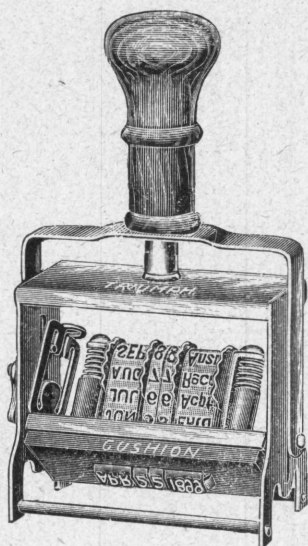
DO YOU WANT to own a 10-Year Gold Bond? DO YOU WANT to pay for it in installments? DO YOU WANT to have your unpaid installments canceled at your death, and one-third more cash than you have paid given your family or estate? DO YOU WANT an investment which will be as safe as Iowa farm mortgages can make,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



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 Handle, 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.



Hon. Jacob Sims, of Council Bluffs, has entered into partnership in Governor Shaw's law firm at Denison. The firm name is Shaw, Sims & Kuehne. Mr. Simms' time will be divided between Denison and Council Bluffs, at which latter place he is the senior member of the law firm of Sims & Blanchard. Mr. Sims has a large acquaintance in Iowa, and is every where recognized as a brilliant and successful lawyer. The bankers will remember his excellent address delivered at the Iowa State Bankers' Association at Mason City in 1898.

The First National Bank of Montezuma, Poweshiek county, on September 5th had deposits of over \$203,000. With loans over \$226,000. Cash assets nearly \$43,000. E. D. Rayburn, assistant cashier, informs us: "We are having fine demand for money at 8 per cent. Everything is in prosperous condition in this part of the state. Are loaning a good deal of money on choice cattle paper and find it to be a fine kind of paper to handle." The officers of the bank are Thos. Harris, president, A. F. Rayburn, vice-president, John Hall, Jr., cashier, E. D. Rayburn, assistant cashier.

To our inquiry as to the condition of bank matters, E. H. Rich, cashier of the First National Bank, Fort Dodge, enclosed the statement of their bank at the close of business September 5th which we cer-

tainly think is all the evidence necessary of the prosperity in Northwestern Iowa. The bank has capital of \$200,000, surplus and net undivided profits \$53,000, and deposits of nearly \$1,700,000, with nearly \$800,000 cash assets on hand. They have a circulation of \$200,000. The First National of Fort Dodge is recognized as one of the strongest banks of northwestern Iowa. Those interested in it are also interested in many of the smaller and very successful banks in that vicinity.

The statements made by the Des Moines banks are very creditable, indeed.

This is the season of the year when decreases are looked for, owing to the large demand for the movement of crops, etc., but as yet there has been no decrease in cash on hand, deposits or loans, but instead each shows an increase - cash on hand increasing \$1,570,202.96, deposits \$1,120,373.93 and loans \$1,114,061.98.

Nearly \$16,000,000 of deposits, loans and discounts of over \$11,500,000, cash and exchange of nearly \$7,000,000. The figures leave no doubt as to the position of Des Moines in the financial world. Not only the people of Des Moines but all Iowa can feel proud of the capital city and its banks.

August 20th the Commercial Savings Bank of Mil-

FRANKEL'S

THE BIG STORE OF LITTLE PRICES

DES MOINES, IOWA

Over 3 Acres of Bright, New Fall Merchandise Crowds "The Big Store"

TO AN OVERFLOW.

✉ Write for descriptions and prices of Ladies' Suits, Walking Skirts, Jackets, Furs, Etc.

✉ Write for prices of Men's Overcoats (including the swell Raglans) and Fine Suits.

✉ Write to the Mail Order Bureau for samples of New Fall Silks and Dress Goods—mailed free to any address.

If you want the best for the least cash outlay come or write to FRANKEL'S for it.

"MEET ME ON THE BALCONY"

"Quality Tells—Prices Sells"

ford, that for almost sixteen years has been one of the substantial institutions of the county and northwest Iowa, became a thing of the past and in its place the First National Bank of Milford came into existence. The First National opened its doors on August 20th and with the business of the Commercial Savings Bank which it succeeds, will grow in still greater favor. H. S. Abbott, the new cashier, has been connected with the bank as assistant cashier for five years, and is a rustler for business. The bank officers are as follows: President, P. Rasmussen; vice-president, M. L. Brown; cashier, H. S. Abbott, assistant cashier, Sam A. Schneider.

C. J. Wohlenberg, of the Holstein Savings Bank, Ida county, says: "In general, business has been very active during the past twelve months. The farmer has been mainly benefited through his enormous crops, and good prices for grain and stock. We never saw such a building boom amongst the farmers as this season; new large barns and dwellings are going up everywhere, and the price of land has increased in value from \$40.00 and \$45.00 per acre to \$50.00 and \$55.00, and several well improved farms have sold from \$65.00 to \$70.00 per acre. Money has been plentiful, and the outlook for the future does not seem to indicate any change in that respect, as our country is full of grain and stock. The cattle feeding for the approaching winter season will be a good average, it of course depending largely on the price asked for feeders."

D. H. Snooke, cashier Durant Savings Bank, Cedar county, writes that "the prospect for business in

the near future is very bright. We have recently organized another bank at Lowden, which will open for business about the 15th of September; capital, \$25,000. The following are the officers and directors: D. H. Snooke, president; H. M. Kemmann and Dr. De Fries, vice presidents; Charles Heiner, secretary; H. H. Peterson, cashier, together with H. O. Saunders, O. W. Schiele, William Sierkamp, Jr., August Meyer and William Kruchenberg, compose the board of directors." Cashier Snooke is making a good record. The report of the Durant Savings Bank indicates a very prosperous condition in that community. June 30th, with a capital of \$50,000, they had surplus and undivided profits of over \$28,000; deposits over \$435,000.

The following are new Iowa National Banks: First National Bank of Milford, capital \$35,000. P. Rasmussen, President; H. S. Abbott, Cashier. Conversion of Commercial Savings Bank.

First National Bank of Melvin, capital \$25,000.

G. Baldwin is Vice-President of First National Bank of Ruthven.

The National Bank of Brighton, capital \$25,000. M. C. Terry, President; ———, Cashier.

First National Bank of Hedrick, capital \$25,000. W. H. Young, President; J. T. Brooks, Cashier.

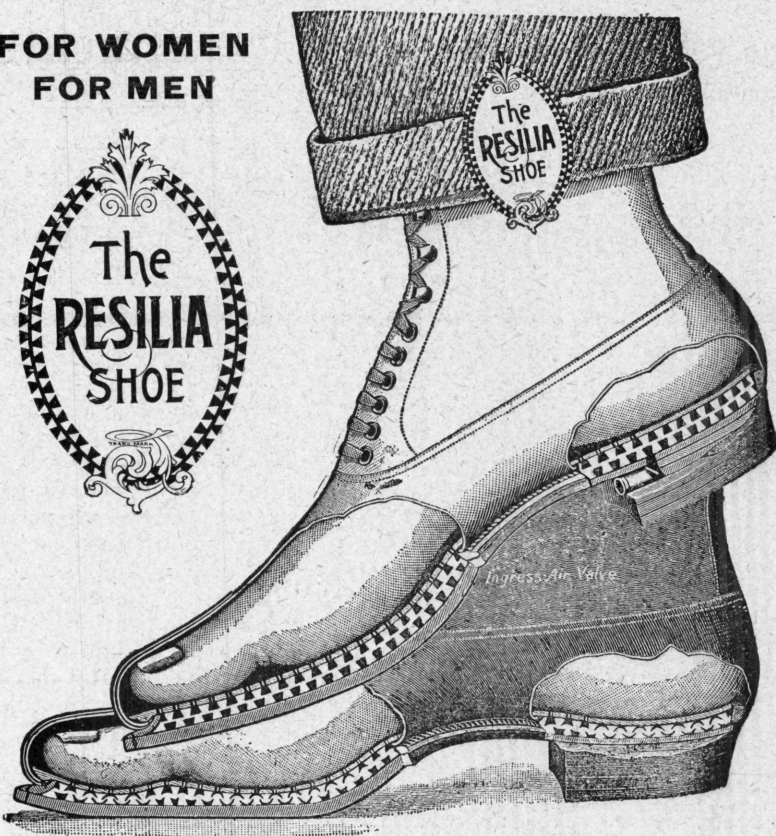
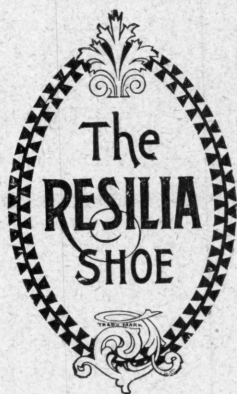
M. L. Brown is Vice-President and S. A. Schrieder, Assistant Cashier, First National Bank of Milford.

First National Bank of Graettinger has M. L. Brown, President; E. H. Donlon, Cashier, with a capital of \$25,000.

First National of Ruthven, capital \$25,000. M. L.

A SHOE THAT BREATHES

FOR WOMEN
FOR MEN



THE SOLE OF COMFORT

Rebounding Patent centre-sole.

Ventilates the shoe at every step.

Prevents jar to nerves and spine.

Conforms to every curve of foot sole.

Spreads wear uniformly over shoe outsole.

Soft under foot as a velvet cushion.

Flexible as a politician's promise.

Makes friends with your foot the first time you wear it.

Keeps the stocking dry; the foot healthy; the shoe shapely.

Best materials—quick service.

MAIL ORDERS RECEIVE
PROMPT ATTENTION

J. C. JOSLYN
MANAGER

Des Moines Store
510 LOCUST ST.

Brown, President; J. H. Thatcher, Cashier. Conversion of Iowa Savings Bank.

The First National Bank of Farmington, capital \$25,000. B. F. Ketcham, Kirk Meek, W. B. Seeley, John Lightfoot, J. A. Johnson, and J. M. Lapsley.

The following are new Iowa Banks other than National:

City Savings Bank of Bayard.

Hillsboro Savings Bank, Hillsboro, Henry county, capital \$10,000.

The new bank at Rake has opened for business. C. E. Gunhus, Cashier.

Geo. Wood, Jr., is soon to take charge of a bank at Ralston that Senator Garst is to establish.

Lytton Savings Bank, Lytton, Sac county, capital \$10,000. President, H. H. Fitch; Vice-President, N. J. Brockman; Cashier, F. Schug.

The Commercial Bank at Webster City, capital of \$25,000. Wm. Wilke, President; H. F. Wilke, Vice-President; John A. Wilkie, Cashier.

Citizens Savings Bank, Aryshire, Palo Alto county, capital \$10,000. President, J. J. Watson; Vice-President, J. S. Martin; Cashier, P. O. Brady.

Stout State Bank, Stout, Grundy county, capital \$27,500. President, John Vooge; Vice-President, Hagen Messemius; Cashier, B. Hessemius.

Lowden Savings Bank, Lowden, Cedar county capital \$25,000. President, D. H. Snoke; Vice-President, —; Cashier, H. H. Peterson.

Iowa State Bank, Mason City, Cerro Gordo county, capital \$50,000. President, Geo. W. Brett; Vice-President, M. C. Ketchell; Cashier, I. W. Keerl.

Security Savings Bank, Waterloo, Black Hawk county, capital \$50,000. President, J. T. Coolidge; Vice-President, W. F. Curtis; Cashier, F. Coolidge.

Citizens State Bank, Sumner, Bremer county, capital \$50,000. President, Chauncey Carpenter; Vice-President, R. D. McCook; Cashier, Nelson McCook.

State Bank of Gladbrook, Gladbrook, Tama county, capital \$50,000. President, J. M. Moeler; Vice-President, W. M. Achenbach; Cashier, Oliver Henderson.

Farmers Savings Bank, Centerville, Cerro Gordo county, capital \$15,000. President, Wm. Barrogy; Vice-President, W. E. Brice; Cashier, Thos. F. Fleming.

Dr. M. C. Terry will be President of the new Bank at Brighton and Frank R. Sage, of Washington, will be Cashier. It expects to be doing business in October.

Stockport Savings Bank. J. S. McKinney, of Fairfield, President; A. J. Jacobs, Vice-President; F. H. Tinsley, of Batavia, Cashier. Paid up capital of \$10,000.

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

Citizens Savings Bank, Centerville, Appanoose county, capital \$25,000. President, J. R. Wooden; Vice-President, A. E. Wooden; Cashier, C. R. Wooden.

Cromwell State Savings Bank, Cromwell, Union county, capital \$10,000. President, T. S. H. Dougherty; Vice-President, W. M. Sparr; Cashier, E. M. Dougherty.

Citizens Savings Bank of Lost Nation. The directors are R. E. Cressey, J. E. Gilroy, A. A. Gardner, L. Balster, J. C. Comstock, F. M. Frazier and Fred Rutenbeck.

The Farmers and Merchants Bank at Hinton will open for business about September 25th with a capital of \$5,000. J. D. Simpson, President; R. M. Crouch, Cashier, each of whom are officers of the Farmers and Merchants Bank of Merrill. The correspondent of the Hinton Bank will be the Security National of Sioux City and Corn Exchange National, Chicago.

MINNESOTA NEWS AND NOTES.

The bank clearings of Minneapolis for 1899 were \$539,000,000.

Frank Tabitoske has purchased the Shell Prairie Bank building at Park Rapids for a consideration of \$4,000.

If you are going to the Richmond convention join the special Iowa-Minnesota party. Write this journal for particulars.

The State Bank of Buffalo has been opened, with a capital of \$15,000. The president is H. C. Hull, of Cokato, and the cashier, H. C. Swanberg, of Buffalo.

Assistant Cashier L. M. Bolter, of the First National Bank of Cliquot, by rapid thinking and quick work over the wires captured a clever forger recently.

The First National Bank of Mankato shows a very fine statement on the 5th inst., having deposits of over \$650,000, with a capital of \$100,000. It had about \$32,000 of surplus and undivided profits.

The Northern Banking Company of Duluth has filed articles with the secretary of state, amending its articles of incorporation. The capital stock of the corporation is increased \$50,000, and it is given authority to enter a manufacturing line.

The bank clearings of St. Paul and Minneapolis were \$215,934,603 for the first six months of 1894. For the first six months of 1900 they were \$385,152,790. For the first six months of 1894 the total of all the bank clearings in the United States was \$22,085,071,196. For the first six months of 1900 the grand total was \$42,357,201,316, or nearly double.

The state board of equalization has adopted last year's rules regarding bank equalizations. Under the rules adopted assessments on banks will be equalized by taking the sum of the capital stock, the surplus and the undivided profits and deducting the amount of the legally authorized investments. The assessment will be 50 per cent. of the remainder.

The following are new national banks: First National Bank, Park Rapids; capital, \$50,000; R. E. Davis, president; W. M. Tabor, cashier. First National Bank, Staples; capital, \$25,000; Isaac Hazlet, president; John D. Martin, Jr., cashier. First National Bank, Evelth; capital, \$25,000; George A. Whitman, president; Walter J. Smith, cashier. First National Bank, Ellsworth; capital, \$25,000; John J. Flynn, vice president; W. Z. Newell, cashier.

The following banks have been approved as reserve agents for Minnesota national banks since our last issue: National Bank of Commerce, Minneapolis, for German-American Bank, Little Falls; First National, Minneapolis, for First National, Slayton; Bankers' National, Chicago, Northwestern National, Minneapolis, and Hanover, of New York, for First National, of Park Rapids; Corn Exchange Bank of Chicago for First National, Eyota; Continental National, Chicago, for First National of Elmore; Chicago National for National Bank of Commerce, Minneapolis; National Bank of Republic, Chicago, for First National, Ellsworth; Corn Exchange National, Chicago, for First National, Minneapolis, and First National of Kasson; Continental National of Chicago and National Park Bank of New York for First National, Stuartsville.

NEBRASKA NEWS AND NOTES.

Fritz Nicklas is now cashier of First National Bank of Syracuse.

First National Bank of Weeping Water has Chas. Philpot, vice-president, and Lloyd P. Wolcott, as assistant cashier.



"TRI-CITY ROUTE."

Davenport, Rock Island & North-western Ry.

Short line between Tri-Cities, Chicago, Clinton, and and all points via the C. & N. W. Ry. In effect June 10, 1900.

DEPART FROM DAVENPORT, IOWA.

No. 2. D. Clinton, Sterling, Dixon, and Chicago.....	8:15 a. m.
No. 4. B. Clinton, Omaha, Neb., Denver, Col., Chicago.....	12:05 p. m.
No. 4. B. Belvidere, Rockford, Ill., Janesville, Madison, Wis.....	12:05 p. m.
No. 6. D. Clinton, Sterling, Dixon, Chicago, Ill.....	3:45 p. m.
No. 6. D. Cedar Rapids, Anamosa, Iowa.....	3:45 p. m.
No. 8. B. Clinton, Omaha, Neb., Sioux City, Iowa.....	7:45 p. m.
No. 8. B. Utah and Pacific Coast points.....	7:45 p. m.

TO ARRIVE AT DAVENPORT, IOWA.

No. 1. D. Sioux City, Iowa, Omaha, Neb., Clinton.....	7:30 a. m.
No. 3. D. Chicago, Ill., Madison, Janesville, Wis.....	2:30 p. m.
No. 3. D. Rockford, Belvidere, Ill., and Clinton.....	2:30 p. m.
No. 5. B. Chicago, Dixon, Sterling, Ill., Denver, Col.....	6:45 p. m.
No. 5. B. Omaha, Neb., Cedar Rapids, Iowa, Clinton.....	6:45 p. m.
No. 7. B. Chicago, Dixon, Sterling, Ill., Clinton.....	10:10 p. m.

D, daily; B, daily except Sunday.
L. F. BERRY, General Passenger Agent.



The LEADING HOTEL IN IOWA.

Savery House...

DES MOINES, IOWA.

Rates \$3.00 to \$4.50 per day.

FIRST-CLASS CAFE IN CONNECTION WITH HOTEL.

W. L. BROWN, Manager.

EYES TESTED FREE. FACTORY ON PREMISES.

COLUMBIAN OPTICAL CO.
Manufacturing Opticians,
CROCKER BUILDING.

Denver { ROOMS } Kansas City
Omaha { 511, 511A, 511B & 512 } Salt Lake City
DES MOINES, IA

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.

J. D. CLARK & CO., 720 Grand Avenue, Des Moines. Metal Cornices, Skylights, Gutters, all kinds of Sheet Metal Work. Special attention to Bank Work. Estimates furnished.

CONDENSED STATEMENT OF CONDITION OF

IOWA NATIONAL BANK

OF DAVENPORT, IOWA.

FROM REPORT MADE TO THE COMPTROLLER OF THE CURRENCY, SEPTEMBER 5, 1900.

RESOURCES.

Loans and Discounts.....	\$742,867.27	
Overdrafts.....	7,222.15	
U. S. Bonds at par to Secure Circulation.....	50,000.00	
Other Bonds and Stocks.....	42,092.11	
Due from Banks and Treasurer of U. S.....	\$455,199.27	
Cash on Hand.....	\$5,429.02	540,628.29
Total.....		\$1,382,809.82

LIABILITIES.

Capital Stock Paid in.....		\$100,000.00
Surplus Fund.....	\$20,000.00	
Undivided Profits.....	10,726.05	30,726.05
National Bank Notes Outstanding.....		50,000.00
Unpaid Dividends.....		243.00
Deposits.....		1,201,840.77
Total.....		\$1,382,809.82

A. E. Kull is assistant cashier of First National Bank of Newman Grove.

If you are going to the Richmond convention join the special Iowa-Nebraska party. Write this journal for full particulars.

Corn Exchange National Bank of Chicago has been approved as reserve agent for City National Bank of York. Merchants National of New York for the First National of Syracuse.

The parties who murderously assaulted and robbed Edward E. Balch, assistant cashier of the Omaha National Bank, in a sleeper on the Northwestern Railroad near Boone, Iowa, have not yet been apprehended.

GENERAL NEWS AND NOTES.

The capital of the Continental National Bank of Chicago has been increased to \$3,000,000.

No invention has come to the front faster in the last few years than the Campbell Heater of Des Moines, Iowa, which has introduced to the world a combination of Heating Oven, Heater, and Water

Battery. The Campbell furnace is not a mere change or improvement of some other method, it is a new idea altogether. An examination of its merits will convince any one that it is vastly superior to anything else on the market. It gives absolute security from fires, heats with half the fuel usually for other furnaces, it is a complete remedy for the dryness produced by common heaters, gives remarkable evenness of heat and most perfect ventilation in every part of the house. These are but a few of its superior qualities.

Bankers usually have the finest business and residence houses in the city. In a matter of such vital importance in Iowa and Northwest as heating, they want the best. If you are thinking of putting in a Heater this fall send to the Campbell Furnace Co., Des Moines, Iowa, for a catalogue of their Heater. It will pay you to investigate its merits. Many Iowa bankers testify to the excellence of the Campbell. Two of these Heaters were put in Iowa banks this week, and thirteen others put in Iowa schools and residences. People having experience with different systems pronounce the Campbell system superior to either hot water or steam heating.

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 North Coast Limited

Leaving ST. PAUL at 8:55 a. m. via the NORTHERN PACIFIC, enables the traveler to see the Minnesota Lake Park Region, North Dakota Wheat Fields.

The Yellowstone Valley and Pompeys Pillar.

The Crazy Mountains, the CROSSING OF THE ROCKIES at Bozeman Pass, the Gallatin Valley and surrounding mountains, the Jefferson River and Canyon.

Mt. Adams and the Cascades.

View these from the new, superb OBSERVATION CARS.

CHAS. S. FEE,
Gen. Pass. Agent, St. Paul, Minn.

BANKS, SAFES AND FIXTURES FOR SALE--POSITIONS

[Reading locals in this column will be printed at a cost of 50c. a 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.

A banker of means and experience wants to buy all or a controlling interest in a good western bank. Address R. H., care of NORTHWESTERN BANKER.

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 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.—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.

If parties having bank stock or private banks for sale will write us fully, we can furnish them purchasers if their offering is desirable. We now have a number of parties with from \$5,000 to \$50,000 wishing to engage in banking. Address, NORTHWESTERN BANKER, Des Moines, Iowa.

The National Bank of the Republic of Chicago now has a surplus of \$130,000, and sufficient undivided profits to make a total of over \$200,000.

The American Trust & Savings Bank of Chicago now has deposits of nearly thirteen million dollars, having gained \$2,262,904 since September 5, 1899.

Chicago banks now hold approximately \$143,000,000 on account of outside banks as compared with \$118,000,000 a year ago, a gain of \$25,000,000.

Stockholders of the Continental National Bank of Chicago have voted to approve the proposition of the directors to increase the capital stock from \$2,000,000 to \$3,000,000.

The Drovers National Bank at the Union Stock Yards, Chicago, has deposits exceeding \$4,750,000, with a capital of \$250,000. They have surplus and net profits of over \$220,000.

The Corn Exchange National Bank of Chicago has absorbed the American National and the Northwestern National Banks. The capital is \$2,000,000, with surplus of \$1,000,000 and \$500,000 undivided profits.

Arthur J. Sewell, of Bath, Maine, who died recently, and who was candidate for vice-president with W. J. Bryan in 1896, was largely identified with banking. He had been the president of the Bath National Bank for several years.

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.

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.

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.

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.

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.

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.

FARIBAULT,
Rice County **Citizens National Bank.**
Capital, \$50,000.
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.

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.

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

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.

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.

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.

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.

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.

<p>ADEL, Dallas County</p>	<p>Adel State Bank. Capital, \$50,000. Undivided Profits, \$5,000. T. J. Caldwell, President. W. B. Kinnick, Vice-President. S. M. Leach, Cashier.</p>
Banking in all its branches.	
<p>ALGONA, Kossuth County</p>	<p>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.</p>
Only National Bank in Kossuth County. Prompt attention paid to all business entrusted to us.	
<p>BOONE, Boone County</p>	<p>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.</p>
Does a general banking and collecting business.	
<p>BEDFORD, Taylor County</p>	<p>Bedford Bank. Capital and surplus, \$60,000. W. E. Crum, President. Ed. E. Cass, Cashier.</p>
Banking in all its branches.	
<p>CASTANA Monona County</p>	<p>The Casana Savings Bank. Capital, \$50,000. Surplus and Profits, \$7,500. W. T. Day, President. S. D. Willits, Vice-President. C. T. Hansen, Cashier.</p>
General banking business. Negotiators of choice Iowa farm loans.	
<p>CENTERVILLE, Appanoose County</p>	<p>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.</p>
Does a general banking business. Special attention given to collections.	
<p>CEDAR RAPIDS, Linn County</p>	<p>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.</p>
Iowa farm loans a specialty. Interest paid on deposits.	
<p>CHARITON, Lucas County</p>	<p>First National Bank. Capital, \$50,000. Surplus and Undivided Profits, \$45,000. S. H. Mallory, President. James Bradon, Vice-President. F. E. Crocker, Cashier. W. P. Beem, Assistant Cashier.</p>
Banking in all its branches.	
<p>CHEROKEE, Cherokee County</p>	<p>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.</p>
Exceptional facilities for collections and placing farm loans.	
<p>CLINTON, Clinton County</p>	<p>Peoples Trust and Savings Bank. Capital, \$300,000. Surplus and undivided profits, \$58,000. Artemus Lamb, President. Charles F. Aiden, Vice-President. J. H. Ingwersen, Cashier. G. E. Lamb, Assistant Cashier.</p>
Money to loan on Iowa farm lands.	
<p>CORNING, Adams County</p>	<p>Corning State Savings Bank, Capital, \$50,000. Surplus, \$10,000. Profits, \$3,100. Deposits, \$265,000. F. L. La Rue, President. E. A. Scholz, Vice-President. W. H. Clark, Cashier.</p>
General banking business transacted. Farm loans a specialty.	
<p>CORWITH, Hancock County</p>	<p>First State Bank of Corwith. Capital, \$60,000. O. H. Stilson, President. M. B. Sapp, Vice-President. J. H. Standing, Cashier. L. H. Standing, Ass't. Cashier.</p>
A general banking and collection business transacted.	
<p>CRESTON, Union County</p>	<p>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.</p>
General banking and mortgage loans.	
<p>DANBURY, Woodbury County</p>	<p>Danbury State Bank. Capital, \$30,000. Godfrey Durst, President. P. J. Santee, Vice-President. I. B. Santee, Cashier.</p>
General banking business transacted.	
<p>DAVENPORT, Scott County</p>	<p>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.</p>
General banking business transacted. The first National Bank in operation in the United States commenced business June 29, 1863.	
<p>DAVENPORT, Scott County</p>	<p>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.</p>
A general banking business transacted. Special attention to collections.	
<p>DENISON, Crawford County</p>	<p>Crawford County State Bank. Capital, \$100,000. Undivided Profits, \$10,000. L. Cornwell, President. Geo. Naeve, Vice-President. M. E. Jones, Cashier. C. J. Kemming, Assistant Cashier.</p>
Does a general banking business. Complete set of abstracts of Crawford county.	
<p>DECORAH, Winneshiek County</p>	<p>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.</p>
The most careful attention given collections.	
<p>DES MOINES, Polk County</p>	<p>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.</p>
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.

A general banking and collection business transacted.

ELDORA,
Hardin County **First National Bank.**
 Capital, \$50,000.
 J. H. Bales, President.
 D. E. Byam, Vice-President.
 W. J. Murray, Cashier.

Collections will receive careful and prompt attention.

EMMETSBURG,
Palo Alto County **Farmers Savings Bank.**
 Capital, \$25,000.
 E. S. Ormsby, President.
 H. A. Powers, Vice-President.
 O. W. Hodgkinson, Cashier.

Collections and farm loans specialties.

FOREST CITY,
Winnebago County **Forest City National Bank.**
 Capital, \$50,000.
 Surplus, \$10,000.
 C. J. Thompson, President.
 G. S. Gilbertson, Cashier.

General banking business transacted.

FAIRFIELD,
Jefferson County **First National Bank.**
 Capital, \$100,000.
 Surplus, \$20,000.
 B. S. McElhinny, President.
 Rollin J. Wilson, Vice-President.
 Frank Light, Cashier.

Only national bank in Jefferson county. Does a general banking business. Prompt attention to collections.

GLENWOOD,
Mills County **Mills County National Bank.**
 Capital, \$65,000.
 Surplus, \$25,000.
 D. L. Heinsheimer, President.
 F. M. Buffington, Vice-President.
 A. C. Sabin, Cashier.
 A. D. French, Ass't Cashier.

General banking business transacted.

GREENFIELD,
Adair County **Citizens Bank.**
 A. P. Littleton, President.
 Vern C. Littleton, Cashier.

General banking business transacted.

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.

Do a general conservative banking business. Money to loan on real estate

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.

All business given good attention.

HARLAN,
Shelby County **Harlan Bank.**
 Responsibility, \$75,000.
 Fred Albertus, President.
 George Walters, Cashier.
 Minnie V. Walters, Assistant Cashier.

Transacts a general banking business. Collections receive prompt 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

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.

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

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

Does a general banking business.

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 a special feature.

LOGAN,
Harrissen County **Harrison County Bank.**
 A. L. Harvey. A. W. Ford.
 Bankers and Real Estate.

Farm loans a specialty. Complete set of abstracts of Harrison county.

LE MARS,
Plymouth County **The Le Mars National Bank.**
 Capital, \$100,000.
 Surplus and Undivided Profits, \$5,000.
 G. O. MacLagan, President.
 T. F. Ward, Vice-President.
 Frank Koob, Cashier.

Collections a specialty.

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.

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

Prompt and careful attention given all business.

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.

Money to loan on Iowa farm lands.

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.

Conduct a general banking business. Prompt attention given to collections

SPECIAL LIST OF IOWA BANKS—Continued.

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

MT. AYR,
Ringgold County.... { **Mt. Ayr Bank.**
Responsibility \$150,000.
Geo. S. Allyn, Cashier.
Jno. H. Allyn, Assistant Cashier.

General Banking business transacted. Farm loans, real estate and abstracts
NEWTON,
Jasper County..... { **First National Bank.**
Capital, \$50,000.
Surplus and Undivided Profits, \$20,000.
Chester Sloanaker, President.
E. E. Lyday, Cashier.
Lee E. Brown, Assistant Cashier.
General banking business transacted. Collections receive special attention.

ONAWA,
Monona County..... { **Holbrook & Bro.**
Established 1858.
P. K. Holbrook, Cashier.
General Banking Business transacted.
We make a specialty of promptness in furnishing abstracts. Farm mortgages for sale.

OSCEOLA,
Clarke County..... { **Simmons & Co., Bankers.**
Capital, \$55,000.
We own a full and complete set of abstract books for Clarke County.

OSKALOOSA,
Mahaska County..... { **Mahaska CounState Ban k.**
Capital, \$100,000.
Surplus and undivided profits, \$27,000.
W. R. Lacey, President.
H. S. Howard, Vice-President.
John R. Barnes, Cashier.
Does a general banking business. Collections receive special attention.

OSKALOOSA,
Mahaska County... { **Oskaloosa National Bank.**
Capital, \$50,000.
Surplus and Undivided Profits, \$36,124.
W. H. Kalbach, President.
A general banking business transacted.

POCAHONTAS,
Pocahontas County... { **City Exchange Bank.**
Will D. McEwen, Joseph Simpson,
Bankers and Real Estate.
Collections a specialty. General banking business transacted.

RED OAK,
Montgomery County... { **Red Oak National Bank.**
Capital and surplus, \$140,000.
B. B. Clark, President.
H. C. Binns, Vice-President.
Paul P. Clark, Cashier.
General banking business. Collections receive special attention.

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

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

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

SIDNEY,
Fremont County..... { **Fremont County Bank.**
Capital, \$25,000.
J. H. McDonald, President.
H. H. McDonald, Cashier.
Special facilities for collections.

STORM LAKE,
Buena Vista County.. { **First National Bank.**
Capital, \$50,000. Surplus, \$10,000.
W. E. Brown, President.
E. C. Gowles, Vice-President.
A. H. Waitt, Cashier.
T. T. Harker, Assistant Cashier.
One of the special features of this bank is its collection and farm loan department.

TAMA,
Tama County..... { **First National Bank.**
Capital, \$50,000.
Surplus, \$50,000.
J. L. Bracken, President.
T. L. Williamson, Cashier.
D. E. Goodell, Assistant Cashier.
A general banking business transacted.

WATERLOO,
Blackhawk County... { **The First National Bank.**
Capital, \$50,000.
Surplus, \$50,000.
H. B. Allen, President.
F. J. Eighmey, Cashier.
Municipal, county and school bonds bought and sold.
Farm loans negotiated at lowest rates. Prompt service.

WASHINGTON,
Washington County.. { **Washington National Bank.**
Capital, \$100,000.
Surplus and Undivided Profits, \$75,000.
W. W. Wells, President.
Wm. A. Cook, Vice-President.
J. A. Young, Cashier.
R. R. Bowland, Assistant Cashier.
Does a general banking business.

WAVERLY,
Bremer County..... { **German American Loan and Trust Co.'s Bank.**
Capital, \$25,000.
Surplus, \$15,000.
W. R. Rowman, President.
W. C. Holt, Vice-President.
Julian Ruddick, Cashier.
A general banking business transacted.

WAPELLO,
Louisa County..... { **The Wapello State Savings Bank.**
Capital Stock, \$30,000.
John Otto, President.
J. F. Heins, Vice-President.
W. H. Colton, Cashier.
Prompt attention paid to all business entrusted to us.

WAUKON,
Allamakee County... { **Citizens State Bank.**
Dr. Wilard C. Earles, President.
Mrs. J. E. Duffy, Vice-President.
W. E. Biddow, Cashier.
Carlton H. Earle, Assistant Cashier.
General banking. "We are hustlers on collections."

WEST UNION,
Fayette County..... { **Fayette County National Bank.**
Capital, \$80,000.
Surplus, \$6,050.
S. B. Zeigler, President.
H. B. Hoyt, Vice-President.
E. B. Shaw, Cashier.
Only National Bank in County. Collections receive careful and prompt attention.

WINTERSSET,
Madison County..... { **First National Bank.**
Capital, \$50,000.
Surplus, \$20,000.
C. D. Bevington, President.
W. S. Whedon, Cashier.
General banking business transacted.

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.

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,
Potawattamie County, } **Sims & Blanchard.**
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 The 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,
Winneshiak 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.

<p>HARLAN, Shelby County</p>	<p>G. W. Cullison. Refers to any bank in Harlan. Law in all its branches with special attention to commercial and banking law</p>	<p>OSCEOLA, Clarke County</p>	<p>Temple & Hardinger. C. L. Hardinger, County Attorney. Special attention given to all law business growing out of banking.</p>
<p>JEFFERSON, Greene County.....</p>	<p>Owen Lovejoy, County Attorney. Reference: Any bank in the county</p>	<p>WAVERLY, Bremer County</p>	<p>Edward L. Smalley. References: State Bank, Waverly, Iowa. Abstract office in connection. Practice in all courts. Special attention given to collections.</p>
<p>MASON CITY, Cerro Gordo County ..</p>	<p>Cliggitt & Rule. References by Permission: First National Bank. City National Bank.</p>	<p>WASHINGTON, Washington County...</p>	<p>Marsh W. Bailey. Reference: Washington National Bank. Engaged in general practice in state and federal courts. Special attention to bankers' business.</p>
<p>ONAWA, Monona County</p>	<p>Geo. A. Oliver. References: Onawa State Bank. Local Attorney I. C. R. R.</p>	<p>WINTERSET, Madison County.....</p>	<p>Frederick Mott, Attorney for First National Bank. of Winterset. Practice in all courts. Special attention to collections.</p>
<p>OSAGE, Mitchell County.....</p>	<p>Sweney & Lovejoy. A. B. Lovejoy, County Attorney. References: Mitchell County Bank. Osage National Bank. Farmer's National Bank.</p>		

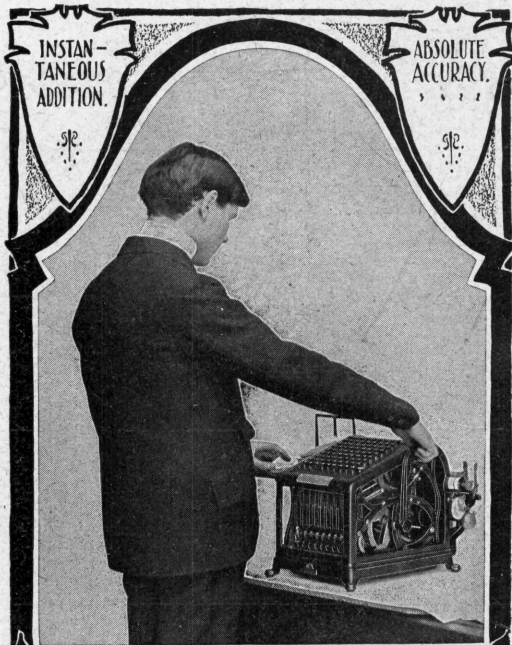
Iowa Work For Iowa Bankers

Iowa not only has more banks than any other state in the Union, but she also has a Lithographing Plant, the equal of any in the Union, where a majority of Iowa banks get their bank work done. This plant,

The Iowa Lithographing Co.
Des Moines, Iowa

will furnish anything made of paper, excepting greenbacks—you furnish the greenbacks.

Write Us For Samples and Estimates



BURROUGHS REGISTERING ACCOUNTANT

4579	Sub-totals at any point in list.
65789	Operation learned in fifteen minutes.
32549	Speed from three to five times ordinary hand work.
85	Automatic corrections of keys wrongly hit.
226815	Used by over 5,000 banks, small as well as large.
50000000	Invaluable for use in all financial and commercial institutions.
52471	Machines sent on trial to any responsible bank or business house.
321179	Incessant use of these machines for seven years in largest banks in New York City finds the machines of greatest durability.
758589	
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46411	
12625	
91947	
878956	
8338	
58028	
326400	
20273	
8333	
5784	
1149	
1562510	
4030	
11065	
125	
75	
539540859	

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, Sept. 5, 1900.

—Comptroller's Call.—

RESOURCES.

Loans and Discounts, - - - - -	\$ 1,298,689.15
Overdrafts, - - - - -	517.62
U. S. Bonds to secure circulation, -	150,000.00
U. S. Bonds to secure U S. Deposit, -	50,000.00
Stocks and Bonds, - - - - -	62,716.97
Premiums, - - - - -	5,000.00
Banking House and Fixtures, -	44,000.00
Other Real Estate and Mortgages owned, - - - - -	30,998.45
Cash and Exchange, - - - - -	590,891.07
Total, - - - - -	\$ 2,232,813.26

LIABILITIES.

Capital Stock, - - - - -	\$ 200,000.00
Surplus and Undivided Profits, -	115,134.60
Circulation, - - - - -	149,997.50
Deposits, - - - - -	1,767,681.16
Total, - - - - -	\$ 2,232,813.26

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, Wednesday, September 5, 1900.

RESOURCES.

Loans and Discounts.....	\$799,521.28
Overdrafts.....	21 85
U. S. Bonds.....	150,000.00
Other Bonds.....	227,671 70
Banking House.....	53,110.43
Other Real Estate.....	7,402.66
Due from Reserve Agents.....	\$241,036.75
Due from other Banks.....	85,201.95
Cash on Hand.....	107,076.21
Redemption Fund.....	2,500.00
Revenue Stamp Account.....	1,284 00
Total.....	\$1,674,826.83

LIABILITIES.

Capital Stock.....	\$ 400,000.00
Surplus Fund.....	\$59,500.00
Undivided Profits.....	15,274.04
Circulation.....	74,774.04
Deposits (Individuals).....	\$320,995.71
Deposits (Banks).....	742,857.08
Deposits (U. S.).....	86,200.00
Total.....	\$1,674,826.83

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. GLOVER,
 J. K. DEMING, F. A. RUMPF, GEO. W. KIESEL.