

O. A. C. CLASS DAY

Tablet for the Late Captain Geary Unveiled.

EX-COMMANDANT AT COLLEGE

Lost His Life in Philippine War—Graduates Appear in "Ingomar"—Promotions in Cadet Battalion—Senior Flag Stays Up.

CORVALLIS, June 17.—This was class day at the Oregon Agricultural College. The seniors early placed their flag on the administration building, and there it remained all day, although several ineffectual attempts were made by juniors to haul it down.

On the campus, at 5 o'clock this afternoon, the class exercises occurred. The oration was given by Thomas Blythe, F. Huston was historian, William Van Grose poet, Pearl Allen wrote the class song; Fred Stetler was class prophet, and Miss Edith Howard, Quaker, was the master of ceremonies was Chester Laughlin.

The class has arranged for the erection of a fountain on the college grounds, at some site hereafter to be selected. It will be a drinking fountain, and will probably stand at a point just east of the Administration building.

At 2 o'clock this afternoon, at the Armory, occurred the unveiling of the tablet in memory of the late Captain Geary, who served for some time as commandant at the college, previous to entering the Army at the breaking out of the Cuban War, and after passing through the Porto Rican campaign, was killed in the Philippines, at Malabon, October 11, 1898.

Yesterday afternoon the senior class defeated the faculty at baseball in a score of 14 to 11.

Cadet Battalion Promotions.

The promotions in the cadet battalion at the Agricultural College have been announced. The officers for next year will be: Major, Byron Mayfield; First Lieutenant and Adjutant, James W. Hartley; First Lieutenant, James W. Hartley; Second Lieutenant, James W. Hartley; Captain, J. E. Johnson, W. S. Blythe, W. J. Jackson; First Lieutenant and Artillery Officer, J. P. Whitely; First Lieutenant and Bandmaster, James Zuercher; Captain, J. E. Johnson, W. S. Blythe, W. J. Jackson; Second Lieutenant, J. M. Underwood; Second Lieutenant, F. G. Fato, E. L. Dyer, F. E. Clark and E. Wickham; Lieutenants and Corporals, also includes 4 Sergeants and 40 Corporals.

The graduates from the pharmacy department today finished taking the state examination. The examination is conducted by Professor McKellips, questions having been supplied by the State Board. The applicants are: Victor Spencer, Miss Sturgeon, Miss Ethel Smith, Ed Rosendorf, Alex McGilvray and Mr. Milliken.

UNIVERSITY TRUSTEES MEET.

Pacific Is to Have Two New Instructors—Tax for Athletics.

PACIFIC UNIVERSITY, Forest Grove, June 17.—The board of trustees of Pacific University held their annual meeting today. Henry B. Smith, of Seaside, Wis., was elected instructor in public speaking and the English department to succeed Professor R. L. Lyman, who has been granted a year's leave of absence and will spend the year at Harvard University, taking advanced work in public speaking. The board decided to have an instructor for the gymnasium during the coming year. The board granted a portion of the students that a tax of 50 cents per term be added to the incidental expenses collected by the treasurer; this extra tax to be collected and set aside for the means of meeting the expenses incurred for athletics. The commencement concert given last night in Marsh Hall was the musical treat of the year. The attendance was large. The first part of the program was given by a chorus and students under the direction of Mrs. Railey, the head of the music department. The number of special interest was the "Daisy Chain," by Mrs. Railey. It was sung by Mrs. Rose Bloch Bauer, soprano; Mrs. Rose Courson Reed, contralto; William Belcher, tenor; Don Zan, bass; Edgar Courson, accompanist.

PROFESSOR LILLEY DISMISSED.

State University Regents Decide on Change in Faculty.

EUGENE, June 17.—Professor George Lilley, of the chair of mathematics at the University of Oregon, was today dismissed by the Board of Regents at their regular semiannual session. At a meeting of the Board of Regents held in Portland in April, Professor Lilley's resignation was asked for, but no answer was made to the communication, and his dismissal today created no surprise. The election of his successor, as well as successors to Professors Nash and Leachman, was postponed until a special meeting of the board, which will be held in Portland during the month of August.

CLASS DAY AT U. OF O.

Seniors Present "Varsity Photograph" of Its President.

EUGENE, Or., June 17.—The exercises of class day were held in Villard Hall this afternoon at 3 o'clock. Miss Grace Plummer, class poet, read the class poem, entitled "A Friend of God." It consisted of 12 stanzas, imbedded with each, relates to the life and works of Dr. Thomas Condon, the oldest member of the faculty. The senior class also presented to the university a life-size photograph of Professor J. W. Johnson, the first president of the university. The presentation address was given by Oscar Cornell.

The third annual fern and flower procession took place on the campus this evening with music furnished by the Fourth Regiment Band. One hundred college girls and alumnae formed in line and marched to the campus, each decked with wreaths and bouquets of

SHOT BY HER HUSBAND

MAN FIRES FIVE SHOTS AT HIS WIFE AT CLOSE RANGE.

Then Swallowed a Bottle of Poison—He Will Live, Woman Will Die.

VANCOUVER, Wash., June 17.—James Hickey, of Fourth Plain, shot his wife this afternoon at her home at Fourth Plain, and then attempted suicide by taking poison. Hickey, who separated from his wife some time ago, went to the house, and, entering the door, fired five shots from a pistol at his wife, at a distance of only a few feet, the shots taking effect in the woman's back. He then swallowed the contents of a vial containing poison. Neighbors were attracted by the shots, and were soon on the scene. The woman will die, but the man will live.

SUPREME COURT HOLDS IT VALID.

Decision in Case Where Question Was Raised as to Sunday Law.

OLYMPIA, Wash., June 17.—The Supreme Court today reversed judgment in a Sunday-closing case brought from Walla

GRASSHOPPERASPLAGUE

SITUATION IN SACRAMENTO VALLEY GROWS WORSE.

Pasture Land on Which Insects Are Nestled Will Be Burned—Officers to Carry Out Order.

SACRAMENTO, June 17.—The grasshopper plague is a menace in Sacramento, Eldorado and Placer Counties, and is growing more threatening every hour. The Supervisors of Sacramento County have ordered the pasture land on which the insects are nesting burned, and have sent out deputy sheriffs to see that their orders are obeyed. As the Supervisors of Eldorado and Placer Counties have failed to do anything in the premises, the Secretary of the State Board of Agriculture asked Attorney-General Ford for his opinion as to whether any authority vested in the state to use drastic measures to check the pest. The Attorney-General answered that there is such power; that it is vested only in the chief executive, and took the strong ground that the Governor has the absolute authority to

Ordered to Washington.

SEATTLE, June 17.—Lieutenant Frank W. Smith, of the Revenue Cutter Service, has been ordered to Washington to appear before a board of medical survey. The survey, it is said, is to be held to forestall, if possible, action of the Treasury Department on findings of board of inquiry into the conduct of Smith recently held at Fort Townsend. Smith was charged by Captain Healy, of the cutter Thetis, with disobedience and drunkenness. The second charge was not proven.

Officers of the Graduating Class of the Monmouth Normal School.

Wayne W. Wiley, Representative. Miss Grace Hill, Secretary.

T. C. Allen, Vice-President. Miss A. A. Foster, Treasurer.

Sunday by Rev. W. G. Elliot, Jr. During the farewell chapel exercises yesterday a beautiful marble slab to the memory of J. G. Howell was unveiled. Miss Beattie Jennings presented the tablet, and S. B. Bakin, of Eugene, received it in behalf of the Board of Regents. B. F. Mulkey delivered an eulogy on the life of Mr. Howell.

but Smith's friends fear adverse findings on the first charge. The medical survey is for the purpose of showing that Smith suffers from severe nervous disorder, and when excited is practically irresponsible. He has a brilliant record in service, notably for work at Galveston. Just after the flood, where he saved many lives.

Elma Brevitts. ELMA, Wash., June 17.—The new shingle and lumber mill being put up on Rochester Creek, eight miles northeast of Elma, will start this week a logging camp will be run in connection with it. Allen White is the chief stockholder and manager.

Dr. Joseph Kent, president of the Elma Mining Syndicate, returned yesterday from Twisp, Okanogan County, where he has been operating his large sum of five claims in the company's name and put a crew of men to work upon them. He expects to increase this force July 15.

Oregon Boy's Work Commended. BAKER CITY, Or., June 17.—Master William Clark, of this city, has received a handsome certificate from the president and directors of the Pan-American Exposition at Buffalo, N. Y., extending honorable mention for a map of the State of Oregon, which he drew last year and sent to the exposition with the Baker City school exhibit.

Apkary Delegates Elected. WALLA WALLA, Wash., June 17.—At a Republican caucus held this evening to name delegates to a county convention to be held Saturday, June 21, the Ankeny faction won out easily.

WILL LOWER INTEREST. Reasons Why Branch Banking Is Strongly Favored.

St. Paul Pioneer Press. The Kansas and Missouri bankers managed to pass a resolution opposing branch banking as un-American and tending toward monopoly. Branch banking is un-American only in the sense that it has not been recognized under the National Bank Law. Over one-half of the states permit branch banking, and the United States itself engaged in branch banking until President Jackson succeeded in crushing the Bank of the United States. No one at that time thought of branch banking as one of the objects of the institution, though there was a vigorous search for any defect that would serve the purpose. Moreover, from that time to this, the United States has been in the United States under state laws. So far then, from being an un-American device, branch banking is essentially American, taking its rise in the first National Bank Law passed by Hamilton and signed by Washington.

The other objection is absurd. So far from promoting monopoly, branch banking is a practical monopoly, charging for loans what it can get. Under the present banking system, the monopoly would be limited by the establishment of the fear of establishment of a branch of some metropolitan institution, and this in turn would have to reckon with its competitors of equal strength. Furthermore, there is the possibility under the present law of the extension of the "community of interest" plan to banks. This movement is already under way, the stockholders of several large banks have formed a controlling interest in banks in other centers. The authorization of branch banking would not only have the probable effect of equalizing the rates of interest, but it would give the Government a direct control which is now wanting.

It is perfectly comprehensible that small bankers not now subjected to serious competition would oppose branch banking, the effect of which in every country has been to reduce rates in localities distant from the centers, and to equalize in great rates. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any smaller town in Minnesota, the merchants of that town can secure loans at 9 instead of 1 and 8 per cent, neither the merchant or his employees or those of whose purchases his food, clothing or furniture will be benefited in great degree. But it is not reasonable that this opposition should have popular support. For lower rates of interest—which, we repeat, have been the uniform and the naturally inevitable result of branch banking—open the doors of the local bank to those who cannot afford high rates and help to equalize opportunities in that locality; while uniform rates throughout the country equalize opportunities as between localities. If as a result of the establishment of the branch of a St. Paul bank in any