

BANKERS TALK SHOP

Divisions of National Association Convene.

BIG MEETING OPENS TODAY

San Francisco Gathering Addressed by Tacoma Delegate on Trust Companies in Northwest—Lyman J. Gage Sends Paper.

SAN FRANCISCO, Oct. 20.—The meeting preliminary to tomorrow's convention of the American Bankers' Association was held today. There was a fair attendance of delegates. The visitors were welcomed to San Francisco by Frank J. Symmes, representing the mercantile interests of the city.

The response was made by Chairman Potter, who paid a tribute to California hospitality which was equally only paid, by the unbounded resources of the state. The report of the secretary showed a balance of \$250 in the treasury and a total membership of 501.

An interesting paper was read by Philip E. Babcock, trustee of the Colonial Trust Company, of New York. His subject was "Executors, a Varied and Profitable Feature of Trust Company Business."

Mr. Babcock reviewed the various forms of executors, the occasions that usually call for their use, the multitudinous details arising from their employment and the profits arising from commission.

Secretary Branch then read the paper on "Trust Companies as Trustees," written by ex-Secretary of the Treasury Lyman J. Gage, president of the Trust Company of New York.

P. C. Kaufman, vice-president of the Fidelity Trust Company, of Tacoma, read a paper on trust companies in the Northwest. He reviewed trust legislation in Oregon, Washington and Idaho.

The trust movement in that section, he said, was of too recent birth to have achieved a position of importance, and as yet did not differ materially from ordinary banking business, but the future development of the vast commercial opportunities on the Pacific Coast promised a bright future.

Clark Williams, of New York, read a paper on the business of trust companies of Greater New York and the necessity for cash reserves. The deposits of the 40 trust companies aggregate \$41,000,000.

Breckenridge Jones, first vice-president of the Mississippi Valley Trust Company, of St. Louis, Mo., was elected chairman of the section, and the following were elected members of the executive committee, to serve three years:

Clark Williams, of New York, vice-president of the Union State Mortgage & Trust Company; E. H. Reninger, of Alton, Ill.; treasurer of the Lehigh Valley Trust Company; and Frederick W. Seale, president of the Mercantile Trust Co., of San Francisco.

Replying to a suggestion that strenuous efforts be made to secure a larger attendance at the next annual meeting, the chairman said that the trustees and the chairmen kept many members away, the chief causes being the distance of the convention from the East, where most of the trust companies are located, and the financial situation of today in Wall street and other financial centers.

After passing a vote of thanks to the citizens of San Francisco for their generous hospitality, the meeting adjourned.

PAPER OF LYMAN J. GAGE

The Problem of Wealth and the Trust Company as Trustee.

SAN FRANCISCO, Oct. 20.—The paper contributed by ex-Secretary of the Treasury Lyman J. Gage to the American Bankers' Association was read by Secretary Branch. "Trust Companies as Trustees" was its title. The paper in full follows:

"We are accustomed to think of the serious problems which beset the poor, and we sympathize with them. The ever-present question of employment, the cost of living, the drawback of sickness, the calamity of death—these may be briefly summarized as the leading problems of the very poor. These problems do press a painful burden upon the larger masses of society, and their immunity from them, to find honorable avenues for escape, to secure financial independence, in short, to accumulate wealth, and to be able to retire on a comfortable and laudable income. But no sooner does one pass over from the army of the poor to the relatively smaller company of the rich and well-to-do, than he finds that the problems of life, if changed in their nature, are yet vexatious and troublesome. Having become possessed of a competence, he no longer fears the approach of old age, nor is he anxious to secure a comfortable retirement, nor is he anxious to secure a comfortable retirement, nor is he anxious to secure a comfortable retirement."

"Lesson of Content Not Learned." "In this country we have not well learned the lesson of content with reference to an acquired competence. The American business man seldom retires. He prefers to struggle on in the harness and to carry his financial problems to the inevitable end, not as a general rule from considerations of pride, for in no country are the rich more generous or less avaricious, but from the sheer joy of achievement and the fascination which the conflict of business life has for him. In England they have learned better than we to be content with a competence, to relieve one's self of the burden of wealth and to devote one's energies to other purposes than the mere accumulation of money. In other words, there is in England a pronounced leisure class, men who have not merely withdrawn themselves from business but who will not be burdened with the care of their own possessions, and who leave it either to family solicitors or to fiduciary corporations. Thus freed from the burden, they find time to devote themselves to the pursuits of their country, the pursuits of literature, the cultivation of art, the enjoyment of their landed estates, and to the legitimate pleasures which a large cosmopolitan capital like London affords."

"In America, an ever-increasing number are learning this lesson. Their greatest problem is to find a suitable custodian for their wealth, to whom its cares and responsibilities may be safely delegated."

"It, however, the American man of wealth does not wish to retire from business but with his characteristic and inexhaustible energy, prefers, for the mere pleasure of achievement, to continue to add to his accumulated means, he is yet freed from the burden of his wealth through diseases or infirmity or age and the certainty of death."

"Sooner or later, the obligation must be discharged to make a wise disposition of his fortune, and as nothing is more certain than that he cannot himself continue, nothing is more certain than

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Miss Hillstrom was highly thought of in her community. Her funeral will be held tomorrow under the auspices of the Order of Washington, of which lodge she was a member.

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The boy is in a dying condition, with fractures on the top of the skull and a three-inch slash across his throat that just grazed the jugular vein. The boy is attended by his mother, who was divorced from the accused man ten years ago. She is a housekeeper at a local hotel.

The boy came here two weeks ago and went to stay with his mother. The father obtained Ernest's discharge from the Navy by proving that the mother had not been appointed his legal guardian, though given custody of him at the time of the divorce. The mother immediately brought suit for the guardianship and this action was to have been heard in the Superior Court tomorrow morning. Mother and son expected he would return to his ship within a few days.

For the past week the boy had been much in the company of the father, the two taking many outings together. Monday night Ernest, for the first time, took the boy to sleep with him. At 8 o'clock yesterday morning the two were in the father's room in the hotel. The boy had walked five blocks from the father's lodgings with the terrible wound. He was so weak the father had to half carry him along, and his sailor suit was drenched with blood.

The father said during the night a burglar had entered the room, first wounded the boy and then dealt him a blow that knocked him senseless. Barnett said when he regained consciousness, which was at 11 o'clock, he saw the act of washing blood from his son's face.

On being removed to the California Hospital, away from the father, the boy promptly declared that he had been attempted to murder him as he slept. The boy said he was awakened by a bruising blow on the head from his father's fist and then the latter attacked him with a club and a chair.

Physicians think the boy has small chance to live. Mother and boy alike are wholly unable to account for the alleged crime, as the father had been peaceful and father and son had been happy together. Barnett gives no signs of insanity, being calm and composed.

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A New Wrinkle, (No. 11.)

Golden Buck. One-half teaspoonful Armour's Extract of Beef, 2 cups grated cheese, 1 teaspoonful mustard, 1 teaspoonful salt, 1/2 teaspoonful paprika, 1 cup milk, 6 squares buttered toast, six poached eggs. Boil the milk in a granite sauce-pan; add the cheese, the mustard, salt and paprika; stir constantly until the cheese is melted. Have ready the toast; pour enough of the cheese over each piece to cover it; place a carefully poached egg on the top of each piece; dust lightly with pepper and salt and serve immediately.

Above is taken from edition de luxe "Culinary Wrinkles" (just out) which will be sent postpaid to any address on receipt of a metal cap from jar of Armour's Extract of Beef. ARMOUR & COMPANY, CHICAGO.

Armour's Extract of Beef

The Best Extract of the Best Beef

All Records Surpassed!

83,790,300 Bottles of Budweiser

"King of Bottled Beers" sold in 1902.

This proves the world-wide popularity of this famous brew.

The product of Anheuser-Busch Brewing Ass'n

Orders promptly filled by TILLMAN & BENDELL, Distributors, 71 Front St., Portland, Ore.

