

**ONE BANK FAILS IN KANSAS CITY**

Trouble Was Expected, and Does Not Affect General Situation.

**NO RUN ON OTHER BANKS**

Feeling Throughout Southwest Generally Good—Oklahoma Banks Close, but Those Closed in Nevada Are Again Open.

KANSAS CITY, Oct. 28.—Outside of the failure of the Bankers Trust Company, with deposits of \$1,000,000, there has been no real trouble here today. This bank was considered the weakest institution of its kind here and its failure neither caused much surprise nor had any apparent effect on the general situation.

The Bankers Trust Company closed at 10:15 this morning. Cashier J. C. Hughes said that they had decided to close temporarily because the Clearing-house Association had refused to extend to them the privileges granted to the 30 other leading banks here of issuing clearing-house certificates.

The Bankers Trust Company was organized last year, and had a capital of \$500,000 and a surplus of \$1,000,000. It took over the business of the City National Bank, which failed in July, 1905. The Bankers Trust Company was not a member of the clearing-house, and while no run was experienced at this bank at the opening of business this morning, it was decided that a temporary suspension was necessary to protect depositors to a recovery of 100 cents. The Clearing-house Association had refused to extend to them the privileges granted to the 30 other leading banks here of issuing clearing-house certificates.

There was no appearance of anything like a run at any of the other local banks. Members of the Clearing-house Association today advised their correspondents in the Southwest by telephone to restrict payments to depositors to a small amount, and to call a financial hurry had passed and the indications were that this advice was generally being accepted.

The Bankers Trust Company had asked aid of the clearing house, but it was declined because of the class of collateral offered. James P. Downing, of the Clearing-house Association, said that no other banking institution here had requested aid, and he believes them in a safe condition.

The Bankers Trust Company was taken in charge by W. C. Irwin, who had been sent here by Secretary of State Swanger. The bank closed upon the advice of Mr. Irwin and it will liquidate. He said the concern had been planning for several weeks to liquidate and under ordinary conditions would have been able to do so.

**BANKS OF OKLAHOMA CLOSE**

Governor Proclaims Holiday to Protect Them Against Run.

OKLAHOMA CITY, Okla., Oct. 28.—On demand of the banks of the territory, Acting Governor Pilon issued a proclamation closing the banks of the territory for a week. The action was taken because the banks of Kansas City and St. Louis refused to forward cash to the banks of the Southwest. It is said that a consultation of these banks and Oklahoma, Indian Territory, Arkansas and Northern Texas by means of telephone took place during the early hours this morning, and all have taken a similar action. There had been no uneasiness in this city, and the bankers say the deposits last week were greater than any previous week in the month.

The closing is for the purpose of protecting the banks in case of a run. Since the banks here could not get cash from Kansas City in case of a run, they considered the risk too great. The banks of this city are carrying many of the small banks over this territory. They have arranged to issue clearing-house certificates to carry them until conditions have improved.

The banks of the Southwest are further embarrassed because of the demand for cash to move the cotton crop. It was necessary to get cash from the East to meet the demands. The refusal of these banks to forward Oklahoma caused the banks to take radical steps to protect themselves. The proclamation declares that as all of the leading cities of the United States, through the Clearing-house Associations, have entered into an agreement to protect themselves by refusing to ship currency to country banks which have deposits with them or to honor the bills of lading drawn upon such banks, it is impossible for the banks of Oklahoma to meet the demands until such a currency to pay for the cotton and other products of the territory. As the banks appear to be in a solvent condition, a legal holiday, extending from October 28 six days to November 2, is proclaimed.

**NEVADA IS BECOMING QUIET**

Deposits Amount to More Than the Withdrawals—Banks Will Open.

TENOHOAH, Nev., Oct. 28.—There is no excitement in Tenopah today. The Tonopah Banking Corporation, or Wingfield and Nixon Bank, has deposits exceeding four times the withdrawals at 11 A. M. The Nevada First National Bank has \$23,000 deposits in excess of the withdrawals.

Frank Golden, head of the Nye and Ormsby County Bank, is expected here tonight when the matter of resumption of that institution will be taken up. Cashier Cushman, of the State Bank and Trust Company says that advances from the headquarters of that bank in Carson City led him to believe that the bank will resume in a short time. The people seem satisfied with existing conditions.

**HAS MILLION IN GOLD COIN**

Depositors Reassured by This Sight and There Is No Run.

GOLDFIELD, Nev., Oct. 28.—John S. Cook & Co.'s bank reopened for business at 9 o'clock this morning with \$1,000,000 in gold coin stacked in three piles on its counters. The great hoards of gold attracted a throng of people, but there was no semblance of a run on the bank. The depositors were there in force, however, four tellers being kept busy receiving deposits, while one teller attended to the demands of those who came to withdraw deposits or check against them, and he was not very busy.

**THE STATE BANK & TRUST COMPANY**

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RENO, Nev., Oct. 28.—Every bank in Reno opened for business this morning. During the hours of confidence the bank returned to the people, and the belief that there would be nothing which could be called a run proved to be correct this morning. A few depositors gathered at each institution, and all were paid their demands promptly. Unusually heavy deposits were made today.

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DENVER, Oct. 28.—John C. Mitchell, secretary of the Clearing-house Association, said today that all the trust companies and banks of Denver were on a conservative basis, and he anticipated no hardship would result from the new order.

**NEW YORK PAST WORST**

(Continued From Page 1.)

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**OREGON BANKS CLOSE FIVE DAYS**

(Continued From Page 1.)

range affairs this week so that they will be ready for business next Monday. The men who came to Salem on the special train tonight were W. M. Ladd, of Ladd & Tilton; Ralph W. Hoyt, cashier of the Merchants National Bank; A. L. Mills, president of the First National; J. C. Ainsworth, president of the United States National; W. M. MacRae, manager of the Bank of California; John A. Keating, vice-president and cashier of the Bankers & Lumbermen's Bank; and C. F. Adams, president of the Security Savings & Trust Company.

The only outside banker present was John H. Albert, president of the Capital National Bank of Salem, he having been called in by the Portland bankers. Governor Chamberlain tried to communicate with A. Bush, of Ladd & Bush, but owing to the lateness of the hour, was unable to do so.

**SALIM BANKS MAY OPEN**

Mr. Albert said that so far as Salem banks are concerned there is absolutely no occasion for proclaiming a holiday. He added that so far as his own interests are concerned his bank will open as usual tomorrow and if he closes it will be because the closing of Portland banks makes it inconvenient to transact business. He will confer with Mr. Bush early in the morning, and then it will be determined whether Salem banks will close during the week.

It is understood that the Portland bankers this evening sent telegrams to all banks in the state notifying them of the issuance of the proclamation. The purpose is to prevent calls for money from country banks, induce them to close for the week and bring them together in an arrangement that will satisfy demands before next Monday. That Portland banks are solvent and in fact were never in better condition than they are today, was asserted by the bankers who waited upon the Governor tonight.

Governor Chamberlain at first doubted the wisdom of the action requested by the Portland bankers, but when the situation regarding the locking up of funds in the East was explained and the necessity of checking any stringency which might arise as a result of this in the West, Mr. Chamberlain readily complied.

**STRAIN WILL NOT LAST LONG**

WASHINGTON, Oct. 28.—(Special.)—An interesting development of the day at the White House will make third-term boomers a little more cheerful. There is excellent authority for the statement that the President has informed Senator Bourne that his persistent third term propaganda is not receiving hearty indorsement at the White House.

**BANKERS EXPECT RETURN OF NORMAL CONDITIONS IN 30 OR 40 DAYS.**

Two meetings of the Portland Clearing-house Association were held yesterday, the first at the lunch hour, when advice received from Eastern correspondents, that currency will not be shipped on credit balances honored except in clearing-house certificates, was discussed. Each bank had been sent telegrams, which the following is a fair sample:

St. Louis, Oct. 28.—In harmony with action of New York, the Ladd & Tilton Clearing-house will commence Monday, October 29, issue clearing-house certificates. All checks on local banks, trust companies will be payable only through clearing-house. We request you to advise that shipments of currency will be discontinued for the present.

**Run on Banks Was Feared.**

This cut off the Portland bankers from realizing on their funds in Eastern depositories, together with all other banks in situations, for the same action is being taken all over the country. With the conditions of unrest prevailing in the East, it was considered likely that runs would be started on the local banks, while at the same time a very large part of their assets, usually the most easily realized, would be tied up in the East.

**THE DAY'S DEATH RECORD**

Nate Roff, Nevada State Auditor. RENO, Nev., Oct. 28.—Nate Roff, State Auditor of Nevada, supreme representative of the Knights of Pythias and a prominent man in Nevada, died last night at his home as the result of internal injuries received in a runaway accident ten days ago.

Lucius T. Noyes, Texas Templar. HOUSTON, Tex., Oct. 28.—Lucius T. Noyes, aged 28, grand commander of the Knights Templars of Texas, and eminent commander of Rutven Commandery, in this city, died last night. He was born in Connecticut.

John Barrett, Newspaperman. SAN FRANCISCO, Oct. 28.—John Barrett, news editor of the Examiner, died of apoplexy this afternoon. He was walking on Van Ness avenue when stricken.

Eyes fitted to glasses, \$1 at Metzger's. Metzger saves you money on watches.

**TEA**

Moneyback means that the tea is good and well worth the money. Can't mean anything else.

Your grocery returns your money if you don't like Schilling's Best; we pay him.

**GO TO SALEM BY SPECIAL TRAIN.**

The bankers telephoned to Governor Chamberlain, at Salem, asking him to declare a legal holiday for five days. The Governor replied he would like to talk the situation over with the bankers personally and they agreed to come to Salem and hold a conference with him. The committee then called on General Manager O'Brien of the Harriman lines in this territory, who placed his private car, "Oregon," at the disposal of the bankers, furnishing them with a locomotive and the following clearing-house committee left for Salem on the special train this supplied: A. L. Mills, president of the First National Bank; J. C. Ainsworth, president of the United States National Bank; W. M. Ladd, senior member of Ladd & Tilton; J. A. Keating, vice-president and cashier of the Bankers & Lumbermen's Bank; Ralph W. Hoyt, cashier of the Merchants National Bank; C. F. Adams, president of the Security Savings & Trust Company, and William A. MacRae, manager of the Bank of California. The special left Portland about 8 o'clock last night, returning to Portland shortly after midnight. Although the Portland Trust Company is not a member of the clearing-house, it stood firmly with the other banks and signed the petition to the Governor that the committee on the special train carried. Portland bankers were advised by telephone last night about 10 o'clock that Governor Chamberlain had granted the petition and would issue a proclamation declaring the next five days a bank holiday throughout the state.

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**"WHERE QUALITY REIGNS" "WHERE PRICES ARE FAIR"**

**OLD CROWN WAFFLE WORKS & KING**

**FIFTH WASHINGTON & SIXTH STREETS**

**The Sale of Silks Has Set the TOWN-A-TALKING**

Reduced prices prevail. This tremendous sale comprises the best sorts of choicest plaids, stripes and figured or dotted effects. Detailed descriptions follow:

- |   |   |   |
|---|---|---|
| Fancy Silks in novelty designs and checks, with Persian stripes; shadow effects; Irrespective plaids and Tartan Claret stripes, in taffeta or lousine weaves; regular \$1.00 grades, sale price..... <b>79c</b> | New Silks in combination checks and plaids; two-tone Pekin stripes and many other new patterns; regular \$1.25 values, sale price..... <b>89c</b> | French novelty Dresden lousines, in soft, lustrous pastel shades; a material and color combination that makes this particularly adapted for afternoon and reception gowns; regularly worth \$1.39 \$1.75; sale price. <b>\$1.39</b> |
| Silks in stylish Tartan plaids, Roman stripes, etc., in mesaline or taffeta weaves; \$1.25 values, sale price..... <b>98c</b>   | Silks in choice plaids, Pekin stripes and Dresden effects, in the best and latest colorings; worth \$1.50 a yard; sale price..... <b>\$1.19</b>   | Novelties of the highest grades in a variety of weaves; choicest fabrics for this season's wear; all the regular \$2.00 values, sale price..... <b>\$1.69</b>   |

**Carving Sets Very Low Priced**

Just the season when these useful articles are so much in demand. Prepare now for Thanksgiving by supplying yourself with a first-class carving set. Nothing, moreover, could make a better or more appropriate gift. Three-piece sets, with pearl handles, at greatly reduced prices.

- Sets regularly worth \$9.50, special price for today..... **\$7.65**
- Sets regular price \$12.00; very pretty styles; special..... **\$9.75**
- Sets, regular \$15.00 values; good quality; special..... **\$12.25**

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|---|---|
| <b>CARVING SETS</b>                               | <b>CARVING SETS.</b>                              |
| <b>Stag Handles, Three Pieces.</b>                | <b>White Handles, Three Pieces.</b>               |
| Regular \$3.00 values, special..... <b>\$2.39</b> | Regular \$2.75 values, special..... <b>\$2.25</b> |
| Regular \$4.00 values, special..... <b>\$3.35</b> | Regular \$3.90 values, special..... <b>\$3.15</b> |
| Regular \$5.00 values, special..... <b>\$3.95</b> | Regular \$4.75 values, special..... <b>\$3.85</b> |
| Regular \$7.00 values, special..... <b>\$5.65</b> | Regular \$6.00 values, special..... <b>\$4.25</b> |
| Regular \$8.00 values, special..... <b>\$6.50</b> | Regular \$7.50 values, special..... <b>\$6.15</b> |

**HANDSOME IMPORTED HATS \$37.50**

THIS INCLUDES THE ELABORATE CREATIONS WORTH TO \$125.00 EACH. HATS WORTH TO \$67.50 NOW ONLY \$22.50

**Buy Curtains and Bedding Now**

Many a housekeeper is renewing her Curtains before the holidays. Let us show you how to do this in an economical way. We are closing out the small lots of all odd lines; everything reduced to five pairs or less in this sale. Nottingham Curtains of the newest patterns, also Cable Net, imitation Irish Plaid, Brussels Net and many others. We quote a few examples.

\$4.50 grades reduced to..... <b>\$3.35</b>	\$2.75 grades reduced to..... <b>\$2.10</b>	White Wool Blankets with striped borders. \$3.50 to..... <b>\$2.00</b>	Feather Pillows, 5 and 6-pound weights, at the pair, \$1.25 to..... <b>\$0.95</b>
\$4.00 grades reduced to..... <b>\$2.95</b>	\$2.50 grades reduced to..... <b>\$1.90</b>	Gray Wool Blankets. \$3.25 to..... <b>\$1.00</b>	Warm Comforters, \$1.25 to..... <b>\$0.95</b>
\$3.50 grades reduced to..... <b>\$2.65</b>	\$1.75 grades reduced to..... <b>\$1.30</b>	Plaid and Fancy Wool Blankets, \$6.00 to..... <b>\$3.70</b>	Downline Comforters..... <b>\$3.75</b>
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**Buy Supplies For the Hallow'en Party**

Make this store your shopping place for the many novelties so essential to Hallow'en night. We have them all, the useful and the ornamental; favors, score, tally and place cards; Jack o'Lanterns, masks, pumpkins, candles, etc.