

BEER BANK FAILURE

(Continued from Page One.)

"But when I think of the poor old people who had deposited every dollar they had for their old age in that bank—"

Tragedy of Little City.
The tragedy passed and was silent for a moment as if before him the coming wail of his people. "It's a tragedy, I tell you—a tragedy of the whole town."

A little curly-haired, blue-eyed boy of about 3 came up shyly and peeped out at me from behind his father. The preacher patted the boy's hair. "Even the children were robbed," he said. "My two little ones had a dollar each in the bank and they are all gone. Some time ago the bank got about 2,000 of these little savings banks and distributed them about town. Every child in town had one and most of the women. As soon as one of the banks had a dollar in it, it would be taken down to the big bank and deposited there. So some of the children had only a dollar or so in the bank; others had \$10 or \$20—even up to \$100 or more."

"There must have been not less than \$10,000 in these little savings bank accounts in Scriber's bank—and they are all swallowed up in the general wreck."

Robbed Even Children.
I was to hear more of these little savings banks. The robbery of the children is the thing that seems to cause most pain among the men who appropriated these pitiful little amounts to his own use, and against the system which permitted such a calamity as has befallen the town.

As we were talking a vigorous young fellow came swinging up the walk to the house. "This is my brother-in-law, Mr. McDermid," said Rev. Mr. Deal. "He is a lawyer by the bank's failure. He is a young evangelist from the east, who came out to La Grande recently to assist his brother-in-law in a revival meeting. He had very little money, but when he got to La Grande he had \$100 which he had saved to meet certain obligations. He deposited the money in the Farmers & Traders National bank and drew checks against it to the extent of \$75, which he sent west."

Before long the checks began to come back to him, dishonored. "No funds to pay them," the bank had said. "But I'm young," said Rev. McDermid. "It won't hurt me so much. I'm going to see John Frawley," said Mr. Deal. "He's the county treasurer, but he was not in his office. You'll find him at home now. He's pretty sick. I am afraid this thing is going to kill him," said a clerk in the office.

Sowed Under Calamity.
John Frawley opened the door to my knock—a slender, rather stooping man of about 55 or 60, whose head had lost its elasticity and whose hair bowed as if with the weight of a great calamity.

"It has cleaned me out," he said in answer to my questions. "I'd be cleaned out, even if the bank were to pay back cents on the dollar. You see, I had \$21,000 of the county's money deposited in that bank the day it failed. Ten per cent of that is more than I own myself. I deposited \$9,000 in the bank the very day it closed. It's pretty hard."

But John Frawley would not complain. "I guess there's not much for me to do but to take up my cross," he said. "That's all there is to it. The county will get some of it back, I suppose, and my bondsmen will have to pay some. But I'm ruined."

Others told me more about John Frawley, how he had served the county faithfully for years on salary that was hardly more than a pittance; how a year or two ago his pay as county treasurer was increased to \$100 a month and how he was just beginning to get a little ahead; how he had bought and built for the county a new and comfortable cottage that is his home and the home of his wife and their children.

Must Give Up All.
And now this home of his old age is to be taken from him. He is forced up to do what he can to make good the shortage in the department, caused though he is by the own part, the dishonesty of the cashier of a national bank.

Sheriff Childers is as hard hit as Treasurer Frawley. He didn't have as much money on deposit in the bank—only \$1,700—but it was enough to break him. Like John Frawley, he is no longer a young man, but old and poor. All he owns is his little home, and he, too, has a wife and children who will be homeless when the law makes an inexorable course and sweeps away their all to repay the county for the money lost in that wreck of a bank.

And Sheriff Childers, in his old age, when he might reasonably expect to rest and take things easy in his declining years, must stand all over and with weakened hands and weary brain, endeavor to get a little together for his wife and children in case of his own death or disablement.

\$1,000 or more in the bank. It is gone. But Wright is a young man, and the loss doesn't hit him as hard as it does John Frawley or Sheriff Childers, or old Peter O'Sullivan.

"If I will break me to have to make good the county's loss," said Mr. Wright, "but my young son and I can stand it. But it hurts me to see poor old John Frawley. I am afraid it will still hurt him."

"The money I had in the bank was largely undistributed funds of estates, and I was told of a waitress in one of the hotels, Miss Coleman, who by hard work had accumulated \$400 and deposited it in the bank to be used in case of her death. Now the money is gone and she is in danger of losing her claim. For she is only a waitress and her wages in a little town like La Grande are not sufficient. There is nothing to warrant anybody in lending her the \$400 she had saved."

She can't mortgage a piece of land to which she as yet has no title. So her years of work are likely to have been for nothing at all.

City Treasurer Is Hit.
The city treasurer, J. K. Wright, had \$2,700 of city funds in the bank. These are tied up and the chances are that that city will be short of money for some time to come. Wright or his bondsmen can make good the shortage occasioned by the calamity that like bolt out of a clear sky struck the city of La Grande and its people.

The Grand Ronde Electric company, of which Walter Pierce is president, suffered severely as a result of the bank failure. All of its funds were on deposit in Scriber's bank—and Scriber was also a heavy stockholder of the corporation.

"We're hit hard," Mr. Pierce told me. "Everything is gone. But we hope to get some of the money back when things are settled up. How much I don't know. I hope for a percentage of 50 cents on the dollar."

One of the hardest hit men in La Grande is Guy McCully, assistant cashier and one of the directors of the Farmers & Traders National bank. The fact that although he was constantly at work in the bank, where he had access to all things, he never had a suspicion of the real condition of affairs until the bank had closed its doors, is proof of the shrewdness and integrity of the man.

McCully was at work in the bank at the time of the crash. He was in the bank at the time that Scriber was at his home at La Grande, and he was in the bank at the time that Scriber was arrested and waived examination on a second charge preferred by the United States authorities, that of forging the name of H. C. Rinehart to a note.

When he was fixed Scriber declared there was no need to attempt to provide it, as enough other charges would be preferred in that event to make bail for him impossible. Either branch, Royal Bakery.

Shoe values can always be found at Knight's. Hardman pianos, the Wiley B. Allen Co.

Cheated Aged Chinaman.
I heard of an aged Chinese truck peddler who by years of hard work in a foreign land had managed to accumulate a few thousand dollars with which he hoped soon to go back to his native land and live in comparative luxury. He took \$100 to a bank in La Grande and he wanted to deposit it in the bank. Scriber took the money and gave the peddler a receipt for it. The latter, in reality, it is said, it was only Scriber's personal money. He had no intention of paying a respectable dividend there is nothing for the Chinese.

Among the many losers by the bank's failure are a large number of Greek railroad laborers, who earned their little pitances by long days of toil under a burning sun or in the icy blasts of a mountain wind. They deposited sums, estimated to aggregate about \$7,000, in the Farmers and Traders National bank. Now the money is gone. But they are philosophical and try to joke about their losses, as if they could easily afford to give of their life and strength only to have the poor reward swept away in a financial crash such as has befallen the little town of La Grande and its foundations.

Mr. Stryker of Elgin is among those who are hardest hit by the crash. It is said that he had on deposit in the bank somewhere in the neighborhood of \$20,000—virtually all his wealth. And he is an old man—too old to start in again to accumulate a competence.

"I'm not hurt as badly as a good many," said A. T. Hill, a druggist of the city. "Fortunately for me I did not have all my money in Scriber's bank. But I had about \$1,500 there and I can't afford to lose that much. But I got off light compared with these poor people who lost all they had in the wreck."

All the directors and stockholders are badly hurt by the failure of the bank. Most of them had funds on deposit there, and in addition to this, they are liable under the law to the extent of their stock. It is expected that the receiver will be able to realize about \$25,000 from the stockholders. Mr. Pennington of the Royal Bakery is one of the directors, and was also a heavy depositor. He is one of those who are most badly injured by the wreck of the bank.

and who is one of the directors, is out \$2,000 or \$3,000, having had that amount on deposit in the bank when the bank failed. He is a dealer in agricultural implements, and comparatively heavy loser. How much did you have in the bank? I asked them.

"Everything we had," replied one of the partners. "We didn't have very much to lose, but we lost it all, and that hurts as much as if we had had twice as much."

C. F. Coolidge, dealer in paints, had \$341 on deposit in Scriber's bank. At first he could not realize that the bank had so ruined had betrayed him, and he went on Scriber's bond to the extent of \$1,000 when the cashier was arrested. But later developments persuaded Mr. Coolidge that everything was not right, and when he learned something of the extent of the defalcations, he himself had Scriber re-arrested.

C. W. Preston, who runs a shoe store, had \$1,500 on deposit in the bank. He is very indignant at the defaulting cashier and thinks no punishment severe enough for a man who would rob a whole community.

Elks Lodge Bankrupt.
Miss De Peet, the Western Union operator, lost her little savings of \$45. Dr. Moller lost his little fund of \$25. A farmer, and George Krieger, a brick-maker, and F. R. Swaney, a cigar dealer. D. E. Cox, the city recorder, is out \$140. "But that's not much," he said, "compared with what a good many others lost." Dr. R. L. Lincoln lost only about \$75, "but I needed that \$75," he said.

The list is a long one and the number of those mentioned might be multiplied many times. Half the people in town are badly hurt by the wreck of one of the town's trusted and successful institutions. Even the lodges did not escape. Scriber was treasurer of the Elks lodge, and their money is gone.

The people are hoping against hope that when the bank examiners finish their investigation there will be something left. How much there will be is still problematical, but it is not probable that there will be over 25 cents on the dollar. La Grande has suffered a blow from which it will be hard to recover soon. Some of the town's depositors will never recover from the blow dealt them.

SCRIBER WILL BE BROUGHT TO PORTLAND TODAY
(United Press Leased Wire.)
Pendleton, Or., Oct. 29.—Unable to furnish the bonds of \$25,000 fixed by United States Commissioner John Halley, J. W. Scriber, the La Grande bank wrecker, this morning gave up his fight to keep out of jail and will be taken to Portland on train No. 1 today as a United States prisoner in charge of Deputy United States Marshal Thomas Hamersley, who last night arrested Scriber at his home at La Grande. Scriber was arraigned before Commissioner Halley at 9 o'clock this morning and waived examination on a second charge preferred by the United States authorities, that of forging the name of H. C. Rinehart to a note.

When he was fixed Scriber declared there was no need to attempt to provide it, as enough other charges would be preferred in that event to make bail for him impossible. Either branch, Royal Bakery.

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Among the assets of the ruined bank is \$28,000 in cash left in the vaults. Outstanding notes may bring in \$80,000, or it may be not over half of that. Deposits in the banks with which the Farmers & Traders National correspond will net a few thousand more, possibly \$10,000. The stockholders are probably good for \$25,000, and the bank building itself is worth about \$20,000, though how much it will bring at forced sale is conjectural.

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Country eggs, creamy milk, golden pumpkins, spiced, sweetened and baked in a crisp crust there's nothing like it. Order in advance. Either branch, Royal Bakery.

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separation fell suddenly and pitifully upon Scriber's family. During the leave taking, however, Scriber smiled all the time and to the surprise of the officer did not break down even after leaving La Grande. Marshal Hamersley brought him to Pendleton and secured a special guard. The guard and the prisoner shared a room at the Hotel Newman last morning, when Scriber was arraigned.

SHORTAGE MAY REACH QUARTER OF A MILLION
(Special Dispatch to The Journal.)
La Grande, Or., Oct. 29.—The bank examiners are still at work trying to bring some order out of the chaos that exists in the affairs of the wrecked Farmers & Traders National, but it will probably be some time before they will know more than approximately the extent of Scriber's defalcations. They admit, however, that the loss will be in excess of \$100,000, and the chances are that it will reach at least \$125,000. In addition to this, there are forgeries and other money getting tricks which netted Scriber something like \$100,000 more. His total defalcations are estimated at not less than \$200,000. For \$100,000 of this the bank is not responsible.

How much of a dividend the bank will be able to pay the unfortunate depositors is still a problem. The most hopeful are figuring on 50 cents on the dollar, but there is more reason to believe that half of this would be a high estimate.

There has been much guessing as to who Scriber did with the money, as he seems to have no visible assets, and it is known that he did not live extravagantly. He had no dealings with fast horses or fast women.

The truth of the matter is that he was hard hit when the Sumpter bank failed some eight years ago. Scriber's nephew was cashier of the Sumpter bank, and Scriber had considerable deposits in the bank. In addition to this he was up a good deal of money to keep his nephew out of the penitentiary. Although the latter was convicted of misappropriating the funds of the bank, he never went to jail for it. It is estimated that the affair cost Scriber not less than \$50,000, and he was probably nearer \$100,000. This money Scriber is supposed to have taken out of his own bank, and has been paying interest and double interest on it ever since. This would, therefore, account for a very large proportion of the money of which the La Grande bank was looted.

Scriber also dropped a good many thousands dollars in a land investment scheme near Heppner. Taking up all these things into account it is doubtful if he really has any of the stolen money cached.

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