

THE COUNTRY BANKER.

From the "Banker's Monthly."

Few persons are aware of the amount and everybody gets it. Farmers, who of time an officer of a bank must needs never again cross the threshold, come spend in looking after the business of for assured money to pay harvest hands; others, and how little remuneration street factors to change bills; travellers there is in it except goodwill. The case, men for a little silver; nicks; towns and presidents of country banks in short men up for abundance of nickels, towns of five and ten thousand inhabitants, shown who are weighed down with who are perhaps the hardest worked Bryan dollars they will put in more men in their communities. In addition to the constant daily grind of their own business, they are referees and advisers for all their patrons and the public as well, and it is considered quite the proper thing to ask of them almost any business favor save the loan of money without interest or security. These favors are freely granted; and but bespeaks the honor which banking occupies in public estimation. It would be well, then, if the thoughtless man who has lately been smirking at the bank as an exponent of that hideous monster, the "Money Power," could pause one day of his life before a bank counter.

The first thing in the opening of the mail and the consequent planning of the day's work, in the mail from day to day, are sight drafts or collections upon local merchants and individuals, sent by wholesale houses and manufacturing establishments from almost every part of the United States. They must all be presented, and if uncashed, remitted for; and if unpaid, returned with a reason endorsed for the non-payment. This is a regular feature of the banking business, but one in which there is little profit. For one reason or another an average of half these drafts are returned unpaid. In this case the banker is out his time and postage and receives nothing. Upon the drafts collected, ranging from \$5 to \$100, a nominal fee of from 10 cents to 2 cents is charged. Often there are mistakes involving correspondence. For the responsible merchant judiciously guards his books when drawn upon by his dealer.

Then again, the drawer of a draft is apprehensive and asks for special attention to be given to the collection that partial payment be received; or that a confidential opinion be given as to the standing of the drawee and the apparent condition of his business. Drafts are often drawn "with exchange and collection charges, protest waived." But custom has established the rule that where drawee refuses to pay exchange it is deducted from the amount remitted. In case a draft should be protested for nonpayment the fee goes to the notary and the bank attends to the matter gratis. Both in large and small banks the collection department is a necessary but burdensome one, and it long has been a question in the minds of officials as to how it can be made to earn its proportionate share of profits. The solution seems as far away as ever.

But the mail is many sided. There is a letter containing a customer's check which the sender says must be remitted for at its face. In deference to a patient this is done. Here is one, enclosing a stamp, asking for a confidential report on the financial responsibility and character of a man who wishes to buy a bill of goods on credit. If the man is a customer, the banker wishes to add him so far as truth and justice will allow, but extreme care must be taken, and if this party be unknown to him inquiries must be made in a guarded manner or the answer returned, "have no means of knowing." There is no pay in this.

Another letter contains a deed to be lodged on the payment of money under specific instructions. Only a nominal fee can be exacted for this service, yet it involves really the negotiations of a trade between widely separated persons, who, perhaps, as yet, have not fully agreed upon details. Lawyers must be seen, telegraphing done, frequently an hour spent in explanations all for practically nothing. A man living in remote parts writes to inquire if there is a "grocery store" in town. He wishes to locate. A widow wishes to remove to town, take boarders, and educate her children. Will the banker please recommend an eligible location and say what will be the monthly rental? Here is a letter containing a note sent at the request of a customer who wishes to pay, and will call. It has been running since 1891 with partial payments and is taken exactly half an hour to figure the amount due, which is \$25.00, for which the customary one per cent is charged.

A constant stream of inquiries, event few requests for names of reliable and energetic agents, the whole demand and jostle of the commercial world comes to the banker. It is the ethics of the business to return courteous and rapid answers, the expense account grows for stamps and stationery, while there is a minimum of profit. The regular machine work of transmission of checks, drafts, bills of exchange, orders for shipping of money, all the regular features of the daily grind having been entered and checked, which is the banker's real work, the mail may be considered disposed of.

The banker takes out the daily cash, taking great care as to the denominations of bills, the relative quantity of gold and silver and paper. But notice the calls made during a single day to change. Everybody comes for change,

says they are promoting a small manufacturing enterprise. The local board of trade has promised aid, but parties are loath to subscribe stock. The profits are all right. Will the banker take stock and head the list? He will not. Then it is possible the new enterprise, which seems to be an almost constant stream, for business is heavy. The hours waste, and preparations are made for the balance.

Meantime the daily business goes on, despite the many interruptions. Checks are paid and deposits taken, in which seems to be an almost constant stream, for business is heavy. The hours waste, and preparations are made for the balance.

At exactly 2 o'clock a committee of ladies call. There is to be a collection of money for a great and worthy charity. Of course the bank will do all the attending work free of charge, but for fear of mistake or misunderstanding it would be well to explain. The explanation occupies seventeen minutes. It is particular, if not lucid. The banker listens most patiently, and bows his head with grace and gladness.

Returning to his counter the banker meets a commercial traveler, just arrived, never made the town before, wishes to know, in confidence of course, for the house, if certain parties are good for a small bill, say \$25? They follow a list of merchants a yard long, the man sets yeast powder on the telephone plan!

And now, after giving advice to a newly married couple, as to the desirability of the purchase of a certain piece of property, the banker meets the straw which ought to break the camel's back, a committee of citizens to talk over certain local improvements, and while the matter of putting a street in under consideration, the closing hour strikes, and with due solemnity the committee vanishes.

Then the old skinflint and living picture of the money power sits, and begins to gather up the tangled threads of his day's work, hoping he can reach home at 6 o'clock, at least, for the school board meets at night and there is a vacancy in it which he hopes to secure for the fatherless daughter of an old friend.

AN EVENING WAIFT.

Medals designed for all sorts of social functions and for all sorts and conditions of wearers, have an irresistible charm this season, because the materials are so exquisite in color and texture and the manipulation of sheer fabrics is so skilful and effective. The basque-waist illustrated has remarkably stylish features in the draped front, closed by the left side, knife-plated caps of chiffon and decoration that is in accord with the

skirt. An old lady nobles in it if not too busy, a private interview is desired. The lady has had quite a sum of money deposited for a long time. She is old and crippled, and her affairs have taken a bad turn. Will the banker, kindly, in view of the previous use of her money, loan this sum to secure security? He will, but there is a trace of regret about parting with a good account just the same.

"Can you obtain for me the name of a good commission house in the city?" You do. Banks have a way of knowing good business men the world over, and trade information with each other; what could be a more reasonable request than this?" But does the merchant realize what a vast intelligence bureau the banking system is? Before this letter is finished, for you sit down to write at once, you become aware that two men have seated themselves in the cashier's room and are waiting. You join them and are an affable as a man of unlimited leisure, for you are not "the banker," and is not this gentleman who is "looking round" a friend of your friend? Nevertheless, your letter of inquiry is deferred a full half hour, or a busy day.

Enter an old man, trembling. His wayward boy is in trouble; can you telegraph money? You do, conscious in your heart that the spendthrift is "working" an indentured father. You are cautious however, telegraphing money is dangerous, everything must be according to approved business regulations, though never a cent comes back to you.

"Will you kindly examine this led and see if it is in proper form?" The banker does; he is usually conversant with legal forms and modes of land transfer. The banker has now presented to him a conveyance, or deed in several, or check to be delivered on condition, and valuable time is taken up in ascertaining the exact terms, that they may be filled out to the letter.

Several members of a family, wearing customary mourning, now engage his attention. A father has died. The heirs cannot agree upon an administrator. Will the banker consent to take charge? Here is a committee. The spokesman

makes the young feel old, and the old feel life is not worth the living. It's a dangerous sign of weak, inactive and sore kidneys. Any person cured of kidney weakness will tell you that what back does to ache, all trouble ended. Neither liniments, nor plasters, nor electricity can cure it. The seat of the trouble is not in the skin, flesh or muscles. It's in the kidneys.

GERMANY ON WARPATH.

Will Demand Immediate Indemnity From the Chinese Government.

Berlin, Nov. 13.—It was officially announced today that the German squadron in Chinese waters has been ordered to the coast of Shan Tung to anchor in the vicinity of the scene of the recent murder of German missionaries, for which the German commander is instructed to obtain immediate satisfaction.

SUSPENDED ITS CHARTER.

Gmina Exalted Ruler Eliza Puhines a Lodge for Illegal Initiation.

Harrisburg, November 13.—Grand Exalted Ruler Meada Dabwiler has suspended the Masonic Ill. Lodge of the Order of Eliza and forwarded the papers to District Deputy Armstrong of that state authorizing him to secure the charter, paraphernalia and lodge effects. This action was due to the alleged violation of the laws of the order in the method of initiating Robert Fitzsimmons. Mr. Dabwiler states that after a careful examination of the case it clearly appears that the Masonic lodge not only wilfully and flagrantly violated the long-established laws applicable to the admission of candidates into the order, but also the positive instructions of the district deputy notifying the officers of the lodge that the proposed initiation was contrary to law.

CHOATE IN THE CABINET.

He Will Probably be Invited to Become Attorney-General.

San Francisco, November 13.—Washington dispatch says it is likely that Joseph Choate will enter the cabinet as attorney-general. If he does it will be as the representative of the independent element of the party in New York. Mr. Choate's name has been presented to the president for the post to be vacated by Mr. McKinley, who is to take Justice Field's place on the supreme court bench. It has been under consideration by Mr. McKinley and his most intimate advisers for several days, and if the expectations of those who are urging it are not disappointed, Mr. Choate's appointment will be made public as early as next Monday.

ROBBERY IN ROSEBURG.

Roseburg, Ore., Nov. 13.—Two men, with faces blackened, entered a saloon near the depot at 1 o'clock this morning and compelled D. W. Stephens, the bartender, at the point of revolvers, to throw up his hands. One man went through the till, while the other covered Stephens. They got about twelve dollars in silver, overlooking some currency.

Warrenton Is the Best...

THE CENTER OF DEVELOPMENT
ON THE WEST SIDE

Everybody Knows that Warrenton values will soon be doubled, It is distinctly the best property on the market.

Fine large level lots, surrounded by many improvements, at very low prices.

Is it not a fine investment?



**Kopp's
"Best"**

A DELICIOUS DRINK...
AND ABSOLUTELY PURE

The North Pacific Brewery, of which Mr. John Kopp is proprietor, makes beer for domestic and export trade.

Bottled beer for family use, or keg beer supplied at any time, delivery in the city free.

NORTH PACIFIC BREWERY



EAST VIA

SOUTH

LEAVE PORTLAND, ARRIVE
OVERLAND EXPRESS, for Salem, Roseburg, Astoria, San Francisco, Oregon, Los Angeles, El Paso, New Orleans and the East.

*8:30 A. M. Roseburg passenger 9:30 A. M.

Daily except Sunday. Via Woodburn, for Mount Angel, Milwaukie, Oregon, Brownsville, Springfield and Natrona. Daily except Sunday.

12:30 A. M. Corvallis passenger. 1:30 P. M.

4:30 P. M. Independence passenger. 5:30 P. M. "Daily except Sunday.

Connecting at San Francisco with Occidental & Oriental, Pacific Mail, and Oceanic steamship lines for JAPAN, CHINA, AUSTRALIA, AND HAWAII.

LOW FARES, EVERY DAY—PORTLAND TO SAN FRANCISCO \$5.00, Second Class; \$10.00, First Class; including berth.

Similar reductions to Los Angeles, Fresno and other California points. Baggage checked to destination.

R. KOEHLER, C. H. MARKHAM, Manager. G. F. and P. A.

ARE YOU GOING EAST?
ARE YOU GOING EAST?
ARE YOU GOING EAST?

Be sure and see that your ticket reads via

THE NORTH-WESTERN LINE
THE NORTH-WESTERN LINE
THE NORTH-WESTERN LINE
THE NORTH-WESTERN LINE

—The—CHICAGO, ST. PAUL, MINNEAPOLIS AND OMAHA RAILWAYS

This is the GREAT SHORT LINE Between DULUTH, SAINT PAUL, CHICAGO And all Points East and South.

Their Magnificent Track. Peerless Ventilated Dining and Sleeping Cars Trains and Motot.

"ALWAYS ON TIME"

Have given this road a national reputation. All classes of passengers carried on the ventilated trains without extra charge. Ship your freight and travel over this famous line. All agents have tickets.

F. C. SAVAGE, T. E. and P. A. W. H. MEAD, General Agent, 245 Washington St., Portland, Or.

GOING EAST? GOING EAST?
GOING EAST? GOING EAST?
GOING EAST? GOING EAST?
GOING EAST? GOING EAST?

If you are, do not forget

THREE IMPORTANT POINTS
THREE IMPORTANT POINTS
THREE IMPORTANT POINTS

Leave Seaside for Astoria via Flavel at 7:30 a. m. and 2 p. m. daily. Leave Astoria for Seaside via Flavel at 10 a. m. and 4 p. m. daily.

All the Above Trains Are Daily.

A. & C. R. R. TIME CARD

In Effect Oct. 25, 1897.

Rooms 317-318
Portland Savings Bank Bldg.

Portland, Oregon.

SOCIETY MEETINGS.

TEMPLE LODGE NO. 1, A. F. and A. M.—Regular communications held on the first and third Tuesday evening of each month.

G. W. LOUNSBERRY, W. M. E. C. HOLDEN, Secretary.

—The—CHICAGO, ST. PAUL, MINNEAPOLIS AND OMAHA RAILWAYS

This is the GREAT SHORT LINE Between DULUTH, SAINT PAUL, CHICAGO And all Points East and South.

Their Magnificent Track. Peerless Ventilated Dining and Sleeping Car Trains and Motot.

"ALWAYS ON TIME"

Have given this road a national reputation. All classes of passengers carried on the ventilated trains without extra charge. Ship your freight and travel over this famous line. All agents have tickets.

F. C. SAVAGE, T. E. and P. A. W. H. MEAD, General Agent, 245 Washington St., Portland, Or.

GOING EAST? GOING EAST?
GOING EAST? GOING EAST?
GOING EAST? GOING EAST?
GOING EAST? GOING EAST?

If you are, do not forget

THREE IMPORTANT POINTS
THREE IMPORTANT POINTS
THREE IMPORTANT POINTS

Leave Seaside for Astoria via Flavel at 7:30 a. m. and 2 p. m. daily. Leave Astoria for Seaside via Flavel at 10 a. m. and 4 p. m. daily.

All the Above Trains Are Daily.

THIS RAILWAY COMPANY

Operates its trains on the famous block system.

Lights its trains by electricity throughout.

Uses the celebrated electric berth reading lamp;

Runs splendidly equipped passenger trains every day and night between St. Paul and Chicago; the

CHICAGO, MILWAUKEE & ST. PAUL

Also operates steam-heated ventilated trains, carrying the latest private compartment cars, library buffet smoking cars, and palace drawing room sleepers.

Parlor cars, free reclining chair cars and the very best dining car service.

For lowest rates to any point in the United States or Canada, apply to ticket agent, or address

C. J. EDDY, General Agent,

J. W. CASEY, T. P. A.

Portland, Oregon.

First—Go via the St. Paul because the lines to that point will afford you the very best service.

Second—See that the coupon below is read to the nearest ticket agent and its service is first-class in every particular.

Third—For information, call on your neighbor and friend—the nearest ticket agent—and ask for a ticket reading via the Wisconsin Central lines, or address

J. A. FOND, General Passenger Agent, Milwaukee, Wisconsin.

GEO. S. BATTY, General Agent, Portland, Oregon.

A Handsome Complexion is one of the greatest charms a woman can possess. Fomont's Complexion Powder gives.

Dangerous Lard