

DAILY CAPITAL JOURNAL

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BAD BUSINESS FOR BANKS.

The closing of three country banks in Illinois for lack of ready funds because they had invested most of their available cash in railroad bonds that proved unmarketable, calls attention to one of the weak spots in our private banking system. SUCH INVESTMENTS ARE NOT SAFE FOR BANKS OF DEPOSIT. Neither is it wise for banks to be involved in politics or political contests, as these banks were. Bank deposits based on political power or pull are dangerous and bank loans on a large scale to a single great borrower, like a railroad, are not safe. Bank deposits should be loaned so widely and IN FAILURE WILL EMBARRASS THE FAILURE WILL EMBARRASS THE SITUATION. The loans, should moreover, be readily converted into cash. On this last point The Capital Journal ventures to suggest to the so-called "country" banker of Oregon that they ought not to be tempted to tie up too large a portion of their loanable funds in real estate mortgage loans. PRESENT LAND VALUES ARE HIGH and mortgage loans in case of trouble may not be quickly convertible.

The problem of using profitably the large deposits now in our banks may be considerable, but IT IS BETTER TO PAY SMALLER DIVIDENDS and keep the assets in a quickly convertible condition.

DO SOMETHING.

Humanity has reached a point where good men begin to think of

The Modesty of Women

Naturally makes them shrink from the delicate questions, the obnoxious examinations, and unpleasant local treatments, which some physicians consider essential in the treatment of diseases of women. Yet, if help can be had, it is better to submit to this ordeal than let the disease grow and spread. The trouble is that so often the woman undergoes all the annoyance and shame for nothing. Thousands of women who have been cured by Dr. Pierce's Favorite Prescription write in appreciation of the cure which dispensed with the examinations and local treatments. There is no other medicine so pure and safe for women as "Favorite Prescription." It cures debilitating ailments, irregularity and female weakness. It always helps. It almost always cures. It is strictly non-alcoholic, non-toxic, all its ingredients being printed on its bottle-wrapper; contains no deleterious or habit-forming drugs, and every native medicinal root entering into its composition has the full endorsement of those most eminent in the several schools of medical practice. Some of these numerous and strongest of professional endorsements of its ingredients, will be found in a pamphlet wrapped around the bottle, also in a booklet mailed free on request, by Dr. R. V. Pierce, of Buffalo, N. Y. These professional endorsements should have far more weight than any amount of the ordinary lay, or non-professional testimonials.

The most intelligent women now-a-days insist on knowing what they take as medicine instead of opening their mouths like a lot of young birds and gulping down whatever is offered them. "Favorite Prescription" is of known composition, it makes weak women strong and sick women well.

Dr. Pierce's Medical Adviser is sent free on receipt of stamps to pay expense of mailing only. Send to Dr. R. V. Pierce, Buffalo, N. Y., 21 one-cent stamps for paper-covered, or 31 stamps for cloth-bound.

If sick consult the Doctor, free of charge by letter. All such communications are held sacredly confidential.

Dr. Pierce's Pleasant Pellets invigorate and regulate stomach, liver and bowels

SAVERS OR SPENDERS

To which class do you belong, the money-savers or money-spenders?

Think a moment of the difference in the future of the two classes and make up your mind to join the ranks of the thrifty savers who keep a savings account with us.

Open an account and start on the road to prosperity today.

Savings Department Capital National Bank

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For up-to-the-minute styles, cut and patterns of fall and winter suits and overcoats for men we carry

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You be the judge; don't take our word for it Call and inspect our superior line of gents' furnishing

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SAVING OTHERS. They no longer concentrate their energies on a selfish, meaningless effort to SAVE THEIR OWN SOULS. LET US BE THANKFUL FOR THAT.

We advise our young readers to keep in mind the fact that it is important TO DO SOMETHING and not at all important TO BE SOMETHING.

You may be an admirable character in the eyes of others if you sacrifice yourself. You may possibly be useful as an example, but you won't amount to very much UNLESS YOU DO SOMETHING.

It takes POWER to do things. GET power, GET money; use both for others. Give men opportunity, give them education, and don't be feeble-minded enough to waste time looking for gratitude. It isn't likely that you will get it. And you ought not to want it.

The satisfaction of knowing that you HAVE done something worth while should be enough reward. Paste up where you can often see it this text from the first chapter of James, twenty-second verse—it is for the young men one of the best in the Bible:

"But be ye DOERS of the word, and not hearers only; deceiving your own selves."

WORK; GET RESULTS. FROM THE DOLLAR CLERK TO MULTI-MILLIONAIRE.

The people of Chicago have been paying respect to the memory of the late Otto Young.

In forty-four years he worked his way from a cigar store clerk at \$3 a week to a position where he paid taxes on \$10,000,000.

Mr. Young was long the principal owner of "The Fair" department store. About a year ago he retired from the management, saying he had accumulated enough wealth.

He was back of many deals for the erection of modern skyscrapers in Chicago, and through his effort in this respect gained fame.

Otto Young, a boy of 14 years, was compelled to leave his home in Germany and seek support for himself. He was born at Elberfeld, Germany, November 20, 1844. His parents were in moderate circumstances, having a large family of children to support. When the father died Otto and some of his brothers found it necessary to shift for themselves.

IN 1858 HE ARRIVED IN NEW YORK PRACTICALLY PENNILESS. INSTEAD OF SPENDING ALL HIS TIME AT WORK, HE SOUGHT A LITTLE MORE SCHOOLING. In 1860 he left the school room behind him and began one of the most picturesque battles for success in the history of American business.

On his small salary of \$3 a week as a clerk Mr. Young saved up enough money to start himself in business as a cigar and jewelry dealer.

His business grew until it took him across the Alleghenies and finally made him a citizen of Chicago.

In 1872 he opened a wholesale jewelry house at 149-151 State street. Today the firm of Otto Young & Co., wholesale jewelers, is doing business along the lines laid out by Mr. Young then.

The foundation of "The Fair" was laid in 1873, when E. J. Lehmann established a small department store at State and Adams street.

In 1886 the business was incorporated for \$200,000, Mr. Young taking a half interest. The business

grew rapidly until now it employs more than 3000 persons.

MR. YOUNG WAS ALWAYS UNPRETENTIOUS IN DRESS AND MANNER. He retained many of the characteristics of the little German lad he was when he first stepped on American soil.

Mr. Young held block after block of Chicago real estate and had paid in taxes upward of \$100,000 a year. His charities had been numerous. He built an addition for the Home for the Incurables, Ellis avenue and Fifty-sixth street. Some time recently he gave \$100,000 to a home for babies, and did many like acts, which he always kept modestly to himself.

In addition to his jewelry and real estate interests Mr. Young was a director in the First National Bank and the Chicago City Railway Company.

In 1905 Mr. Young sold all his stock in "The Fair" store, leaving Mr. Augusta Lehmann sole owner. At that time he announced that his pursuit of wealth had ended; that his ambitions to become a wealthy man were satisfied.

FRENZIED FOLLY.

While in New York The Capital Journal editor saw a window display in a dressmaker's and costumer's shop including a woman's lace night dress, which bore the placard:

This beautiful lace "robe de nuit" is only \$2000. Fashion has decreed lace night gowns as the proper thing for the season.

A New York newspaper quotes a saleswoman in the shop as saying, in response to a question: "Oh, no! It is nothing unusual. Many women in the smart set are wearing them. Two thousand dollar night gowns are becoming rather common."

COULD FOLLY GO FARTHER? It is just such facts, flaunted in the face of a decent, right-minded people, that tend to social upheaval. Carried far enough in the past, they have led to revolution and bloodshed. It is not sufficient to pooh-pooh this sort of thing as a mere vagary of the rich, entitled to do as they please with their money. The people of America are beginning to understand how these favored ones got their vast wealth, and this understanding is changing public opinion raw.

An exchange computes that the price of this "rather common" night gown for a pampered woman of the "smart set" would buy 120,000 bowls of soup for the hungry of New York. It would buy 40,000 loaves of bread, or 25,000 pounds of coarse meat, or 200 comfortable suits of clothing.

If the average American wage earner could afford to put aside 50 cents a day from his pay, it would take nearly 11 years' savings to enable him to buy this night gown for his own wife. YET IT IS "NOTHING UNUSUAL" FOR THE WOMEN OF FASHION.

If they keep this pace, before long these frenzied fashionables will be given to understand that there is only a very thin crust between themselves and a very hot fire.

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