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STATEMENT OF THE CONDITION OF THE FIRST NATIONAL BANK OF RENNSSELAER, IND., AUGUST 25, 1905.

RESOURCES.		LIABILITIES.	
LOANS	\$23,979.65	Capital Stock	\$30,000.00
U. S. and County Bonds	15,500.00	Surplus and Profits	15,598.92
Bank Building	8,000.00	Circulating Notes	7,500.00
Cash and due from banks	115,567.50	Deposits	316,948.23
	\$373,047.15		\$373,047.15

DIRECTORS.
A. PARKISON, JOHN M. WASSON, E. L. HOLLINGSWORTH,
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Farm Loans a Specialty. A Share of Your Patronage is Solicited.

VALIANT DEFENDERS OF THE NATIONAL HONOR.

"We must guard the nation's honor when assailed by any foe,
We must keep it safe whatever ill befalls;
We must use our best endeavor to preserve it clean forever."

Said Depew, Hyde, Alexander and McCall,

So with tears their eyes bedimming and their honest hearts aglow

For the widows and the orphans in their care,

They gave forth the declaration they would save their well loved nation—

But you see they didn't do things on the square.

For the widows and the orphans they made many touching pleas,

Saying "Hands off; we will guard them day and night!"

But a search is now revealing some gigantic games of stealing.

By these trusted devotees of true and right.

While of honor and of widows and of orphans they did talk

It transpired they worked with crooked turns and twists.

And while "honor" safely guarding their own pockets were rewarding,

Showing hands into trust money past the wrists.

† † †

There has been considerable satisfaction in the war department over the action of the conference of army surgeons who recently recommended the re-establishment of the army canteen. The canteen in the army was abolished some years back, as will be remembered, by act of congress. The congressmen who passed the bill did not believe in it, but they did not have the moral courage to stand out against the pressure that was brought to bear on them by a great many good but mistaken people who were earnest advocates of temperance and who did not think that the United States had any business to sell liquor. About the same time the same influence was used to prohibit the selling of liquor at the House and Senate restaurants in the Capitol. Now both restaurants are nominally dry. But anyone who has the combination can get any sort of liquor they want served to them in a teacup with a spoon. It was a good deal more serious with the army posts. They did not have congressmen among their patrons, and they abolished the sale of beer and light wines to enlisted men. The officers in charge of the posts knew just what would happen, for they knew the peril of "The Blue Goose." That is the army name for the groggeries that spring upon the outskirts of every army post where there is no canteen. The soldiers, when they had the canteen, spent their money for drinks there. They got pure drinks and there was about 75 per cent. profit in it. This profit went to the "mess fund," and the men were able to buy themselves things to eat that were not on the regular ration list of the army. But as soon as the canteen was abolished, the "Blue Goose" sprang up again. The soldiers had no place of meeting and they bought vile liquor and got none of the profits. The recent conference of army surgeons declared flatly that the bulk of the disease and desertion in the army could be traced directly to the abolition of the canteen, and they urged its re-establishment. Army officers, after three years' experience of doing without the canteen, hope that the recommendation of the surgeons will be heeded. But there will be a great blow from the temperance advocates if it is. The question is shall soldiers drink wine and beer under decent home restraining surroundings, or shall they drink rot-got in a brothel?

† † †

There is some talk of appointing ex-President Grover Cleveland as the head of the American delegation to the new Hague conference. It is said he will be appointed if he can be induced to serve, and a great many people who admire his sturdy personality, irrespective of politics, hope that he will consent to act.

POSSIBILITIES IN CUBA

The letter given below was written by a man who has been there and knows all about it. This shows one of the many ways of making a good living in Cuba.

COCOANUT.

I wish to give you an actual ex-

perience of mine regarding cocoanuts.

Three years ago on the north coast of Cuba, near the city of Guanajai, and now adjoining the American colony of Palm City, is a tract of land of 150 acres, as good land as there is on the island of Cuba. It was fenced, two acres planted to cocoanuts, then in bearing at four years of age. There were two shacks on the place, a few thousand bananas and as many pineapples, many magnificent wild fruit trees, bearing heavily, and much valuable wood. This tract is located on a good road. The same was offered to me at \$12.50 an acre; I offered \$10.00. I kept track of this farm, visiting it three and four times a year, and the 1st day of June, 1905, the owner showed me that the two acres containing 120 cocoanut trees each, or a total of 240, had each produced within twelve months in no case less than 400 cocoanuts, which amounts to 96,000 nuts, which he sold at the farm at \$16.00 a thousand, he sim-

ply superintending the counting as they were picked. This amounted to over \$1,500 in cash from two acres of land without one hour's work in the grove for the past two years except the gathering of coffee from the trees planted in between which he has sold at a handsome price. Coffee does well among cocoanut trees as it requires shade, and the fruit of the cocoanut growing close to the body of the tree, when it drops does not injure the tender coffee plant.

During the past three years eight acres more of this tract has been planted to cocoanuts and all has been sold except 33 acres. I offered him \$200 an acre for his 33 acres which he very sensibly refused. Now, this is a case in point where anyone can visit the farm and verify these statements, as there is no question as to the facts being true in the fullest sense with the exception that many of the trees furnished more than 400. The owner has a large family which has been provided for during their lives without any effort except as to planting and caring for cocoanuts for two years.

He planted sweet potatoes seven years ago, and they are still producing abundantly without replanting or any attempt at cultivation and will continue to do so for all time to come.

Now, my dear friend, who has been frozen out, dried out and possibly sold out, don't you believe if you had expended one-half the energy that you have expended during the past ten years in Cuba that to-day you could have ten or twenty acres of cocoanuts, the same number of acres of oranges, limes and other fruits always readily marketable and enjoy a climate where there is not one hour in the entire year that is even unpleasant if you are in the shade during the summer months at noonday which you can easily do? I wish to be earnest with you. I have seen so much suffering in the states, being thoroughly acquainted with what western people had to undergo in opening up their farms—as I was one of them—and remember the sufferings of at least three-fourths of the pioneers for ten years of their lives, and some for a longer period, barely eking out an existence, but after twenty years their lands became valuable and they are now comparatively independent, yet think what they have gone through. It would have been the easiest thing in the world to have accomplished twice as much in five years that they have in the twenty without suffering, under the most pleasant conditions, always having plenty to eat, being comfortable away from the blizzards, sand storms, droughts, hail storms and many other adverse conditions to look back over now seen almost insurmountable.

Then, when they are shown what can be done in Cuba, then for them to hesitate because they don't want to leave their wife's uncle, aunt or cousin, not knowing that they can build up a friendship and a social class among bright, progressive, honest, deserving people that it will always be pleasurable, honorable and profitable to be acquainted with and join issues with, living a life that the wealthiest of our citizens would envy every day of their lives, complete comfort, absolute contentment and enjoyment never heard of in the farm life at its best.

Taking it all in all, if you are hesitating and think you are running some terrible risk, or liable to be swamped or lose a couple of hundred dollars, or being required to expend that amount or more to get located, and are afraid to take the risk or are hesitating to take the chance; if you are made of that kind of stuff, I sincerely hope and beg of you that you will not write me; that you will not ask any questions about Cuba, but leave me amid peace and plenty among my American friends in Cuba.

It is our disposition, and we delight in "blazing our way," making our own conditions, carving our future from surroundings blessed by bountiful nature as no other country is blessed to day, starting from the foundation, building our way, not hampered by a century of mistakes. Indeed it is a pleasure, taking matters from their inception and building according to our ideas.

D. E. KERR,
Ravenswood, Chicago,
and Camaguey, Cuba.

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