

# OLD SYSTEM GONE; BANKING IMPROVED

No Longer Lending and Investing of Public Funds for Private Gain.

## BRANCH BANKS DISAPPEAR.

UP TO THIS TIME FORTY PRIVATE BANKS HAVE ASKED THAT THEY BE EXAMINED PRIOR TO DECEMBER 1.

Indianapolis, Ind., Aug. 31—Indiana is now entirely without branch banks, according to announcements that come from the state auditor's office. Several weeks ago Auditor Billheimer ordered all the state and private branch banks closed pursuant to an opinion by Attorney General James Bingham to the effect that they were without lawful existence.

For several days following the order anonymous letters were received at the office telling of banks that were in operation "on the sly," but the auditor hunted down the banks and forced them to close. A total of eight branch banks closed their doors, the last being the branch bank operated by the People's State bank at Brownsburg.

This action was taken under a law enacted by the recent legislature which the Democratic politicians and editors delighted to criticize. This law has speedily enabled the auditor to rid the state of a dangerous and very undesirable class of banks where the people's money was not always safe.

### "System" Has Short Life.

It will be only a short time until the complete passing of the old system of lending and investing public funds for the benefit of the officials will be witnessed. It will be a great day for the Republican party whose representatives took the initiative for the purification of public offices.

Almost from the earliest history of the state officials entrusted with public funds have invested them in their own behalf. The result of long years of untrammeled growth was that the "system" was deeply imbedded in the political side of public life.

The hope of obtaining this unfair reward caused many good men to enter politics and do degrading things. Men became willing law violators just for the sake of reaping a reward that did not belong to them.

### "Is this Mr. Dashington's residence?"

"Yes."

"I should like to speak to him."

"He can't be disturbed at this time of night. Call in the morning."

"No; I must speak to him now."

"Won't you give me your message?"

"No; I must speak to him personally."

"But do you realize what time it is?"

"Yes, but I am very anxious to speak to him at once. Please call him to the telephone at once."

After a long time another sleepy voice was heard.

"Hello! Is this Dashington?" asked Raymond.

"Yes."

"Well, I just wanted to tell you that I got your telegram late this evening, and I don't think I care to look at any of those ten dollar overcoats. I thought you'd be anxious to know whether the messenger succeeded in finding me, so I—"

There were jumbled chunks of language mixed with sounds indicating that the instrument at the other end was being subjected to harsh usage, and then silence. After this Raymond went back to peaceful sleep and pleasant dreams.—Youth's Companion.

### UNTIMELY MESSAGES.

A Bit of Business Enterprise That Was Not Appreciated.

A story of the delightfully effective turning of the human worm comes from the Chicago Record-Herald. For several weeks Raymond had been the only tenant of his house. Mrs. Raymond and the children were waiting in the south for the weather to settle. Late one evening, when Raymond was in his bathtub, he heard somebody ringing the front door bell.

He decided not to pay any attention to it. The person who was doing the ringing would presently get the idea that nobody was at home and go away.

But the ringing continued. Raymond went on scrubbing his back with the long-handled brush and rubbing soap over himself and hoping that the individual who was ringing the bell might be good enough to quit before the battery was exhausted or the wires were worn out. At last, when he could stand it no longer, he got out of the water, put on a bath robe and went to the front window, from which he was able to see who was at the door.

He beheld a telegraph messenger and at once began to feel queer in the region of the heart. Something had happened to his wife or one of the children.

"Be down in a minute!" he called to the boy, and he was as good as his word. He did not wait to put on any more clothes. He even forgot that he was barefooted.

When he had opened the door the boy handed him what looked like a telegram, but was, in fact, only a clever imitation of one. He tore open the envelope and read this message:

Dear Sir—Have you examined our ten dollar overcoats? If not, you should do so at once. They will interest you.

DASHINGTON.  
Clothier and Haberdasher.

The boy, who wore a uniform like that of a telegraph messenger, departed while Raymond was reading the advertisement, and thus proved himself from being personally assaulted.

Raymond was angry. He threw the piece of paper on the floor and stamped his heel on it; but, being barefooted, he hurt his heel more than he did the advertisement. This did not improve his temper.

His anger increased as the moments passed. When he went to bed he was in a fighting mood. He wondered if it might not be possible to procure a man who counterfeited telegraph blanks for the purpose of deceiving people. He tossed about, nursing his anger against Dashington and vowing that he would go naked through the streets rather than buy so much as a necktie at the Dashington store. Finally, at about 2 o'clock in the morning, a happy thought struck him.

He hopped out of bed, went to the telephone, found Dashington's house number and called for it. Reasonably soon somebody sleepily asked what was wanted.

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### Marching Geese.

Norfolk geese were driven up to London in thousands without losing condition. It paid better before the days of railways to let the geese transport themselves. The largest drove mentioned was one of 9,000, which went from Suffolk, through Chelmsford and on to London. They took their journey easily, marching ten miles a day. The ordinary day's march of the German army is thirteen miles, only three miles better than the geese. When Lord Oxford bet the Marquis of Queensberry that a drove of Suffolk geese would beat an equal number of turkeys in a walk to London the geese won by forty-eight hours.—Cornish's "Animal Antics."

To the Private Banks of Indiana:

"It has been decided by the state board of finance that no bank will be accepted under the public depository law of 1907 except such as have been shown by recent examination to be solvent and in good condition. The effect of this decision is that private banks desirous to accept the benefit of the depository law must be examined by me through the bank department before they can do so. Under the law of 1907 governing private banks the examinations of such banks will not be commenced until Dec. 1, at the same time the depository law becomes effective.

"As a matter of convenience to any private bank desirous to act under the depository law I will arrange to examine it in advance on receipt of a request therefor, and an agreement to pay the statutory fee for examination. In order to prevent a rush in December, I suggest that such requests be sent to me early."

Auditor Billheimer says that up to date forty private banks have asked that they be examined before Dec. 1.

The belief is growing that this new piece of Republican legislation will not only do away with a pernicious system, but will give the public more assurance that its money is handled safely.

Plugged carefully, an ostrich egg will supply a week's breakfast omelettes without goin' bad."

# KING EDWARD "PUTS HOUSE IN ORDER"

Ruler of England Has Entirely Reorganized the Royal Household.

### ADOPTS BUSINESS METHOD.

LORD MAYOR OF DUBLIN RECEIVES ONLY SMALL PAY-SLAUGHTER OF GROUSE BY THE ARISTOCRATS.

(By Richard Abercorn.)

London, Aug. 31—King Edward has now "set his house in order." That is to say he has completed the reorganization of his household, which was a very necessary process when he came to the throne. Since then he has had the expenses reduced by a large sum, pruned the personnel of many useless functionaries, and set the whole thing on a business footing.

The reforms have been carried out by Lord Farquhar, who has held the position of Master of the Household from the beginning of King Edward's reign, and is now retiring because the task he was appointed to carry out is finished. With his unerring instinct for the "right man for the job," King Edward selected Lord Farquhar as the Hercules who was to cleanse the Augean stables and the selection has proved the right one. Lord Farquhar has shown real genius in making the King's Household an efficient and economical machine.

Lord Farquhar came to the task with a business training for he had been a banker. He is a lifelong friend of King Edward, and the two have been neighbors in Norfolk for many years, Lord Farquhar's place, Castle Rising, being a few miles from Sandringham.

The knowledge that the Lord Mayor of Dublin receives \$1,500, the pay of an infantry captain, during his year of office was imparted to the house of commons in reply to an interrogation.

This stipend dates from the time of Charles II, but no one seems to know why it was ever paid to the Lord Mayor of Dublin. The present Lord Mayor is Joseph Nannetti, M. P., who is a composer and never was a military man.

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