

STATEMENT OF THE ALLIANCE BANK

At the close of business December 8th, 1904.

Resources		Liabilities	
Loans and Discounts	\$4,373,170 41	Capital	\$275,000 00
Banking house and lot	100,000 00	Surplus and Undivided	
Stocks and Bonds	1,586,446 71	Profits	226,378 46
Cash on hand	\$399,232 09	Deposits	6,809,579 92
In Banks	852,109 17		
	1,251,341 26		
	\$7,310,958 38		\$7,310,958 38

Interest Paid on Special Deposits
Comparative Statement of Deposits:

December 8, 1893	\$227,349 37	December 8, 1899	\$1,377,602 45
December 8, 1894	594,816 97	December 8, 1900	2,079,595 25
December 8, 1895	707,503 50	December 8, 1901	3,801,800 61
December 8, 1896	733,137 62	December 8, 1902	5,647,984 45
December 8, 1897	920,089 79	December 8, 1903	5,187,219 42
December 8, 1898	1,052,032 43	December 8, 1904	6,809,579 92

OFFICERS:
Hobart F. Atkinson, President. James G. Cutler, Vice-President.
Albert O. Fenn, Vice-Pres. & Cashier. John P. Palmer, 1st Asst. Cashier.
Charles L. Barton, Asst. Cashier.

DIRECTORS:
Hobart F. Atkinson. Fernando E. Rogers.
James G. Cutler. Henry A. Strong.
Hiram W. Sibley. Abram J. Katz.
George Eastman. James S. Watson.
Albert O. Fenn. Thomas W. Finucane.
Charles E. Angle. Walter S. Hubbell.

John C. Woodbury.



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SATURDAY, DEC. 17, 1904.

Needed Reform.

It has been the boast of the sponsors of our national banking system that the depositors are protected adequately.

The failure of the Oberlin national bank by which an entire village, practically, is made poor proves that exactly the contrary is the fact.

Officials of the bank, greedy for gain and perchance tempted by promises of fat commissions, personally, "on the side" loaned to a clever woman who displayed securities of a class which even the veriest tyro in finance would have invested closely, three or four times the capital stock of the institution. When reckoning day arrived they found that not only had their expected personal commissions vanished into their air but the bank's capital as well.

Federal officials closed the bank. The careless officers are to be prosecuted personally. But the depositors, many of whom are not rich to say the least, will lose their savings.

"It will be a blue Christmas in Oberlin" remarked one citizen, significantly and plaintively. Sorrow will take the place of looked for cheer and Santa Claus will skip Oberlin on his travels. All because persons, thinking a national banked is back by Uncle Sam's credit entrusted their funds to it.

If sufficient safeguards to national bank depositors cannot be provided by law and supervision then the United States government should be compelled to make good the deposits given to its care by confiding citizens.

The Message

Theodore Roosevelt's first message is such an important document that discussion of it was reserved until this week. It is full of red blood, full of human interest. It may be that many of his fellow citizens will not agree with the president's views on foreign policy or with his defense of America's interference in Panama but they cannot withhold admiration for the virile style he displays in his treatment of the questions involved.

But with the president's expressed condemnation of the "secret rebate" that deadly weapon with which railroad corporations permit a big concern to club a less favored competitor, the great majority of American citizens must and will agree. They will also applaud his warning to the big corporations that they must go slow else public opinion may compel a revolution in industrial dealings.

The president's recommendation that the interstate commerce commission be given power to fix rates will not meet with so ready an acquiescence because many persons feel that that body would be clothed with too great and too arbitrary powers.

What the president says about child and woman labor will be approved most heartily by all right minded citizens and not a few will agree with him that the whipping post should be the punishment of wife beaters. Sentimental philanthropists may disagree but the simple fact remains, however degrading and brutal such punishment may be described, that nothing short of physical pain is a sufficient or suitable reward for the brute of a man who so far forgets his dignity as to strike a woman. When Theodore Roosevelt was governor he refused, no matter what powerful influence was exerted to pardon a man convicted of assault upon a woman, whether felonious or otherwise and,

apparently his dispositions in that respect has not changed.

Other matters are treated in an interesting way but these are the more important according to our way of thinking.

Right Move.

It is gratifying to read that the rector and curates of Trinity church, one of the wealthiest and most influential Episcopal parishes in the world, have announced publicly that they will not solemnize holy matrimony in any case in which either party has a husband or wife living who has been divorced for any cause arising subsequent to marriage, also that the marriage of any person so divorced cannot take place in Trinity church or any of its chapels.

As we understand it, the recent Episcopal national council left to the discretion of the individual clergy men to marry or not marry divorced persons. To be sure this was a contemptible straddle but the vehement speeches in favor of making the action of Trinity's rector obligatory on all Episcopal clergy men but even the straddle marked a step in the right direction and Dr. Dix's positive stand will help in the crusade.

If all the so called christian churches would follow the example of the Catholic church and set their faces sternly against remarriage of divorced persons, this national evil would receive a mighty check.

Food for Thought

In the current issue of the "Commoner" William J. Bryan discusses a number of reforms. As the idol of a great many American citizens, Mr. Bryan's ideas will be read carefully and this will apply to many who have and will continue to oppose Mr. Bryan's economic ideas.

One of the innovations proposed by Mr. Bryan is "old age annuities." He does not propose that the Government shall pension old persons, as is done in the case of veterans of the Civil war, although he says very frankly that he thinks there would be a measure of justice in the proposition. What he does propose is that those who so desire may invest their funds with the state and that the latter shall guarantee the payment of a fair and equitable annuity, based upon the deposits made, after the said citizen has reached a certain age. Mr. Bryan admits that such annuities may be purchased now from insurance and other financial corporations but urges that in these days of "frenzied finance" no man can predict whether the financial concern will be in existence when the annuity is needed. Mr. Bryan concludes his argument as follows:

"The death rate is so well known and the expectancy at a given age so easily figured that it would be possible for the state to conduct such a bureau with absolute security to the citizen and absolute protection to the state.

"It will be objected that the proposition for old age annuities is socialistic, but every cooperative effort of the government is open to that objection. The post office might be objected to for the same reason, and yet we not only have the post office, but the city mail carrier and the rural route. Who will propose the abandonment of any of them? The government pensions soldiers and their dependents and it is done on the theory that the soldier by putting his life in the government's keeping has earned an annual stipend for himself and those who depend upon him. If, instead of laying the foundation for a pension with one's life, the foundation is laid by the deposit of money, is there any insuperable objection to it or any danger in it? Certainly no one who is willing to use the government for the upbuilding of manufacturers or for the subsidy of ships—enterprises which are supported by the many and profitable to a few—certainly no one who favors these things can object to the employment of the functions of government for the protection of the public when those who were protected pay the entire expense."

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- Men's Tape Edge Taffeta Umbrellas—handles in handsome plain natural woods—also wood and horn in combination with heavy silver caps and ornaments \$2.50
- Men's Taffeta Umbrellas—furze, box wood and horn handles—massive plain styles and others with the additional beauty of gold and silver mounts \$3
- Men's Taffeta Umbrellas—handsome handles of burnt ivory, horn, partridge and all the other stylish woods in plain effects and with silver noses and other trimmings—strong lines at \$5, \$4 and \$3.50
- Men's Silk Serge Umbrellas—all silk taffeta with tape edge Cravenette finish which sheds water like a duck's back—massive handles in splendid styles \$5
- Women's Union Silk Umbrellas—with handles in a hundred styles—of natural wood, copper, horn, pearl, etc., plain and with silver trimmings \$1
- Women's Taffeta Umbrellas—case and tassel to match—50 varieties of handles in plain gun metal, partridge wood, horn and pearl with gold and silver trimmings \$1.50
- Women's Taffeta Umbrellas—handles in straight and opera shapes—of burnt ivory, horn and wood with silver and gold trimmings—a great many with heavy silver caps and knobs especially designed for engraving initials—\$3, \$2.50 and \$2
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- Women's Colored Umbrellas—navy and royal blue, brown, claret and green shades—with plain natural wood and silver ornamented handles—large assortments at \$5, \$3.50, \$3 and \$2
- Children's School Umbrellas—substantially made and well covered—natural wood handles 50c
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