

Five Minute Chats on Our Presidents

By JAMES MORGAN

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JAMES A. GARFIELD

1831—Nov. 19, James Abram Garfield, born at Orange, Ohio.
 1858-61—President of Hiram College.
 1858—Married Lucretia Rudolph.
 1860—Member of Ohio Senate.
 1861—Colonel in Ohio Volunteer Infantry.
 1862—Bridgadier General.
 1863—Major General.
 1863-64—In Congress.
 1880—Elected to the United States Senate.
 1890—June 7, nominated for President by Republican Convention at Chicago. November, elected President.

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THE SECOND HARRISON

1833—August 20, Benjamin Harrison, born at North Bend, Ohio.
 1852—Graduated from Miami college, Ohio.
 1861-65—Colonel and brevetted brigadier general in the Civil war.
 1867—In the United States senate.
 1888—Elected president.
 1889—March 4, inaugurated the twenty-third president, at the age of fifty-five.
 1892—Defeated for re-election.
 1901—March 13, death of Benjamin Harrison at Indianapolis, aged sixty-seven.

JAMES ABRAM GARFIELD was the latest and, it is fairly safe to say, the last of the presidents born and bred in log cabins. Notwithstanding that humble state, he was one of the half-dozen scholarly men who have sat in the presidential chair.

Garfield is the only president who was present at his own nomination. The presidential lightning struck him as he sat in his seat in that most extraordinary and exciting national convention which met at Chicago in 1880. All the "Stalwart" clans, believing with a St. Louis editor that there was "one more president in the bloody shirt," seized upon the great name of Grant, and under the banner of the "Hero of Appomattox" they rallied against the "Half Breeds" who followed "the Plumed Knight," James G. Blaine of Maine.

The rival champions in that remarkable tournament at Chicago were Roscoe Conkling, chieftain of the "Stalwarts," and James A. Garfield of Ohio, the spokesman of the "Half Breeds,"

BENJAMIN HARRISON'S administration proved to be only an intermission between the two acts of the Cleveland drama. History gives but a passing glance at the one president whose predecessor became his successor, who had to give up the presidential chair to the man he took it from.

Although Harrison had more brains than Cleveland, Cleveland had a larger nature, and that is what counts most in the leadership of men.

Notwithstanding Benjamin Harrison was the grandson of a president, in whose house he was born, his father was poor and the boy was brought up plainly.

Graduating from a small Ohio college, Harrison married at twenty the girl to whom he engaged himself at eighteen, and they went to housekeeping in a little three-room cottage in Indianapolis. He was not admitted to the bar until after his marriage, and the first money he ever made was as a court clerk at \$2.50 a day. Later on he helped out his lean practice with his salary as clerk of the supreme court of the state. Then came the Civil war, in which he served gallantly as a colonel and marched with Sher-



James A. Garfield.

although he was restrained from directly supporting Blaine by the instructions of his state in favor of the nomination of John Sherman. Conkling, a handsome fop, carefully studied the right moment to make his theatrical entry upon the stage the first day, drawing the applause as he advanced down the aisle with his "grandiloquent swell, his majestic supercilious, overpowering turkey gobble strut," which Blaine had held up to the laughter of congress years before in a never-to-be-forgotten speech. The next day Garfield took his revenge by entering while Conkling was speaking, and the welcoming cheers drowned the voice of the indignant speaker. On the third day the two came to grips in a debate and the Ohioan scored on the New Yorker.

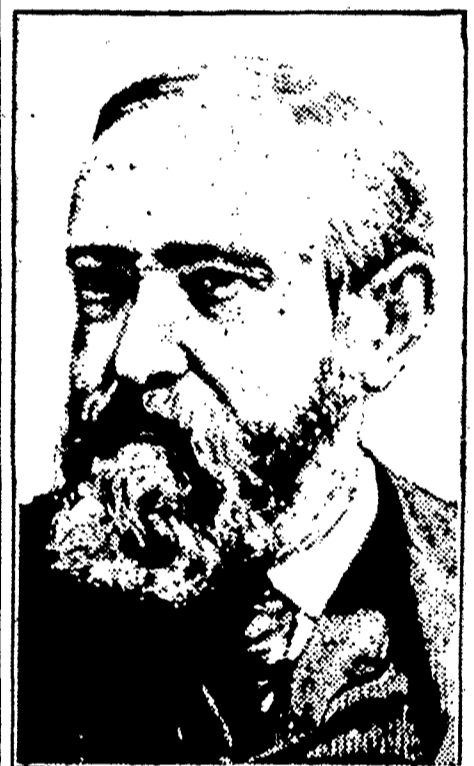
While the gallery still was cheering the victor in that round, Conkling wrote on the margin of a newspaper and sent to Garfield a mocking suggestion that he was playing to the gallery in his own interest: "I congratulate you on being a dark horse!"

In truth Garfield could not rise in the convention without helping himself more than he helped Sherman, who never had a chance to win. As ballot after ballot was taken, it became plain that neither the "immortal 306" who followed Grant nor the deafening cheers which his name evoked could overcome the prejudice against a third term in the White House, and it was made equally plain that this "Old Guard" never would surrender to Blaine.

A new candidate was necessary if the convention was not to fall to pieces in factions. One solitary vote for Garfield on most of the ballots had continued to point the finger of destiny at him. Wisconsin pointed all her fingers in his direction when her delegation broke to him on the thirty-fourth ballot.

Garfield rose with pallid face and dry lips to a point of order. But Senator Hoar of Massachusetts, who was in the chair, rapped him down. In two more ballots he was nominated, by a combination of the Blaine and Sherman men.

In the midst of the uproar the nee-nee sat limp and perspiring in his seat. "Get me out of here," he faintly whispered to his seatmate, Ex-Governor Foster of Ohio.



Benjamin Harrison.

man to the sea. Afterward he rose to a high and prosperous rank in the practice of law.

The only political office Harrison ever held before his election to the presidency was a seat in the senate. Defeated for re-election to that body in the year before he was elected president, he left Washington with no thought that he would soon return as president-elect, and he frankly described himself as "a dead duck."

The only candidate that the rank and file of the Republicans wanted to nominate in 1888 was Blaine. But he was not well, and he refused to make a contest for the nomination. At last he cabled from Scotland: "Take Harrison." And the convention indifferently took him.

The more notable events of the Harrison administration—the McKinley tariff act; the silver act, which more than doubled the purchase of that metal by the treasury; the Sherman law on the subject of trusts; the dependent pension act, and the first Pan-American congress—hardly belong in this little story, because none of them originated with the president himself. He did not rise to leadership, and congress took the reins. All the while he sat in the White House in cold aloofness.

With the cry of "God help the surplus!" the Republicans gave the country in Harrison's administration the first "billion-dollar congress," the appropriations for the two-year term rising to that unprecedented total. To the popular protest Speaker Reed retorted: "This is a billion-dollar country." But the country did not feel rich enough to pay the higher tariff rates of the McKinley act.

That law was passed only seven weeks before the congressional elections in 1890. Of course anyone who had anything to sell seized upon the excuse to mark up prices. The "shopping women" rose in their fury at the higher cost of living, and the voters overwhelmed the Republican majority in the house.

That was the forerunner of a still greater political overturn in the presidential election in 1892, when Harrison went down under a sweeping victory for Cleveland.

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CANANDAIGUA NATIONAL BANK

Canandaigua, N. Y.

REPORT

Of Condition of the Canandaigua National Bank at Canandaigua, N. Y., at the close of business on 30th June, 1920.

RESOURCES	
Loans and discounts, including rediscounts (except those shown in b and c)	\$1,164,646 48
Overdrafts, unsecured	151 63
U. S. Government securities owned:	
Deposited to secure circulation (U. S. bonds par value)	81,000 00
Owned and unpledged	21,062 49
Premiums on U. S. bonds	19,000 00
War Savings Certificate and Thrift Stamps actually owned	77 21
Deposited with State authorities in accordance with provisions of Sec. 11-K, Federal Reserve Act	21,700 00
Other bonds, securities, etc.:	
Bonds (other than U. S. bonds) pledged to secure U. S. deposits	156,528 06
Securities, other than U. S. bonds (not including stocks), owned and unpledged	643,341 01
Collateral trust and other notes of corporations issued for not less than ONE YEAR nor more than THREE YEARS' time	142,370 85
Deposited with Trust Department in accordance with provisions of Sec. 11-K, Federal Reserve Act	6,837 50
Stocks, other than Federal Reserve Bank stock	7,556 66
Stock of Federal Reserve Bank (50 per cent of subscription)	6,000 00
Value of banking house, owned and unnumbered:	
Equity in banking house	45,084 66
Furniture and fixtures	12,172 15
Legal reserve with Federal Reserve Bank	112,258 97
Items with Federal Reserve Bank in process of collection (not available as reserve)	59,742 91
Cash in vault and net amounts due from national banks	50,549 94
Checks on banks located outside of city or town of reporting bank and other cash items	12,077 54
Redemption fund with U. S. Treasurer and due from U. S. Treasurer	4,050 00
Total	\$2,566,776 19
LIABILITIES	
Capital stock paid in	100,000 00
Surplus fund	100,000 00
Undivided profits:	
Less current expenses, interest, and taxes paid	45,286 56
Circulating notes outstanding	79,000 00
Net amounts due to national banks	452 87
Certified checks outstanding	79 42
Cashier's checks on own bank outstanding	27 50
Demand deposits (other than bank deposits) subject to Reserve (deposits payable within 30 days):	
Individual deposits subject to check	661,766 01
Certificates of deposit due in less than 30 days (other than for money borrowed)	265 25
Dividends unpaid	8,900 00
Time deposits subject to Reserve (payable after 30 days, or subject to 30 days or more notice, and postal savings):	
Certificates of deposit (other than for money borrowed)	15,191 53
Other time deposits	1,531,174 05
Other United States deposits, including deposits of U. S. disbursing officers	2,000 00
U. S. Government Securities borrowed for which collateral security was furnished	10,000 00
Liabilities other than those above stated	13,500 00
Total	\$2,566,776 19

*Of the total loans and discounts shown above, the amount on which interest and discount was charged at rates in excess of those permitted by law (Sec. 5197, Rev. Stat.) (exclusive of notes upon which total charge not to exceed 50 cents was made) was none. The number of such loans was none.

State of New York, County of Ontario, ss:
 I, H. A. Beeman, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.
 H. A. BEEMAN, Cashier.

Correct—Attest:
 F. H. HAMLIN,
 GEORGE W. HAMLIN,
 CHAS. C. SACKETT,
 Directors.
 Subscribed and sworn to before me this 9th day of July, 1920.
 HENRY W. HAMLIN, Notary Public.

—OFFICERS—
 FRANK H. HAMLIN - President
 W. A. HIGGINBOTHAM - Vice President
 GEO. W. HAMLIN - Vice President
 HENRY A. BEEMAN - Cashier
 A. W. SUTHERLAND - Ass't Cashier
 H. S. MCGLASHAN - Ass't Cashier