

DEPOSITORS OF DEFUNCT BANK

Hold Meeting and Give Account of
Conditions That Led to the
Crash.

VERY SERIOUS CHARGES MADE.

Receiver Anderson Makes Dramatic
Statement—Chairman Grunfor's Re-
port—Will Hire Lawyer.

The third meeting of creditors of the defunct Schettler bank was held in the Hooper-Bridgman building last night. The attendance was fully as large as at any previous meeting, and the first definite steps were decided upon with but little difference of opinion.

The meeting was presided over by Chairman Grunfor. In calling the assembly to order he stated that at the last meeting he had been directed to appoint a committee of five to look into the affairs of the bank, and report at this meeting. He then rendered the committee's report. This was followed by a decision to levy an assessment of 50 cents per \$100 on deposit as a fund to employ legal assistance in fighting the suits now pending against Banker Schettler and his family. The discussion of whether or not to commence criminal action against the erstwhile banker was decided in the negative, on account of the fact, as explained by Chairman Grunfor, that the books of the bank are in such a muddled condition that the presence of Mr. Schettler is needed constantly by Receiver Anderson to enable him to bring order out of the chaos of accounts.

The final feature of the meeting was the reading by Receiver Anderson of a suit filed against seven members of the Schettler family, to recover three pieces of property deeded by Schettler to different members of his household for nominal amounts. The complaint contained the surprising statement that the bank was insolvent in 1897 and had been so for some years previous to that time. The receiver paused, broken down by emotion as he read this statement, and had to turn away from the assembly, for a moment, to regain his composure. He then proceeded, with his voice choking with emotion, after stating that he was ashamed to be compelled to make the admission which the facts demanded of him.

ALL SIGNED A PLEDGE.

The meeting broke up after each member had signed a pledge to pay the assessment levied. About \$75 was subscribed, which represents deposits of \$15,000 out of the \$30,000 in the bank when it failed.

CHAIRMAN'S REPORT.

The assembly was called to order at 8 o'clock. In making the report of the committee Chairman Grunfor said that he had looked into the inside of the bank's affairs through the courtesy of Receiver Anderson, and that he had found them in a badly muddled condition. "All we can get now, out of the present listed assets," he declared, "is about 25 cents on the dollar. If Receiver Anderson is successful in the suits which he has filed, that will add another 40 or 45 per cent, making a total of about 65 cents on the dollar, which is the very best we can look for."

CONFIDENT OF OUTCOME.

"As to this property I am convinced that the suits will be won. Schettler deeded away this property for \$1 as a consideration, in 1883, but he kept the deeds unrecorded, and got our money and our faith in the belief that this property was held in his name, as the records showed. He had the deeds which he could destroy if he wanted the property, or file if he needed to get it out of the way. His family has made a rich thing out of this. One member we have sent to Europe for an education. For his sons we have built homes, and provided property, and now we are asked to leave a fortune to his wives. One piece of property he deeded to his wife for a consideration of \$1, and later she deeded it back to the bank for \$25,000, about twice its value at the present time. Schettler has looked out for his family. We must now look out for our interests. I propose that we levy an assessment of five mills on the dollar, or 50 cents on each \$100, which ought to give us a fund of \$250 in cash, to fight this case."

BLAMES THE STATE.

"I really think the state is more to blame than Mr. Schettler. I knew his condition, and let him run on year after year in violation of the law, taking money from poor people who had worked hard to earn it, that they might have it stored up for their old age."

CRIMINAL PROCEEDINGS.

Frederick Inevitt then took the floor, and said that he was much opposed to the apathy of the prosecuting attorney for the state in dealing with this matter. He said he considered that he was shrinking from his duty. "If no one else commences criminal proceedings," he declared, "I will, for this banker took \$186 from my wife just a few days before he went into the hands of a receiver. I know that when he took the money it could not be gotten back. He asked for 60 days when money was asked for, and at the end of 60 days declared that previous request had never been made, and demanded 60 days more."

JOHN BECK'S CHARGES.

John Beck followed with a careful speech, in which he outlined a course of action which he recommended against Banker Schettler. "I have had dealings with him," he said, "in which he treated me dishonestly, and if those cases were pushed they would land him in the penitentiary. One of my relatives had her savings of 10 years in that bank, and there is much that is mysterious about its condition. I think every pressure ought to be brought to bear to bring forth the money that must have been hidden away for the personal benefit of the Schettler family. I think that under pressure of criminal proceedings he would give up some of this money, and I am in favor of hiring a lawyer that will fight to bring such proceedings. Receiver Anderson has called the lawyers hounds. What we need in this case is hounds—bloodhounds to smell out the trail of the thief."

WANTS MONEY FIRST.

This speech brought forth an explanation from Chairman Grunfor that it would not be to the best interests of any of the depositors to have the banker convicted before the bank's affairs were straightened out. After the reading of the new suits filed by Receiver Anderson, which concluded the meeting, it was announced

that another session would be held one week from last night at the same place.

NEW SUIT BY RECEIVER.

Anderson Files It Against Mem-
bers of the Schettler Family.

The suit filed yesterday afternoon by Receiver Anderson, which is the second suit in the series contemplated as a result of the failure, the defendants are seven members of the banker's family. They are: Ernest F. Schettler and Emily Davis Schettler, his wife, and H. H. Schettler and G. Herman Schettler, and Conrad D. Schettler and Florence A. Schettler, his wife, and Mary Schettler, wife of B. H. Schettler.

The suit is to recover title to three tracts of land, which were deeded to the banker, for nominal sums, which the receiver alleges were merely "colorable," and had no existence in fact. The complaint alleges that on March 13, 1897, B. H. Schettler, and Mary Schettler, his wife, executed and delivered to Ernest F. Schettler, and Mary Schettler a warranty deed to the east half of lot one in block 99, plat D, Salt Lake City survey, containing 50 square rods, and that Mary Schettler in and by this deed had simply done interest and no other, and that B. H. Schettler was the owner of half of the lot, that no consideration passed from the grantees, Ernest F. Schettler, or from any other person for him to B. H. Schettler, or Mary Schettler, his wife, or either of them except one dollar, which was merely colorable and had no existence in fact.

The complaint further alleges that at the time of this conveyance, Mr. Schettler was insolvent, and that a large part of the present indebtedness of the bank was incurred and did exist before the making of this deed.

The property described is situated at the corner of Fourth and B streets. The second tract is on Fourth street just west of the first tract. It was deeded by Ernest Schettler to his wife, after the Miller suit had been brought against the bank, the consideration being \$1. The third tract faces on B street, and was deeded by B. H. Schettler, as attorney in fact for E. F. Schettler, April 17, 1890. The land is mortgaged to the United States Mortgage & Trust company for \$1,500, which has not been paid, and which Receiver Anderson expresses his willingness to pay.

BELL BOY WANTS \$5,000.

Brings Suit Against Business Man for
Accusing Him of Theft.

Martin W. Logan, by his guardian ad litem, W. B. Logan, has filed a suit in the district court against H. S. Houston and wife for \$5,000 damages for certain slanderous statements alleged to have been made by defendants and of concerning plaintiff. The complaint alleges that on Dec. 14, 1904, plaintiff was employed as a bell boy at the Kenyon hotel where defendants were stopping, and that defendants accused him of stealing a gold watch belonging to Mr. Houston. The watch mysteriously disappeared and, as Logan had been seen in the room a short time before, they thought that he had stolen it and accused him of the theft. Such accusation plaintiff alleges has injured his character to the extent of \$5,000.

DREW JURY PENAL.

County Officials Take Out 105 Names
For District Court Service.

County Clerk John James, County Atty. J. J. Whitaker, and County Treasurer Carbis yesterday afternoon drew a panel of 105 jurors for service in the district court in this county during the January term of court which convenes on Monday, Jan. 9. Of the total number drawn 35 are assigned to the criminal division and 25 each to the two civil divisions of the court. The panel follows:

CRIMINAL DIVISION.

Joseph B. Maynard, James S. Crane, William Wood, Jr., William J. McIntyre, Frederick H. Ford, Don Carlos W. Musser, James R. Birrell, Charles E. Ellis, Robert Bohman, W. A. Sperry, J. Lewis P. Kelsey, J. E. Oenshaw, M. Gibbons, J. J. McPhee, Neil Paulson, Robert T. R. Condie, John J. Jacobs, Elmer Wilcox, James Ginchup, J. M. Ward, J. H. Bullock, Rodolph Alf, Don H. Porter, Ralph A. Badger, C. M. Anderson, F. E. Harding, William E. Cox, John Chugge, John H. Sanburg, S. V. Derrin, R. C. Wilkin, Clarence E. Allen, William J. Atkinson, Andrew E. Bushby, Augustus R. Ballard.

DIVISION NO. 1.

John A. Spiker, Ira H. Lewis, Brigham Salomon, James Newman, James Gordon, Charles T. Drage, W. C. A. Vising, David E. Croft, John T. Buckle, George Coulam, Jr., Richard Trezise, John E. Hansen, George B. Whitaker, J. D. Bridgman, George W. Moyle, W. D. Donahue, W. L. Lyne, Edward Drake, Hiram Davis, Edward Fitzgibbon, William Daniel, Thomas H. Druse, Michael McMillan, Roscoe W. Keadley, John Rider, Brigham Cannon, H. E. Mason, Thomas R. Butler, Lyman W. Burton, Joseph A. Silver, C. Reynolds, Joseph A. Atkinson, Daniel Klimball, Henry Gardner, A. J. Gray.

DIVISION NO. 2.

William H. Clark, R. S. Campbell, Samuel Butterfield, Arthur E. Gibson, George S. McAlister, Peter Vancelli, Herbert A. White, Quincy B. Nichols, George Saville, H. T. Hatfield, Harlan O. Remis, Michael Fitzgerald, Homer J. Tonsen, John Dick, Thomas Calkley, A. J. Cushing, John Farrington, Julian T. Blackburn, D. C. Dart, Oliver S. Walsh, David W. Adamson, Ben E. Brown, Philip Finnegan, George Bowles, A. C. Thomsett, John W. Thompson, John W. Hughes, Joseph Goughgan, William Oswald, F. M. Powell, Elias A. Smith, Angus M. Lambert, Samuel Gould, James H. Day, Jacob Garn.

"I was much afflicted with sciatica," writes Ed C. Nud, Iowa Falls, Sedgewick Co., Kan., "being unable to cut and suffering a deal of pain. I was induced to try Ballard's Snow Liniment, which relieved me. I used three five cent bottles. It is the greatest liniment I ever used; here recommended it to a number of persons; all express themselves as being benefited by it. I now walk without crutches, able to perform a great deal of light labor on the farm." 25c, 50c, \$1.00. Sold by Z. C. M. I. Drug Dept.

A ROYAL HOST.

Santa Claus Dispenses Good Things at
Salvation Army Tree Party.

Santa Claus was none the less welcome because he came late, at the Salvation Army Christmas tree party last night. At 6 o'clock enough little children filed into the big drill hall of the state armory to completely fill the total available floor space.

And the sight which they beheld was one of the dearest sight in a child's life, and the boys turn cartwheels of joy. On each side of a stage, screened and ready for a pantomime and stereopticon show, were huge Christmas trees loaded with every sort

A WASHINGTON SOCIETY GIRL

Recommends Pe-ru-na To Her Friends.



Miss Ella M. Miller.

Miss Ella M. Miller, one of Washington's society girls, writes from 140 "P" St., N. E., Washington, D. C., as follows:

"With pleasure I recommend your medicine for catarrh of the head. Having taken several bottles, I find myself entirely cured. I cannot praise Peruna too highly."—Ella M. Miller.

MRS. MARY MILLER, 17 Old Shield Block, Indianapolis, Ind., writes: "Peruna is a splendid medicine. I was troubled for five years with frequent headache, dizziness and shooting pains. I grew thin and pale.

The doctors tried in vain to benefit me, but nothing seemed to do me any good until I tried Peruna. Eleven bottles made me a well woman once more. I am now enjoying perfect health, my appetite is good, my head clear, and I am entirely without pain, thanks to Peruna."—Mary Miller.

Pe-ru-na Effects Marvelous Cures.

If all the praise that is given Peruna by the women could be gathered into one chorus, what a volume of thanksgiving it would make. Never before in all the history of medicine was a remedy so sincerely praised by so many thousands of women.

All those women who drag around from day to day, all those women who have weakening drains, all those women who keep on their feet, all those women who ache, tremble and throb, but will not give up and become bed-ridden, all those women who stagger under their burdens with dizzy head and hot

TWENTY YEARS AGO TODAY.

(DO YOU REMEMBER?)

The state authorities discovered the existence of four companies of organized anarchists in Chicago, and stationed guards over the state arsenals to prevent the theft of arms.

A protest to Washington from the Spanish authorities at Havana, Cuba, stated that "one Gomez" had left Cuba for New Orleans on a rebel filibustering expedition.

TEN YEARS AGO TODAY.

Diogenes Menippe, an Armenian who had fled during the slaughter of his people by the Turks, excited a great deal of comment in New York by reciting the details of the Armenian massacres.

Christmas celebrations in the heart of the "hard times" panic demonstrated the facts that suitable Christmas presents need not take a great deal of money.

FIVE YEARS AGO TODAY.

Interviews with members of the committee in the Roberts investigation, made it evident that an unfavorable report would be returned.

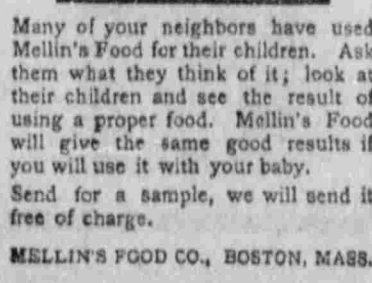
"At high noon a salute of 13 guns was fired at Fort Douglas in honor of Gen. Lawton who had recently been killed in the Philippines."

of present that a child could dream of wish for.

But the joy of possession was not to come at once—there was a lingering period of expectation in which each could thought of what he wanted most, as he gazed at the stereopticon entertainment provided. The evening's program began with the staging of "America," and ended with "hip hip hurrahs" for the boys and girls who rushed away with arms full of toys and useful presents to show the folks at home what Santa Claus had done for them.

"It was the greatest day ever had," said Staff Captain Dale as he stood smiling and tired to the point of exhaustion amid the remnants of the Christmas trees, after all but a couple of active Salvation lasses, and a few men of the Army had departed. "We took the names of many children in need of shoes, and will have them ready for distribution in a day or two. In addition to the presents we gave each child who said he needed them, suits of underclothing, mittens, a cap and socks. The amount of poverty this winter seems to be greater than I have seen for many years."

The trees used at the entertainment have been kept and will be used again Jan. 9 at a celebration to be held by the Salvation Army Sunday school children.



MELLIN'S FOOD CO., BOSTON, MASS.

HEART FLUTTERING. Undigested food and gas in the stomach, located just below the heart, presses against it and causes heart palpitation. When your heart troubles you in that way take Hymel for a few days. You will soon be all right. 25c. Sold by Z. C. M. I. Drug Dept.

KINDLY TAKE NOTICE that Ely's Liquid Cream Balm is of great benefit to those sufferers from nasal catarrh who cannot breathe freely through the nose, but must treat themselves by spraying. Liquid Cream Balm differs in form, but not medicinally from the Cream Balm that has stood for years at the head of remedies for catarrh. It may be used in any nasal atomizer. The price, including a spraying tube, is 75 cts. Sold by druggists and mailed by Ely Brothers, 54 Warren St., New York.

PHYSICIAN'S GOOD LUCK.

Dr. Hart's Fortunate Experience of
Special Interest to Many
in Salt Lake City.

The happiest man in New England today and one who is receiving congratulations from his friends, is Dr. Philip Z. Hart, of Laconia, N. H.

For years he has suffered with catarrh in the worst form. Although he resorted to the latest scientific treatment, and consulted many of his brother physicians, Dr. Hart finally said, "I might just as well have thrown my money in the river for I grew worse and worse. My wife and I will swear that Hymel cured me of the worst case of catarrh that ever existed. I used to cough constantly, at night, and had a dropping in the throat, which kept me awake a great deal. I raised thick phlegm and was in a horrible condition. However, I am entirely cured, solely through the use of Hymel."

Hymel, the famous treatment which cures catarrh without stomach dosing. A complete outfit costs but \$1.00, extra bottles, 50c. He sells it under guarantee to refund the money if it does not give quick relief.

YOUNG WOMAN ROBBED.

Purse Snatchers Take Her Money and
Rings in Broad Daylight.

On the corner of East Temple and Second South street yesterday afternoon, pickpockets stole a purse containing \$35 and four gold rings from Miss Grace Williams. The matter was reported to the police, but as no description of the thieves could be furnished, there is little probability of their being apprehended.

The young woman had just turned the corner mentioned when several persons brushed against her, and she remembered that among them were two men who appeared to be intoxicated. Some minutes later she discovered that her purse was missing, but even then she did not think she had been robbed. At first she thought she had dropped her purse and she made a thorough search for it. Then she remembered the incident at the corner and realized that she had been robbed. Miss Williams said that most of the money was silver, and had she dropped it she would have heard the money strike the pavement. The young woman feels keenly the loss of her rings, as they were given to her by her mother, who died recently. She says if the thieves will return the rings they may keep the cash, and no questions will be asked.

WOMEN'S PRESS MEETING.

The Utah Women's Press club will meet at the Women's Exponent office on Wednesday evening, Dec. 23, instead of Saturday. The following program has been arranged: "New Year Sentiments" (poem)..... Mrs. E. B. Wells Current Events..... Mrs. Laphle Christmas in India..... Mrs. Francis Christmas in Norway..... Mrs. Yensen Christmas in France..... Mrs. Kelly Christmas in Germany..... Mrs. Candland Scotch Reading..... Miss Simon

LOOSE LEAF LEDGERS.

Filing Cabinets, Loose Leaf Ledgers, Typewriter Papers, Pens, Pencils, Ink, etc. Get ready for the opening of the new year. DESERET NEWS BOOK STORE, 6 Main St.

THE SOUTHERN CROSS.

It Was Impressively Conferred Upon
Thirteen Veterans Last Evening.

The Daughters of the Confederacy conferred the Southern Cross of Honor on 13 veterans of the C. S. A. last evening at the First Presbyterian church as follows: George W. Battle of Wilson, Milo H. Clark of Salt Lake, Eli Gordon, Heber W. A. Hobbs, Salt Lake; William E. Hall, Salt Lake; S. H. Lewis, Salt Lake; S. F. Norris, Brigham City; William F. Rhodes, Salt Lake; William W. Rives, Salt Lake; Jacob

Keith-O'Brien Co.

The People Are With Us.

Extraordinary Sale of Ladies' Underwear and Hosiery.

Big Bargains While the Weather is Cold.

UNDERWEAR.

ALPHA UNDERWEAR FOR LADIES—Pants and vest in white and gray, two-thirds wool and one-third cotton; hand finish around the neck and down the front, regular \$1.25 for 95c

IROQUOIS UNDERWEAR, UNION SUITS FOR LADIES—Colors Lavender and Natural, two-thirds wool and one-third cotton; button down the front, silk tape around the top and silk finish. Regular \$2.45 quality for 1.75

YPSILANTI HEALTH UNDERWEAR is one of the best lines made. It is high standard, patented, and is manufactured under sanitary conditions. Ladies' silk union suits, high neck and long sleeves; ankle length; button down the front; hand finish around the neck and down the front; medium weight. Regular \$10 quality, \$7.50—Special \$6.50

YPSILANTI SILK—Same as above article—\$2.50 suit for \$6.50



STERLING SILK UNION SUITS—High grade and well made. No better fitting garments are on the market. Button across the shoulders; long sleeve and ankle length. Only two suits left, each of which is slightly soiled. Regular \$12.50 for 8.75

NEW MERODE UNDERWEAR.

JUST RECEIVED—NEW SHIPMENT OF LADIES' COTTON, MEDIUM WEIGHT VESTS AND TIGHTS; ALSO COTTON FLEECE IN HIGH GRADE, HAND FINISHED MERODE UNDERWEAR, SPECIAL GARMENT. 75c

HOSIERY.

Fancy hose, some of which have stripes running around; some are embroidered in very pretty effects 65c

One job lot of ladies' fancy hosiery colored hose in stripes; regular 65c quality for 35c, or 3 pairs \$1

Ladies' extra heavy cotton, 40-gauge, fast black, high applied heel, double toe and real lace, double sole; plain or ribbed top; our popular K-O-B special, which is the best value on the market for the money; 25c and 3 for \$1

Ladies' fast black hosiery, ribbed, double sole, our K-O-B special, which is the best seller in the city, for 25c

Boys' fast black, two and one-ribbed, double heel and toe, real lace, double sole, our K-O-B boys' special for 25c

Boys' and girls' black wool hose, two and one-ribbed, and one and one-ribbed, with gray double heel and toe; special for 25c

Infants' silk hose in pinks, light, blue white, for 65c

Misses' fast black, two and one-ribbed, double sole and heel, real lace, double sole, K-O-B special, for 25c

Ladies' wool fine ribbed vests and pants, in mottled blue and plain white; extra high grade; regular \$1.75 and \$2.00 qualities, a garment \$1.45

TEA

Get 1/4-lb Schilling's Best,
and follow directions.

In every package of Schilling's Best Tea is a Souvenir: How To Make Good Tea.



Write for Beautifully Illustrated Souvenir.

TO TELEPHONE USERS:

A general meeting will be held at the Commercial Club, Thursday night, December 29, at 8 o'clock, to discuss the Telephone situation. Every one is invited. LESTER D. FREED, Chairman.

Big Closing Out Sale

Of Dry Goods, Shoes, Hats, Caps, Underwear.

Positively closing above lines. Prices cut so as to close them at once. Show cases and fixtures for sale.

Barnes-Hardy Company,

28 Main Street. Both Phones 393.

P. S.—Our Grocery Dept. Filled With Desirable Goods at LOW PRICES.