DESERET EVENING NEWS: SATURDAY, MAY 6, 1905.



Frank G. Bigelow's easy method of stealing \$1,500,000 from the First National Bank of Milwaukee has led to earnest discussion among banking experts of this city respecting the surest way of safeguarding a bank's funds. The case has attracted extraordinary attention because of Bigelow's wide acquaintance in this city, and the narrow escape that some of his friends had from losing heavy sums.

Bigelow's plan was to appropriate a portion of funds sent in by out-of-town banks, crediting an institution with \$50,000 or \$75,000 when it had actually sent in \$100,000 or \$150,000. To do this sent in storout of enough, to do this his accomplicos had to manipulate the credit slips, making different entries, according to the sums extracted. The system differed essentially from that employed by most other defaulters in that he worked in collusion with a excitation and one or more clerks who that he worked in collabion with a bookkeeper and one or more clerks who were able to cover up his wrongdoing long after it would probably have been discovered had he operated without such assistance. No such case has ever come to light in this city. When Eno stole from the Second National Bank in 1884, the institution maintained a safe deposit vault is the downtown district which Eno with one director had this vault to shift securities in col-lateral pledged by the bank's customers, lateral pledged by the bank's customers, Eno surreptitiously withdrew what he wanted for his own use, pledging the ecurities taken for his personal loans, Alvord, who stole \$650,000 from the Pirst National Bank of this city in 1500, also operated alone. He, like Bigelow, manipulated the accounts of out-of-town banks, extracting from time to time large sums for his own use. He kept this up for Beveral months, hand-tow the books so cleverly that the naing the books so cleverly that the na-tional bank examiners were baffled by tional bank examiners were barned by his system. As it was, the deception was discovered by the merest chance, and it took experts a long time to find the extent of his shortage. James D. Fish was sentenced on the technical charge of overcertifying, which was althe basis of the criminal prosecution the Seventh National bank case. arper, the Cincinnati defaulter, was at to prison on a similar charge.

Bigelow's plan was to secure person-accommodation at banks with which his own institution did business, so on the plea that his bank did not want to the pica that his bank did hot want to show a large volume of "bills payable" in its report to the comptroller, the defaulter asked his friends to discount his own notes and charge them to his bank at maturity. This made New York banks suspicious of his standing, York banks suspicious of his standing, and only a few weeks ago an informal conference is said to have been held here to consider the Milwaukee bank-er's position. Bigelow was given to understand that none of his personal notes would be charged to the account of his bank, and that some of his New

MCARTHUR DEFENDS ROCKE.

FELLER.



York friends did not cure to do business with him it he conducted his af-fairs that way. Although offended, perhaps, the hillwaukee banker made no reply, evidently knowing that his no reply, evidently knowing that his friends here were not to be triffied with. The fact that Bigelow operated with the accounts of out-of-town banks di-rects attention to the heavy losses that have been previously covered up in that section of a bank's business. These bal-ances are a-ways large, ranging from \$2,000 to \$500,000, and furnish an excellent opportunity for shifting accounts if a dishonest officer has access to them. By debiting one correspondent after anopportunity for satirting accounts if a disponses officer has access to them. By debiting one correspondent after an-other with certain sums each day, a bank official has frequently been able to withdraw large sums and escape de-tection for months to come. With thy aid of an accomplice, of course the de-ception is all the more complete and has fooled more than one bank examin-er, to say nothing of the directors of the institution itself. Commenting on this contingency, an officer of one of the largest Wall street banks said this week that no system could be depended upon under all conditions, since its se-curity sometimes hung on the good faith of a single individual. He added that if a shrewd banker wanted to steal, he would find means of overcoming all the checks that were put upon his work, al-

checks that were put upon his work, al-though these safeguards might limit the

though these sareguards might limit the amount taken. One of the best-equipped banking ex-perts in the United States pointed out this week that many a bank had been robbed through the opening of a false account by one of its tellers. A bank official receiled how a prominent finan-cial institution of this city was saved a heavy loss through the unsettlement caused by the Chicago fire in 1872. An official of the bank had misappropriated a large sum for use in the stock mar-ket and was speculating heavily in a prominent broker's office, when news of the fire came. the fire came.

On reaching the ticker the next day a clerk in the brokerage office greeted him with the announcement that things were going his way. "The man seemed starclerk in the brokerage office greeted nim with the announcement that things were going his way. "The man seemed star-tiled," said the banker who told this story, "and looked around the room like a wild man, not having heard of the dis-aster at the west. A glance at the quotations showed him, however, that the clerk was right, and that after a long series of mishaps the market was at last going his way, so that he had recovered his losses on the sharp de-cline. The result was that the de-faulting banker soon had a large bal-ance to his credit in the broker's office, and like a murderer who has received notice of his reprieve he uttered a sigh of relief, and lost no time in making up his shortage. None of the bank officials learned of the narrow escape, although they soon found that their employe had been physically wrecked and was no longer available for intricate work. The man's constitution was absolutely man's constitution was absolutely wrecked by the strain that he had been through, and although he continued in business some years, he was little good as a bank officer after that fearful ex-perience." perience.



RABBI DENOUNCES INTER-

MARRIAGE

REV. DR. JOSE PH SILVERMAN

Rev. Joseph Silverman, bead of the greatest Jewish synagogue in New York and probably the largest in this country, has bitterly denounced the in-ter-marriage of Jews and Christians. His talk from the pulpit was excited through the announcement of the en-gagement of James G. Phelps stokes to Miss Rose Pastor, an East Side Jew-ess. The majority of the Jews flercely condemn the marriage.

TIME TO SPRAY.

The most important work to be done in the Utah orchards for the next two weeks is spraying. To effectually head off the coding moth in its destructive work, it is of the utmost importance that the first spraying be done at the righ time and done thoroughly. One day in the orchard at the right time will save weeks of less effective work but on later in the season. No trees put on later in the season. No trees should be sprayed while in bloom, but within one week, after the petals fall the first argenical poison sprays should be applied, and put on in such abun-dance and with such force from all sides of the tree as to reach and fill the calyx of every fruit till the tree is thoroughly soaked and dripping. The apple crop is thus well protected from

the first brood of moths. The general practise in Utah has been to neglect preventive measures until too late, until the insects have got a good start. The early spray catches the worm. This should be recatches the worm. This should be re-peated in ten days or two weeks. If the orchard is badly infested, as most Utah orchards are, or is within a quarter of a mile of other infested ones from which moths may fly in, spray three or four times more, at inspray three of four times more, at in-tervals of two weeks. This will guard against the second brood also. The later sprays should be applied through a fine nozzle to make a mist-like spray, and the spraying should stop as soon as the trees begin to drip. Each wear fully demonstrates the

Each year fully demonstrates the benefit of spraying. The improved quality of fruit grown on the orchards of those who spray has done much to JACK OF ALL TRADES. The thriftiest man in the United The thriftlest man in the United States lives in Louisville. He has trades that fit any climate, season or time of day. As an example of his wonderful versatility, a friend tells the following story of an average day in the life of this strenuous man: One morning last week he started out with norning last week he started out with consumers are becoming more ticular. Having learned that perfect fruit can be grown by proper spraying, the demand for sound fruit is increas. ing and people are willing to pay al-most any reasonable price to have it on their tables. Commission buyers and dealers are well informed upon this spraying proposition, and look with suspicion on fruit showing the imperwith fections due to faulty spraying, and buy such offerings only when the market is short in supply, but they are always willing to pay good prices The high keeping quality of sprayed fruit is another factor in favor of spraying almost as great as the im-provement in quality. The fruit 6:30 p. m.



If in a kind of billious mood, You wish an aid to digest food, No other pill is half so good As DeWitt's Little Early Risers.

When e'er you feel impending ill, And need a magic little pill. No other one will fill the bill Like DeWitt's Little Early Risers.

EUREKA & RETURN, 82

Via D. & R. G., Sunday, May 7th.

Opening game of baseball in the state league, O. S. L. vs Eureka. Spe-cial train leaves Salt Like 8:30 a. m. Returning leaves Eureka 6:30 p. m. Both ways over the famous Double Circle. Everybody invited.

HAVE YOU THE CHURCH WORKS? No Latter-day Saints' home should be without a set of the standard Church publications on the center table or in the library. Send for the new free catalogue. Deseret News Book Store, Sait Lake City, Utah.

HAGERMAN PASS

Is one of the crowning glories of the Rocky Mountains. The Colorado Mid-land Railway has issued a magnificent and Rallway has issued a magnificent steel engraving twenty-six by forty inches, showing a view of this pass. It is suitable for framing, and will be sent to any address on re-ceipt of 15 cents in stamps. White C. H. Speers, G. P. A., Denver, or L. H. Harding, Gen. Agt., Salt Lake.

EXCURSION TO OGDEN

Sunday, May 7th.

Via Oregon Short Line. Round trip only \$1.00, Leave Sait Lake 7:10 a. m., 10:30 a. m., 1.40 p. m. and 4:10 p. m. Re-turning, leave Ogden 3:40 p. m., and 5:50 p. m.,

DENVER EXCURSION

ONLY \$1.00

Igden and Return.

Via Oregon Short Line.

May 7th and 8th. Round trip only \$18.00. Tickets good for return until May 14th. City Ticket Office, 201 Main

UTAH LOAN AND THE GREAT TEMPLE.

NOTICE OF SALE.

NOTICE OF SALE.
In the Third Judicial District Court, the formation of the estate of Joseph Corden Sheigrove, Deceased, Notley of Sale-The undersigned will self at the following reality situated in Sale Clip, Sale Cake County, and particularly described as follows:
The following: Commencing at the north west county, the following commencing at the north of the following reality situated in the following reality situated in the following reality situated in the following commencing at the north of the following commencing at the following commencing at the north of the north of the following commencing at the following co

NOTICE OF SALE.

Thomas & Maycock, Attorney for Ad-

Security Mutual Life Ins. Co. of Bing-

hampton, N. Y. S. J. STOOKEY,

> MANAGER, 711 MCCORNICK BLOCK.

Annual Statement for the Year Ending December 31, 1994, of the Condition of the

Security Mutual Life Ins. Co.

The Name and Location of the Company, Socurity Mutual Life Insurance Com-pany, Binghamton, N. Y. Name of President, Chas. M. Turner, Name of Secretary, Chas. A. La Due. The amount of its assets is ... \$ 3,009,340.43 The amount of its income dur-ing the preceding calendar year 2,310,824.47

The amount of its income dur-ing the preceding calendar year The amount of its expendi-tures during the preceding calendar year The amount of losses paid during the preceding calen-dar year dar year the amount of risks written during the preceding calen-dar year the amount of risks in force at the end of the year the end of the year of State, ss. I. Charles S. Tingey, Secretary of State of the State of Utah, do hereby cerlify that the above named insurance company has filed in my office a detailed state-ment of its condition, from which the foregoing statement has been prepared, and that the said company has in all oth-er respects complied with the laws of the State of Utah and affixed the great seal of the State of Utah this isth day of Feb., A. D. 1905 (Seal) C. S. TINGEY, Secretary of State,

BUILDING ASSOCIATION.

ers for further information.
IN THE DISTRICT COURT, PRO-bate Division, in and for Sait Lake Coun-ty. State of Utah. In the matter of the estate of Ether F. Carlisle, deceased, Notice. The petition of Maud Carlisle, praying for the issuance to Maud Car-lisle and Joseph R. Carlisle of letters of administration to the estate of Ether F. Carlisle, deceased, has been set for hear-ing on Saturday, the 13th day of May, A. D. 1990, at 19 o'clock a. m., at the county court house, in the court room of said court, in Sait Lake City, Sait Lake County, Utah.
Witness the clerk of said court with the seal thereof affaced, this ist day of May, A. D. 1995.
(Scal) J. U. ELDRIEDGE, JR. By W. H. Farnsworth, Deputy Clerk, Harrington & Sanford, Atterneys 107 Petitioner.

PROBATE AND GUARDIANSHIP NOTICES.

Consult County Clerk or respective sign-ers for further information.

15

In the Third Judical District Court, in and for Sail Lake County, State of Ulan, Department No. J. In the matter of Ula ostate of Hans Haivorsen, Deceased, No-tice...The policon of Hariey V. Haivor-sen, praying for the admission to probats of a certain document purporting to be the last Will and Testament of Hais Hai-vorsen, deceased, and for the granting of Letters Testamentary to Harley V. Fai-vorsen, has been set for hearing on Sat-urday, the 20th day of May, A. D. 105, at 10 ocicock a. m. at the County Court House, in the Court Room of said Court, in S.I. Lake City, Sait Lake County, Ulab.

n S. R. Lake City, Balt Lake County, Utab. Witness the Clerk of said Court with the seal thereof affixed, this Brd day of May A. D. 1905. (Seal) J. U. ELDREDGE, JR., Clerk. By W. H. Farnsworth, Deputy Clerk. Arthur E. Christensen, Attorney for Petitioner.

NOTICE TO CREDITORS-Estate of John Peter Johnson, deceased. Cred-itors will present claims with vouchers to the undersigned at 509 McCornick Block. Salt Lake City. on or before the 1st day of September, A. D. 190. EMMA HANBON, Administratrix of Estate of John Peter Johnson.

Johnson. Date of first publication, April 29, A. D.

Stewart & Stewart, attorneys for ad-

IN THE DISTRICT COURT, PRO-bate Division, in and for Sait Lake Coun-ty, Siate of Utah. In the matter of the estate of Samuel Priday, Deceased, No-uce.-The petition of Samuel M. T. Sed-don and Bamuel H. Harrow, executors of the estate of Samuel Priday, deceased, praying for the settlement of final account of said executors, and for the distribution of the residue of said estate to the per-sons entitled, has been set for hearing on Saturday, the lith day of May, A. D. 195, at 10 o'clock a. m., at the County Court House, in the Court Room of said Court, in Sait Lake City, Sait Lake Cour-ty, Utah. Witness the Clerk of said Court with the seal thereof affixed this 20th day of April, A. D. 1905. (Seal J. U. ELDREDGE, JR., Clerk, By W. H. Farnsworth, Deputy Clerk, James H. Moyle, Attorney for Estate.

<text>

C. S. TINGEY, Secretary of State.

Statement Made to the Secretary of Btate of the State of Utah, by the

Rev. Dr. Robert S. MacArthar, pas-ter of the Cavalry Baptist church of New York and the foremost leader and orator of his denomination, in an ad-dress upheid Rockefeller and his gifts to missionary work. Dr. MacArthur declares Rockefeller is one of the gen-tlest and noblest of men as far as his private and religious life goes, and that no one can prove that one dollar of hes. Booney was wrongly acculred. Rev. money was wrongly acquired. Rev. MacArthur is a man of Highland Scotch blood and he remains unshaken in his defense of Rockefeller.



till 8 o'clock in a barber shop, and from that hour until midnight set type on a daily newspaper.—Louisville Post.

It is ten times easier to cure coughs, croup, whooping-cough and all lung and bronchial affections when the bowels are open. Kennedy's Laxative Honey and Tar is the original Laxative Cough Syrup, Gently moves the bow-els and expels all cold from the system. Cuts the phlegm, cures all coughs and strengthens weak lungs,

A WONDERFUL JAPANESE MANEUVER IN MANCHURIA.



The picture illustrates another instance of Japanese ingenuity in getting their artillery into position. The rugged mountain lies in the watershed be-tween the tributaries of the Lizo river and those of the Yalu. On these almost unattainable creats the Russians selected a strong position and fortified it with forty guns. The Japanese found a way through the mountain passes and with-out firing a shot or giving the enemy a chance to use their artillery obtained possession of the position. The Muscovites believed that they were impregnable and were entirely unprepared for action when the Japanese appeared in full force at the rear and calmiy proceeded to take possession of everything in sight.



Store.



A complete description of the inter-ior and exterior of The Great Temple, Salt Lake City, and statement of pur-poses for which it has been built, pub-lished by authority, beautifully illus-trated, price 15 cts. Deseret News Book RECEIPTS.

Cash on hand at close of last fiscal year Dues on running stock 30,654.00 Interest 13,979,57 nterest Transfer fres Jese books, initation and transfer fres Miscellaneous receipts, viz.i Real estate Balance overdraft in bank.; 2,115,24 Total receipts \$ 59,053.55

DISBURSEMENTS.

Loans on mortgage securities Loans on pass book security., Withdrawals of running stock Withdrawals of paid up stock Expenses, including sataries., 338,80

nature. ASSETS.

Loans on mortgage security | 1238,384.00 Loans on pass book security | 1238,384.00 Real estate

Total assets\$244,263.06

LIABILITIES.

Running stock and dividends \$166,723.00 Borrowed money 2,500.0 Undivided profits 4,024.32 Miscollaneous liabilities, viz.1 Overdraft in bank 2,115.24

Total liabilites \$244,263.06

year 104. Subscribed and sworn to before me this 29th day of April, 1005. W. O. CLELAND, Notary Public, State of Utah. Office of the Secretary of

State of Utah. Office of the Borothy and Btate, 58. I. C. B. Tingey, Secretary of State of the State of Utah. do hereby certify that the foregoing is a full, true and correct copy of the statement of the above named company, now on file in my office this 3rd day of May, 1905. C. S. TINGEY, Becretary of State,

NOTICE.

Estate of Christen Johnson, Deceased, The undersigned will sell at private sale the following described property, to-wit: A part of lots 6 and 7, block 36, plat A, Salt Lake City survey, Salt Lake County, State of Utah, more particularly describ-ed as follows: Commencing at the southeast corner of lot 6, block 36, said plat A, running thences west 40, rods; thence south 5 rods; thence enast 40, rods; thence south 5 rods to the place of beginning.

tor 6, block 35, said plat A, running thence west 45, rods; thence south 5 rods; thence enst 45, rods; thence south 5 rods to the place of beginning. Also-Commencing 5 rods west from the southeast corner of said lot 7, in block 38, plat A, Sait Lake City survey, and run-ning thence west 5 rods; thence north 5 rods; thence east 5 rods; thence north 5 rods; thence east 5 rods; thence south 5 rods to the place of beginning, together with a right of way 1 rod wide along the west side of said property to Fifth South Street, which said right of way is com-monly known as Mortensen Alley, on or after the 8th day of May, 1005, and writ-ten bids will be received at Room 614 McCornick Block, Sait Lake City, Utah. Terms of sale cash EUGENIA JOHNSON, Administratrix of the Estate of Christen Johnson, Deceased.

NOTICE TO CONTRACTORS.

Notice is hereby given that sealed bids will be received Thursday by the under-signed up to 2 p. m. on May 18th, 1908, for the erection of a school house in Dis-trict 42. Specifications and plans can be received by applying to A. J. Butter, Bandy, R. D. 4. All bids must be addressed to the Chairman of the school hoard. HENRY R. PARK. Chairman, CECAR DESPAIN. EXVA J. BUTLER, Trustees.

Work. Extension to Physical Building:-First-Excavation, Brick and Cut Stone

First-Excavation, Brick and Cut Stone Work, Second-Carpenter Work, Lathing and Plastering, Tin and Jalv, Iron Work, Painting and Constructional Steel and Iron Work. Third-Steam Heating, Extension to Shop Building:-First-Excavation, Brick and Stone Work.

NOTICE. NOTICE IS HEREBY GIVEN THAT there will be a meeting of the members of the "Corporation of the Members of the Church of Jesus Christ of Latter-day Saints residing in the Mountain Del Ecclesiastical Ward of the Sait Lake Stake of Zion," In the County of Sait Lake and State of Utah, at the meeting-house of Sugar House Ward (to which said Sugar House Ward, the said Moun-tain Dell Ward, has been attached and made a part of) on Wednesday the 24th day of May, 1995, for the nurpose of elect-ing a Hoard of Seven Directors are so elected and qualified to authorize it to transfer the legal title to all the real property be-longing to said Corporation to the "Sugar House Corporation of the Church of Jesus Christ of Latter-day Saints," the legal successor of said Corporation. Dated May, 4th, 1995. JOHN M. WHITAKER, President of Baid Corporation.

NOTICE.

and the same will be opened at said hour.
 No bids for less than the face value of said bonds will be considered.
 Payson City, Utah, reserves the right to reject any and all bids, and to accept any bid advantageous to said city.
 Dated March Sist A D. 1996.
 Barton March Sist A D. 1996.
 Mayor of Payson City, Utah.
 (Seal) ALDERT NULFILLAND, Recorder of Payson City, Utah.
 I hereby certify that the above notice is a full, true and correct copy of a "Notice of Sale of Bonds by Payson City, Utah.

City Recorder of Payson City, Utah.

NOTICE. NOTICE 18 HEREERY GIVEN THAT there will be a meeting of the members of the "Corporation of the Members of the Church of Jesus Christ of Latter-day Saints, residing in the Sugar House Ecclesiastical Ward, of the Sult Lake Stake of Zion." In the County of Sait Lake and State of Utah, at the meeting-house of said Ward, on Wednesday, the 24th day of May, 1995, for the purpose of authorizing the Board of Directors of said Corporation to transfer the legal title to all the real property belonging to said Corporation, to Sugar Heuse Corporation of the Church of Jesus Christ of Latter-day Baints, in the County of Sait Lake and State of Utah. Dated May 4th, 1905. JOHN M. WHITAKER. President of Said Corporation.

First-Excavation, Brick and Stone Work. Second-Carpenter and Joiner Work and Painting. Third-Plumbing. Attic of Normal Building:-First-Carpenter and Joiner Work, Fin-First-Carpenter and Joiner Work, Fin-Building, The Angel State of State First-Carpenter and Joiner Work, Fin-First-Carpenter and

NOTICE.

<section-header>NOTICE OF SALE OF BONDS BY
PAYSON CITY, UTAH.
To whom it may concern:
Notice is hereby given that
Whereas At a Special Election duly held
if payson City, Utah, on the 21st day of
february. A. D. 1986, upon the proposition of said city incurring a bonded indebuganese to the amount of Twelve
remove the expenses of entaryling
the day of February
A. D. 1985, the City Council of Payson City
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there is a control of the said
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