



THE ENTERPRISE Published Thursdays

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MERIDIAN CHAPTER No. 48, R. & S. M. meets at Masonic Hall...

ADONIRAM COUNCIL No. 24, R. & S. M. assemblies at Masonic Hall...

MANCHESTER CHAPTER No. 101, O. E. S. meets at Masonic Hall...

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BANKING BUSINESS BOOMING ALONG

COMMISSIONER DOYLE'S LATEST REPORT SHOWS INCREASING ACTIVITY.

EIGHT NEW BANKS ORGANIZED SINCE JAN. 1.

Commissioner Doyle Gives Warning That the Practice of Loaning Money to Directors and Officers Must Stop.

Commissioner of Banking E. H. Doyle issued a statement showing the condition of the 418 state banks and five trust companies at the close of business April 18.

Commissioner Doyle warns state banks who are making loans to their directors and officers. In this connection the report says:

This practice, if permitted to continue, will eventually bring loss to depositors and stockholders. The department in the future will take a firm stand on this question, and will insist so far as it is possible upon the curtailment or elimination of the practice.

Usurious rates on loans is also taken up in the report and the commissioner of banking says along this line:

Complaints have been recently received by the department against the practice pursued by certain banks in charging illegal and exorbitant rates of interest by demanding a bonus or premium from the borrower in addition to the legal rate of interest.

The department has been obliged to insist upon the resignation of a bank official who had been charging abnormal bonuses, converting a portion of the proceeds to his own use.

State banks are organized for the twofold purpose of serving the community in which they are located, and paying the stockholders a fair rate of interest on their investment, and by proper treatment of borrower and depositor.

The law does not contemplate that state banks will pursue "loan shark" methods. Prompt measures will be taken by the department in the future to stop this practice wherever it is found to exist.

Commissioner Doyle calls attention to those state banks which are in the habit of balancing their books before closing time. He says it will not be permitted in the future.

In an abstract of reports of conditions of state banks and trust companies, as of April 18, it is shown that since Feb. 20, 1912, date of the preceding report, deposits have increased \$5,378,688.95, while loans show a gain of \$8,352,330.86.

Since March 7, 1911, there has been a gain in deposits of \$39,724,992.07, while loans have increased \$37,468,962.85.

On April 18, 1912, Michigan state banks maintained a reserve of \$66,070,000, or 21.29 per cent of deposits constituting an excess over requirements of \$17,758,600.

Since Jan. 1 to May 18, eight new state banks have been organized with a total capital of \$247,500.

During the same period the examining staff of the banking department has made 346 examinations of state banks.

Here are the new state banks that were organized and admitted to do business in Michigan: The German-American State Bank, Saginaw, \$100,000; the Sunbelt State Savings Bank, Sunbelt, \$25,000; the State Savings Bank of Flat Rock, \$20,000; the Citizens Savings Bank, Conkling, \$20,000; the Commercial Savings Bank of Standish, \$20,000; the Algonac Savings Bank, Algonac, \$20,000; the Eau Claire State Bank, Eau Claire, \$20,000; and the Peoples State Bank of Bessemer, \$25,000.

During the period there were four banks in the state which consolidated with other banks. One bank, the State Savings Bank of Benton Harbor, was converted into a national bank.

Farmer Killed in Drunken Row. Casimir Kelley, a Pole, residing about 10 miles east of Gaylord, was shot and killed in a drunken row in his home. Stanley Johnson, a brother-in-law, had stopped at the Kelley home with some groceries and alcohol. The alcohol being consumed the row started, Kelley getting his 38-caliber revolver. While he and Johnson were grappling with each other the gun was discharged.

Kelley is said to have been a very quarrelsome fellow whenever drinking and it is said he always sought his revolver when in a dispute of any kind.

MICHIGAN NEWS IN BRIEF

Plans have been accepted for the new school in Crystal Falls to cost \$105,000.

Plans were announced for a new state bank at Republic, to be capitalized at \$25,000.

Stakes have been driven in Allegan at the location of the various oil well sites. Operations will be started soon.

The quarterly report of Oil Inspector Neal shows that his department has turned \$8,209 into the state treasury above expenses.

The First Reformed church has been organized in Dunningville and work will be started at once on the erection of a new church.

The state board in control of the school for the deaf in Flint has increased the salaries of all teachers receiving less than \$1,000.

F. J. Witemeyer of Marinette, Wis., is organizing the First State Savings Bank of Norway, Mich., which will have a capital stock of \$50,000.

A Masonic temple, a thing that has been needed for some time, is to be constructed in Romeo. Every prominent man in the village is a Mason.

The list of graduates of the University School of Music has been announced. The smallest number to receive diplomas in a number of years.

Jacob Ehler, a wealthy shoe merchant of Hancock, will be placed on trial at the May term of the circuit court for shooting Ernest Hendrickson.

Howard Wood, 18, was drowned when a canoe occupied by himself and another young man overturned at Lake Gogonac. The other boy escaped.

Mrs. W. H. Kenoyer, a club woman of Fair Plain, sat down in her favorite rocking-chair in her home, turned on three gas jets and asphyxiated herself.

Three bridges are reported out at Farwell, Reed City and Clare. The Pere Marquette officials also report many washouts on the Port Austin division.

At a meeting of the striking corset workers in Kalamazoo it was voted to ask the next legislature to pass a bill allowing picketing under certain restrictions.

Managers of resorts and hotels met in Traverse City and organized an association for this district. Fred S. Cummings, of Neatawanta, was chosen president.

The annual reunion of the famous Loomis battery was held in Coldwater. Sixteen of the original members were present. Murry Tilton was chosen president.

The G. R. & L. Railway Co. was appealed to the U. S. circuit court of appeals against its conviction in the district court at Grand Rapids on 14 counts for rebating.

For the fourth time this year burglars were active in Richville, breaking into the Rogers Elevator Co.'s office and the Michigan Central station. They secured nothing.

Amos Musselman, of Grand Rapids, Fred C. Martindale, of Detroit, and Gov. Osborn will address the state letter carriers at their convention in Saginaw, May 30.

At the closing session of the laundrymen's convention in Flint, Battle Creek was selected for the next convention. John M. Ryan, of Kalamazoo, was chosen president for the year.

Rate Clerk Darwin, of the railroad commission, will meet representatives of the water companies in the state at Grand Rapids May 17 and attempt to formulate a uniform schedule.

Rudolph Nelson, 27, a fireman on the Mineral Range railroad rock train, was killed by being crushed beneath the tender when the locomotive broke away from the train, dropping him on the rails.

AUTO PLUNGE FATAL

MACHINE GOES IN CALUMET RIVER AT SOUTH CHICAGO AND DROWNS SIX.

BODY OF WOMAN FOUND

Police Attempted to Stop Car, but Driver Failed to Head Warning—Victims Were Laughing and Singing.

Chicago, May 21.—An automobile plunged into the Calumet river through an open draw, carrying six persons to death. The machine was identified as the property of the Alco automobile company. John Buchanan, a chauffeur employed by the Alco company, took the car from the garage here without permission, and is known to have driven through the city late at night. He had six companions, two of whom are the daughters of a policeman.

The known dead: Anna Mahoney, 21, daughter of policeman Thomas Mahoney. Florence Mahoney, 19, sister. John W. Bachman, 30, chauffeur. Three others have not been identified. The body of one victim, a girl, has been recovered.

The car was running south at time accident occurred. It was going at a speed of at least 30 miles an hour, the police say, when they first sighted it. The party in the car were laughing and singing. The draw was up when the car came in sight and a big red danger signal blazed directly in its path. The driver paid no heed, and did not check the speed with which he approached the bridge. Seeing this, the police tried to save the auto party.

Police Try to Stop Auto. They rushed towards the car shouting at the top of their voices. The driver paid no heed, although the occupants laughed and shouted and the police believe the autoists thought they were in danger of arrest, and were jeering at the police who were trying to stop them. The police believe the chauffeur put on more speed in order to escape and drove straight at the bridge, without looking to see whether the draw was open.

A policeman at the bridge entrance hastily stretched a heavy chain across the pathway of the car in a last effort to stop the machine. The car struck it, snapped it as though it had been a ribbon, and then plunged over the brink into the river.

When the machine leaped out over the river, its occupants for the first time seemed to realize their danger. Their laughter changed to screams. The police and members of the fire tug crews think that the young woman whose body was recovered jumped from her place as the car plunged downward. She struggled in the water for a few moments, but could make no fight against the current and went down before the boats hastily launched could reach her. No mark on her clothing gave any hint as to her identity. She was richly dressed and appeared to be about 25 years of age.

William Popham, fireman on board one of the fire tugs, was an eye witness to the affair. He corroborated the police statement that there were six people in the car.

AMUSEMENT BAN CONTINUED

Methodists Vote Down Demand to Change Rule Against Dancing, Theater and Games of Chance.

Minneapolis, Minn., May 20.—The old-time rule of the Methodist-Episcopal church forbidding its members to dance, attend theaters, or play games of chance, stands unchanged. The Methodist general conference in session here reached this decision by a yeas and nays vote. The vote stood: "Against" 369; "For" a change, 369.

The vote was taken after two days of debate in the general conference, which was preceded by a two-day debate in the committee on the state of church.

CROP REPORT BILL PASSED

Senate Requests Department of Agriculture to Issue Statement on Cotton Annually.

Washington, May 18.—The senate passed a bill directing the bureau of statistics, department of agriculture, to issue a report on or about July 1 each year showing by states and in total the number of acres in cotton in cultivation in the United States; also to each year immediately following publication of the preceding report of the census bureau of December 1, an estimate of the total production of cotton in the United States for the current crop year. The measure is an amended form of a similar bill passed by the house.

HARD COAL STRIKE IS OFF

Anthracite Convention Ratifies Agreement With Operators—Return to Work Wednesday.

Wilkesbarre, Pa., May 20.—The anthracite mine workers' convention here ratified the agreement entered into by a subcommittee of the miners and operators and the miners will go back to work after an idleness of seven weeks. The vote was 323 to 64.

The convention adopted a motion ordering all men back to work next Wednesday. The men quit work on March 31. The repairmen returned to work today.

JOSE ZELAYA



The Nicaraguan congress has decided that Jose Zelaya, former president of the republic, is liable to prosecution for many alleged political assassinations and the killing of Cannon and Groce, two Americans who were illegally executed in November, 1908. Zelaya is believed to be in Belgium, but under the code in force in Nicaragua he could be tried and sentenced in his absence.

DETROIT BASEBALL TEAM'S STRIKE AMICABLY SETTLED

"Ty" Cobb Will Be Reinstated and \$100 Fine Against Men Will Be Paid by Navin.

Washington, May 21.—A score or more of sun-tanned athletes calling themselves the "T. A. R." and grinning all over their smooth faces pulled into this city this morning with the remark: "Just watch us."

"T. A. R." undoubtedly meaning translation, means "Tigers of the American Revolution," otherwise the Detroit baseball club of the American league, which has been on strike since its star outfielder, Ty Cobb, has been under suspension.

The strike is off. The Detroit boys—all but Cobb—will play today the usual-to-behavior Senators.

The ball players who struck by Cobb when he was laid off for punching a New York spectator who insulted him, and refused to play after he was punished, reached an agreement before leaving Philadelphia yesterday with President Navin of their club and President Navin Johnson of their league. It was a compromise, and substantially on these terms:

Cobb is to be reinstated and take his place in the Detroit outfield within a very short time—perhaps two weeks (at least no longer than may be necessary to uphold the dignity of the American league's president).

The striking athletes personally are not to suffer the fines which the league will inflict upon them. These will probably be \$100 per man and will be paid out of President Navin's own pocket.

A definite arrangement is to be made whereby ball players need not be made to tolerate vile abuse from spectators who may be aggrieved against him or may have bets on the opposing club. This arrangement will either be a rule compelling the owners of various clubs to have their grandstands and bleachers patrolled by uniformed officers who will elect offenders or a rule compelling the umpires to cease the throwing out of the obnoxious fan.

Both sides—the league and players—claim a victory.

SUBMARINE TO BE REPAIRED

Boat "G2," That Went On Reef, Will Proceed Under Tow to Bridgeport.

New York, May 21.—The new submarine G2, damaged by running on the shoals of Great Egg harbor last Thursday, passed last night in the shelter of New York harbor and was ordered to proceed under tow to Bridgeport, where she was bound when the accident happened. Repairs will be made there.

For a time after the accident it was feared the submarine would be lost. She is 162 feet long and has a beam of 13 feet. She cost \$500,000.

Missouri Bankers at Joplin. Joplin, Mo., May 21.—Interesting addresses by prominent men and some rather elaborate social features mark the program of the Missouri bankers' annual convention which opened here today. The speakers include William J. Burns, the famous detective; J. Adam Bede of Minnesota, Robert W. Bonnyne of Denver, Samuel M. Jordan of Sedalia, James E. Smith of St. Louis and William F. Gurley of Omaha. Among the entertainments provided are a reception, ball, smoker and vaudeville tonight, a trolley ride to a zinc mine tomorrow afternoon and a visit to Electric park tomorrow evening.

Army Deserter Is Killed. Atlanta, Ga., May 20.—Private Walter H. Frady of the Twenty-second infantry, held at Fort McPherson as a deserter, was shot dead by a sentry in an attempt to escape from the jail. Private William Jones, also a deserter under guard, made his escape and is still at large.

ROOSEVELT 20, TAFT 14, 8 IN DOUBT

LATEST RETURNS SHOW COLONEL LEADING PRESIDENT IN THE STATE PRIMARIES BY OVER 17,000

RESULT OF ELECTION IN OHIO IS MUCH MIXED

Harmon Apparently Has Won 26 of 42 Delegates to Democratic National Convention, Wilson 16

Columbus, O.—Complete Republican returns from 1,325 precincts out of 5,192 in the State give Roosevelt delegates a total of 59,054 and Taft delegates 41,435.

Out of 21 Congressional districts in the state, totals computed at a time when fewer than half of the precincts were counted indicated that Roosevelt will have 20 of the 42 district delegates and that Taft will have 14, while the returns are so incomplete that eight delegates at present cannot be counted by either side.

Apparently Mr. Taft has the first second sixth seventh eighth thirteenth and fifteenth. Mr. Roosevelt is believed that he won the eleventh, twelfth, fourteenth, seventeenth, nineteenth twentieth and twenty-first. The vote in the third is very close as it is in the ninth and sixteenth. Friends of President Taft declare he has carried the eighteenth but Roosevelt supporters will not concede this. The eighteenth is on the eastern border of the state and returns have been very slow.

Senator LaFollette received a larger vote than state politicians had predicted for him securing a considerable fraction of the vote cast in the northern-end of the state including Cleveland.

Gov. Wilson, like Col. Roosevelt was given the biggest vote in the city of Cleveland and the surrounding counties. Gov. Harmon polled a heavy vote in Columbus, the capital, and also in his home city, Cincinnati. Mayor Baker, however in a statement issued by him at Cleveland, insisted that Gov. Wilson had carried Ohio by a vote of two to one.

Apparently Gov. Harmon has carried 13 Ohio districts giving him 26 of the 42 delegates to the national convention. If this proves true, it also will give him the six delegates at large from the state. In the call of the Democratic convention, it is stipulated that the winner of the primary should name the delegates at large. Gov. Wilson's managers claim the first, fourth, fifth, eighth, ninth, twentieth and twenty-first districts. The Harmon men declare that beyond doubt they had won the second, third, sixth, seventh, tenth, eleventh, thirteenth, fourteenth, fifteenth, seventeenth, eighteenth and nineteenth districts. The twelfth and sixteenth were not claimed by either side.

FLOYD ALLEN IS GUILTY

Outlaw in Despair When Jury Finds First Degree Verdict.

Floyd Allen, member of the gang that shot up the Hillsville court house and killed five persons, including Judge, sheriff and prosecutor, is held guilty of murder in the first degree by the jury in Wytheville, Va.

Floyd was tried for the murder of William M. Foster, the prosecutor. He was being sentenced last March for assaulting an officer, when the firming of the court officers began the trial. The court officers were the first, fourth, fifth, eighth, ninth, twentieth and twenty-first districts. The Harmon men declare that beyond doubt they had won the second, third, sixth, seventh, tenth, eleventh, thirteenth, fourteenth, fifteenth, seventeenth, eighteenth and nineteenth districts. The twelfth and sixteenth were not claimed by either side.

FLYER BREAKS LAW; PINCHED

Aviator Seeking Safety Island Lands in Grant Park at Chicago—Law Prohibits Ascension.

Chicago, May 20.—Aviator Farnum Fish had two problems to face. One was in police court, where he was charged with violating the ordinance of the city regarding the air, which he violated when he landed in Grant Park. The other problem is to get the machine away without breaking the ordinance again. The law prohibits aviators from ascending or descending in the park.

Fish landed in the park when his aeroplane encountered cross currents that endangered his life.

CRUISER TO ISLANDERS AID

London, May 20.—The admiralty has dispatched a fast cruiser to aid the 80 St. Kilda islanders found a week ago by a passing fishing trawler in a nearly starved condition. All their supplies were exhausted.

THE MARKETS.

Table with market prices for various goods like LIVE STOCK, FLOUR, WHEAT, etc. Columns include item names and prices.

IMPORTANT NEWS SUMMARY

Jack Minor of Madison, Wis., was knocked unconscious and severely injured internally when his motorcycle struck an auto.

Several members of a band of gypsies were arrested at Colocoda, Ind. and forced to give up \$40 taken from two aged farmers.

Dr. George Dock has resigned as dean of Washington University Medical school at St. Louis. He will continue work as professor of medicine.

Moritz and Max Rosett, private bankers of New York filed papers in bankruptcy, showing liabilities of \$748,000 and apparent assets of \$943,000.

The Bethlehem Steel company of Harrisburg, Pa., filed notice with the state authorities of an authorized increase of its capital stock from \$29,500,000 to \$79,500,000.

Carl Jacobson of Scanlon, Minn., was instantly killed by a Great Northern train at Cloquet, Minn. In taking a freight train to ride to his home he lost his balance and fell under the wheels.

Edward Merritt, aged fifty-nine years, after passing between the sections of a freight train which had been cut in two, stepped in front of a passenger train and was killed at LaPorte, Ind.

The Bath Beach residence of "Bob" Fitzsimmons, in New York, unoccupied for several months, was entered by thieves, who carried away the expensive plumbing in the bathrooms and kitchen.

J. E. Guthrie, a Canadian accused of forgery, confessed in jail at Pine Bluff, Ark., that he killed Dr. Helen Knabe, who was mysteriously murdered in her apartments at Indianapolis several months ago.

International litigation is expected to result from the wrecking of the ancient Providence schooner Frederica Schep in the harbor of Brava, Cape Verde islands, on April 12, as she was leaving for New Bedford, Mass., with fifty passengers.

Attorney General Wickersham has moved against the coffee trust, or Brazilian valorization scheme. In a petition in equity filed in the United States court in New York the valorization plan is declared to be a violation of the Sherman anti-trust law.

While endeavoring to raise the body of James Doyle from the floor at his home in New London, Conn., Mrs. Alexander Robillard, a neighbor, was savagely attacked by Doyle's bulldog and before the animal could be driven away she was severely bitten.

Secretaries of Farmers Grain Dealers' associations of Minnesota, North and South Dakota, Nebraska, Illinois and Iowa completed plans at Minneapolis to form an organization to embrace the 150,000 farmers now holding membership in state associations.

Frank Kramer of St. Louis, a carpenter, whose hobby for collecting clocks caused his wife to sue for divorce, finds solace from his domestic troubles in his workshop. The same clocks which brought about his domestic infelicities now engross his attention.







