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# The Educational Messenger

VOL. 5

COLLEGE VIEW, NEBRASKA, DECEMBER 9, 1909

No. 28



## Editorial

### Cultivation of Good Manners

It would seem that a body of college students anywhere ought to conduct themselves as ladies and gentlemen, instead of condescending to the actions one might expect from a children's party. It would seem more so at an entertainment provided for their special recreation and enjoyment. But from the conduct some display we must conclude that they are not yet beyond the days of the "third reader," in manners, at least.

It does not require more than common sense and Christian courtesy to refrain from tearing down rustic decorations appropriately provided for the occasion, throwing things, stamping the feet, and rudely hissing any one righteously indignant enough to tactfully remonstrate against such proceedings.

When will we all be grown up enough to learn that such things are not jokes, not in the least funny, and do in every way only cast discredit and reflection on those who condescend to such puerilities?

Not until we learn this, may public entertainments be given with any degree of assurance that they will be successful, and that the faculty and those of the students who are mature in the natural graces of orderliness and kind comradeship at public gatherings, will not regret that they were ever connected with such an entertainment.

Let us remember that we are ladies and gentlemen; it is only when we forget this fact that we would do such things under any circumstances.

E. L. S.



### Another Change

The treasurer of the MESSENGER Board was recently elected Business Manager of the Washington Sanitarium at Takoma Park. Congratulations and success to Mr. Nethery, though we hate to lose him.

His departure has caused the election of a new treasurer, and Mr. Alfred W. Peterson has been chosen. Mr. Peterson has been a student here for years, and we feel sure that he is the right man for the place. Remember to keep Mr. Peterson busy by keeping up your renewals, and getting all the subscribers you can.

E. L. S.



### Time

Time is not found; it is made. What we call "time," that is, the flight of hours recorded by the clock, is simply the raw material out of which time is made. Time is duration turned to account. If you want time for great tasks, for fine growth, for beautiful accomplishments, for rich resources, do not wait; it will never come to you. Make it by selection of design, concentration of effort, the vital skill that is born of devotion, intelligence, putting one's heart into his work.—*H. W. Mabie.*



"There is always room for a man of force, and he makes room for many."



"Take the God-side of every argument, and you cannot lose."



### Reception for the Freshmen

Thanksgiving evening, the Seniors, Juniors, and Sophomores tendered a reception to the Freshmen in the art room. Though this room has long been known as the art room, never until that night had it so royally lived up to its name. The decorating committees from the three classes are to be congratulated on their good taste. With more pennants than a casual observer would have thought obtainable in College View, they covered the dingy walls of the room until it looked like a really and truly college place. The room was wired especially for the evening and the light effects were fine. Carpets and rugs on the floor, richly covered divans, and the library chairs almost made one think that he had inadvertently stepped into the parlor of a pleasant home.

Promptly at seven-fifteen the program commenced. There was little formality and no coldness. Everybody knew everybody else, and so the first quarter of an hour there was a conversational game. Then came music by a mixed quartet, which was very much appreciated. A talk by the Senior president outlined the history of the movement that occasioned the gathering and stated its object. This was followed by a speech from the Junior president calling upon the members of the classes for support in the undertaking; if applause had been in order he would no doubt have received his share. There was more music rendered by different persons and during the evening speeches by the president of the Sophomore class, by Miss Geneva Dawson, and President Lewis. We can not here stop to tell all the good things that the President said, but his whole speech told in no uncertain way that the faculty are strongly in sympathy with the movement and will do all that they can to help the cause along. Miss Dawson, in behalf of the Freshmen,

promised co-operation, and Mr. Waller, of the Sophomores, pledged support and good will. He addressed himself especially to the Freshmen, promising to help them over the stony places in the path and not to molest them in their pursuit of happiness. At nine-fifteen all was over and everybody went away carrying "the smile that won't come off."



### A New Epoch

It is not the privilege of every generation to witness the inauguration of a new epoch. New things are rare, and really significant events happen but seldom. Still more seldom are the times when the event that marks the beginning of better things is recognized when it comes. Yet Thanksgiving night at the reception tendered to the Freshman by the three other college classes all these rare combinations were to be witnessed.

It is not often that a body of individuals sets deliberately to work to create a new order of things. But such a body met when the constitution of the United States was drawn up, and a body with a similar design met when the officers of the three upper classes assembled in secret convocation to start something doing in Union College. They had little idea of what they were going to do when they first started, but the framers of the national constitution were no better informed. They had no legal right to take the steps they did, but neither did their famous forerunners. These, as those, considered only the common weal, and stood not upon the order of their going.

The reception on the evening of Thanksgiving is only a sample of the work that has been started. Back of the good time that we had that night is a promise of many better times to come. Class life and class activity in Union are to be harnessed to work out for us a solution to the social problem



that confronts every college community. A certain amount of social life is necessary to the welfare of the students, but that social activity must be carried on within certain bounds and limitations and there must be some sort of organization about which social life can crystallize. In other colleges, fraternities and literary societies furnish that nucleus of crystallization; in Union no nucleus had been found. Literary societies have not served the purpose, "frats" are tabooed, class organizations have been erratic.

If the good work started in the art room the other evening goes on and bears fruit, it will mean that in the years to come Union College will have traditions of her own which will impress themselves upon the new student. If the high standard that we reached on that evening be maintained, it will mean that the new student in Union College will feel that boisterous and rude conduct is entirely out of place and will not be tolerated. The accomplishing of these things will mean the raising of the general tone of the student body and the introduction into it of principles of honor and dignity that will make it safe for the Faculty to grant privileges which it dare not now grant. The granting of these privileges will make the relation between faculty and students more cordial and thus will be broken down that spirit of criticism that is so apt to spring up in any institution. And so we might go on naming the good things that the new movement promises, but we have not the space.

It is enough to say that we are expecting much from this small beginning and that we realize that the best can be accomplished only by each student doing his best. Individual effort is the basis of all social activity.

R. N. S.



"In the great clock of time there is but one word—NOW!"

### Thanksgiving Reception

On Thanksgiving eve, a delightful social time and program was given in an unconventional way in the dining-room of South Hall, at which the entire faculty and student body were invited guests.

The room was appropriately decorated with shocks of corn, around which were piled pumpkins and apples, and with jolly looking Jack-o-lanterns.

Moving around the room and shaking hands took up the first part of the evening, after which a short program was rendered, consisting of readings by Miss Anna Anderson and Miss McCutchen, and of musical numbers by Professor Nevison Roberts, Miss Ada Madison, and Miss Anna Ray Simpson.

After a short intermission, we were again called to order to listen to a symposium conducted by Professor Cavinness. The subjects of the speeches he called upon different students to make were different phases of the question of how to make our college social life successful. Miss Eva Lynn Seaward, Eugene Waller, Miss Leona Tuley, Miss Ruby McGee, and Mrs. Rowell expressed their ideas on this subject in different ways, though all agreed that sincere personal friendliness should be the key-note of our school life.

The students most certainly appreciate this effort of the entertainment committee of the faculty to bring the students together in a social gathering, and by their appreciation, express a desire to receive an invitation to attend another like function.



The energy wasted in postponing until tomorrow a duty of to-day, will often do the work.—*O. S. Marden.*

Too low build they who build beneath the stars.—*Young.*



## The Devil's Slide

ALPHONSO N. ANDERSON

Above the town of Healdsburg, California, there rises a large oak-crowned peak, known as Mount Fitch. Often the young people of the neighborhood wind their way up the west side of it through manzanitas, madronas and poison oak to the summit, where a fine view of the town and the broad valley with its winding river, vineyards and hop-fields is obtained.

But there is excitement in the descent. The eastern slope to the river's brink is steep, almost precipitous; small trees are scattered here and there, and the earth is gravelly, and free from brush. Its name, "Devil's Slide," is well deserved. Down one goes from tree to tree, slipping, sliding, rolling, loosening dirt and pebbles, and wearing out clothes and shoe leather. To stop is nearly impossible. One person comes tumbling after another until he reaches the bottom, where he must pull off his shoes to shake out the dirt. It is indeed a perilous descent.

There is a moral to this story, if you will but hear. In life one is constantly tempted to take the downward path, the path of pleasure and excitement. Such amusements as dancing, theatre-going, card-playing, reading pernicious literature, and other sins more or less common to young people, are all Devil's Slides. The descent is swift and full of exciting pleasure, but the end is far sadder than that which one finds at the bottom of Old Fitch's Devil's Slide.



Life is not, as some men of detached moods or purely critical temper have assumed, a spectacle of which the secret can be mastered without sharing in the movement, it is rather a drama, the splendor of whose expression and the depth of whose meaning are revealed to those alone who share in the action.—*H. W. Mabie*, in "Books and Culture."



## Educational

### College Spirit

E. C. KELLOGG

[The following article was printed in the MESSENGER of May 15, 1906. There being considerable agitation over the subject of college spirit and class organization at the present time, and recognizing the excellency of the ideas expressed in this article, we reprint it.—Ed.]

I believe in college spirit. I believe in class spirit. I would be glad to see the Freshmen class, the Sophomore class, the Junior class, and the Senior class organized as classes. There is much that is dear and pleasant in this association that will go with us throughout our entire life. There is in this thing, as in everything else, the possibilities of the good and of the bad. There is a wrong class spirit. The spirit that uses its inventive genius to make other people uncomfortable is the wrong spirit. The spirit that works to its limit to make things pleasant, and to make others happy, is the right spirit. I would be glad to see in the Freshmen class two hundred students. I would be glad to see in the Junior class two hundred students. I would be glad to see in the Senior class two hundred students, provided it could be arranged so that we would not have to listen to them an hour each on commencement day.

Now just as we may have a class spirit, so may there be a broader college spirit; and the college as a whole should have extending through it that unifying influence, that disposition that makes us have an interest in and regard for one another, and that broader spirit which takes in the broader humanity and gives us the purpose of doing good. This may not be accompanied by a great deal of



noise. Personally, I do not believe in college yells. I never heard a college yell that sounded good to me. But I do think it would be a good thing to have a college song. Let our poets gather up all that is dear and loved and cherished about Union and put it in suitable verse; and then let our musicians arrange enchanting music—it would not need to be overly classical to my mind—and then sing it so charmingly that we could never in after years get away from it. Let our ways wend however far from Union College, we would carry the influence, and help to make two hundred strong in every year of the college work, all with loyal spirit to the high purpose of the institution.



### Why?

WINNIFRED PEEBLES ROWELL

Teachers make many requirements that doubtless seem unnecessary to the average student, who has not developed an unerring instinct for cause and effect. For example, I, who am a teacher of English, assign a theme to be brought in on a certain date. I give minute directions for the endorsement and mechanical form of the theme, knowing all the while of a certainty that at least one-fifth of the themes presented will differ in some respect from the careful directions I am giving. One of the necessary items will be missing, or the endorsement will be made on the wrong side, or the order of items will be disarranged—all this by conscientious students who would not knowingly fail in any way of meeting my requirements.

Having naturally an inquiring mind as well as a liking for accuracy in the endorsement of themes, I have set myself to find out the cause of their apparent inconsistency. As I have analyzed it, I find these main reasons: 1. Inattention at the time the assignment was made.

Absent-mindedness and mind-wandering are phases of this condition. 2. Poor memory for details. Persons troubled with poor memories have generally not learned how to get definite impressions of what they hear and see. 3. Failure to realize the importance of accuracy in minute details. It is generally difficult for students to realize that there is a reason back of every requirement.

In the particular matter I have cited as an illustration, one day in the English teacher's work-room would convince the most careless student of the justice of the requirement. But it is not for the teacher's benefit that I plead as much as for the students. The loss of a few hours out of the teacher's time because of the carelessness and inattention of some of his students is of little moment compared with the building of such "wood, hay, and stubble" into the characters of the students. The three conditions I have mentioned are under the student's control. Every time he allows himself to fail in any particular that tends to develop in him power for accuracy and attention to detail, he is slipping a cog in his education. In God's universe everything moves with the precision of clockwork. Man alone, because of the confusion wrought in his nature by sin, must laboriously train himself to work in harmony with divine laws. And it is in small things that this training must begin. "He that is faithful in that which is least, is faithful also in much."

"Think naught a trifle, though it small  
appear;

Small sands the mountain, moments make  
the year,

And trifles, life." —*Edward Young*.



Do not divide your life into two periods—those of preparation and of service. Let your preparation period be full of service.—*M. E. Kern*.



### A New German Youth's Paper

At the recent General Conference Committee Council held at College View, Nebraska, it was voted to publish a monthly paper for the German-speaking youth. It has been decided to call this paper *Der Jugendbote* (Youth's Messenger), and its object will be to encourage a deeper missionary spirit in our German young men and women, and to acquaint them more fully with our educational institutions and the progress of gospel work throughout the earth.

The Sabbath-school lessons, which have been published in the *Arbeiter*, will have a place in this paper. A reading course will be conducted, taking up first Eld. J. N. Laughborough's book, "The Rise and Progress of Seventh-day Adventists." The paper will contain timely and appropriate articles for the improvement and unifying of our German youth, with a view of awakening an active missionary spirit among them, thus preparing them to fill important places in the Lord's work. It will be an eight-page monthly, the first issue being mailed about the middle of December, and the subscription price will be fifty cents a year.

To assist in entering this publication as second-class matter, we need a large number of subscribers before the first issue is mailed. Will not all join in helping us secure this needed list of subscriptions? Address, International Publishing Association, College View, Nebraska, or your Tract Society.



"All that you do, do with your might;  
Things done by halves are never done right;  
One thing at a time, and that thing done well,  
Is a very good rule, as many can tell."



"There're men enough, there's money enough,  
there's power enough; let's consecrate them."

### The Winter Term of Union College

Notice is hereby given that the time of registration for the winter term of Union College, which was announced in the Annual Calendar for December 22d, 23d, has been postponed to Wednesday, December 29th, on account of the holiday recess, which closes that day. New students should report in the College chapel at nine o'clock of that day, when registration will be free. A registration fee of \$1.00 will be charged those who enter later. Recitations for the winter term will begin Thursday, Dec. 30th.

Two-term classes beginning with the winter term are Elementary Chemistry, Advanced Chemistry, College Algebra, English Epistles, Danish Epistles, Roman History, Commercial Law, Surveying, and Elementary Rhetoric. One-term studies beginning at the same time are Elementary Bookkeeping, Civil Government, Logic, Pedagogy, and Business Correspondence. New classes in other subjects will be formed if necessary.

Besides the foregoing studies there is a regular program of subjects running through the year, about one hundred twenty-five in number, which offer so great a variety of matter, in so many different grades, that students can usually find work adapted to their needs, no matter when they enter. While the Faculty recommend students, when consistent, to pursue regular courses of study, yet they cordially welcome those who can attend school but a short time, and are glad to assist them in selecting those subjects best adapted to their needs, without regard to courses or grades.

For free copies of the regular College Calendar, the Industrial Manual, and the Winter Term Announcement, address the President, C. C. Lewis, College View, Nebraska.





## Our Message

### The Student Volunteer Movement

The time for the National Convention of the Student Volunteers is rapidly approaching, and the query has been raised, "What is this movement and its object?"

The Student Volunteer Movement for Foreign Missions started some twenty-four years ago, at Oxford, England. It spread from there to the United States and Canada. As its name indicates, it is an enthusiastic organization among Christian students looking toward foreign mission work. It is really a part of the Y. M. C. A. and the Y. W. C. A. work. At present the movement in the United States and Canada is distinct from that in England.

This is one of the very best organizations that has arisen among the students of North America in recent times. Its aim is, "The Gospel to all the world." It is nonsectarian, interdenominational; it reaches all colleges and universities, wherever there are Christian students. Membership in the organization consists in signing the pledge, "I am willing and desirous, God willing, of becoming a foreign missionary."

The chief public work of the movement is the holding of quadrennial conventions, when delegates from schools in United States and Canada meet to hear reports of progress, addresses by the leaders, and to study foreign mission work. The delegates are active representatives of the Christian organizations in their schools.

From the support received from dele-

gates and Y. M. and Y. W. C. A., the movement publishes literature, supports its officers, and a number of traveling secretaries, who visit schools in the interests of foreign missions.

The results of this movement are inestimable, there being nearly two thousand Volunteers now in the foreign fields. These are under the direction of their own church mission boards. The movement is not so much concerned with the church of its Volunteers as it is with getting them into the foreign fields, touching the world's plague-spots with Jesus' power. Its leaders are such men as John R. Mott, and Robert E. Spear, men mammoth in influence and devotion. In a word, this movement is well worth the sympathy and interest of young people whose aim goes a step farther, "The Advent Message to all the world in this generation." M. M.



### The Training Bands

The word "band" is overworked at Union College. One meets it at every turn attached to the name of some organization, until a new student may become bewildered to know which is which. Therefore a little explanation of the nature and work of the "Training Bands" may not be amiss.

The "Training Bands" are somewhat of the nature of training classes, where definite lines of Christian service are studied and practiced. Meeting only during chapel hour twice a week, they take no amount of time from other classes; membership is voluntary; the success of the band depends on the enthusiasm and faithfulness of the members.

"What is the use of my belonging to one of these Training Bands?" some one will ask. Because you are here at Union College to get the best education possible, and make of yourself the best man



or woman possible from the material in you. This is a duty you owe your parents, your associates, and your God. These bands are meant to develop practical Christian experience and character, so you should join the one that will help you most in the line of work for which you are preparing, and you will find both pleasure and profit in it.

Any one who enjoys the reading of a good book, would appreciate the Reading Circle. Mrs. Rowell has oversight of this band, and as some of its work is done in connection with the English classes, it gives a double benefit. Just now the circle is taking up the Junior Reading Course outlined in the *Instructor*, and is reading that charming book of Gordon's, "Quiet Talks on Service."

Did you ever hear a group of canvassers telling their experiences? If so, you know they can be enthusiastic. If you expect to be a canvasser next summer, you had better join the Canvassers' Band now and get preparation as well as experience. Leo Thiel is the leader. At present, the general qualification of successful canvassing is the study of this band. Study of special books will be taken up later.

The lines of study of the Bible Workers' and City Workers' Bands were so similar that they have united. The resulting band is more practical, in some ways, than the others, because its members go to the city and hold actual Bible readings. Professor Huffman, the leader, says, "The Band is studying methods of giving Bible readings, how to prevent prejudice, how to meet prejudice, how to enter the homes, how to awaken and keep up an interest in Bible study, and how to use our periodicals in house-to-house work."

The interest in the Missionary Volunteer Band is in inverse proportion to its membership. Its members are looking forward to foreign fields, so they take a

very keen interest in the countries they study. Mrs. H. U. Stevens, the leader, reports that they are studying Mexico at present.

The Young People's Band is interested in home affairs. "How to help the students in our own school," is the topic of study this week. During the year, this band studies all the branches of young people's work, as organization of local societies, state secretary's work, and personal work.

There is one band that is worthy of the keenest thought and effort of the best minds. That is the Religious Liberty Band. Every one of our young people should make preparation to meet the issue that is just before us over the matter of religious legislation. If you are looking for something to develop your ability to present Present Truth in a forceful manner to thinking men of the world, join the Religious Liberty Band.

The Sabbath-school Band, under the direction of Mrs. Edith Cummings, is doing very definite work. Every Thursday they practice methods; they have actual classes, and drill on teaching and reviewing. They practice the methods of the different departments of the Sabbath-school. The Tuesday programs are devoted to the study of qualifications of teachers. Papers are read and discussed. The band is doing excellent work.



Every individual in the denomination needs *Christian Education*, our educational magazine; for it is especially designed to assist all in the greatest message ever committed to man. While the magazine is new and sparkling with the essential fundamental principles forming the basis of true Christian education, in its first issue, none can afford to be without it.



"Four things never come back—the sped arrow, the past life, the spoken word, and the neglected opportunity."



## An Examination

At the last meeting of the Young Women's Personal Work Band, Miss Hattie Beardsley gave a talk on "Examinations." She showed that just as "exams" are beneficial in our school work, so they are in our spiritual life—the school of Christ. She gave the following questions as a good spiritual examination.

1. Does my life please God?
2. Do I enjoy my Christian life?
3. Do I cherish in my heart a feeling of dislike or hatred for any one?
4. Am I studying my Bible daily?
5. How much time do I spend in secret prayer?
6. Have I ever won a soul to Christ?
7. Have I ever had a direct answer to prayer?
8. Do I estimate the things of time and eternity at their real value?
9. Am I praying or working for any one's salvation?
10. Is there anything I can not give up for Christ?
11. Where am I making my greatest mistake?
12. How does my life look to those who are not Christians?
13. Do I place anything before my religious duties?
14. Am I honest with the Lord's money?
15. Have I neglected any known duty?
16. Is the world better or worse for my being in it?
17. Am I doing anything I would condemn in others?
18. Do I have a clear conception of my place in the Lord's work?
19. What am I doing to hasten the coming of Jesus?
20. Am I doing as Christ would do in my place in Union College?



## News and Notes

Mr. Rowland Dudley is enjoying farm life near Webster, S. Dakota.

Frank Johns is attending school at the Western Normal Institute, at Lodi, California.

Doctor Williams gave an excellent address to the students on the morning of December 2d. His subject was "My Travels in Europe."

Miss Hannah Lauban, of Minatare, Nebraska, has arrived and expects to remain in College View the remainder of the winter.

Student classes and societies will do well to figure with Townsend if they want good photographs. Prices are right. Studio 226 South 11th St.

Ruth Strong, a former student of Union College, who had to leave the institution on account of ill health, had a successful trip to College Place, Washington, where she intends to spend the winter.

Miss Tacy Lytle, who was in school three and four years ago, has been visiting friends in the village since Thanksgiving. Miss Lytle finished the nurses' course this last summer at the Iowa Sanitarium.

Mr. and Mrs. O. A. Hall write of the safe arrival of the party for China in Yokohama, Japan, November 9th. They say, "Our party has been taking in the sights in Yokohama, to-day. Had about eight hours' stop. Have been riding around in a jinrikisha all morning. It seems almost like a dream to think we are in Japan. Hope to reach Shanghai in about a week."



Albion Keihnhoff is at present husking corn at Troy, Kansas.

D. D. Biggs, of South Dakota, has been visiting his brother, Loyd Biggs.

Fred C. Mathieson, of Fort Collins, Colo., recently enrolled for school work.

Miss Bessie Jones, of Buffalo, Wyo., is attending high school at her home this year.

Miss Anna Nelson, '09, has recently gone to Omaha, where she will engage in Bible work.

Roy and Samuel Stretter, of Petersburg, Nebr., are two of the latest arrivals at Union.

Miss Mary Puckett, of Panama, Iowa, is visiting her sister, Ruth, a student of Union College.

Mr. Joe Lawry, of Newton, Kansas, who has been in ill health, has again returned to Colorado for his health.

Christian Christianson, of South Dakota, a former student here, expects to spend Christmas with relatives here.

E. M. Oberg, state agent, is here working among the students to put them on his staff of King's Soldiers. We always enjoy Brother Oberg's visits.

Miss Hanna Krieger has gone to Harvey, North Dakota, where she will attend the Cheyenne River Academy the remainder of the year. Her parents have moved to that place.

The invitations are out for the wedding of Miss Alma Hiatt and W. Earl Rentfro. The wedding is to occur Dec. 22d, at Miss Hiatt's home in Winfield, Kansas. They will go immediately to Boulder, Colorado, where Mr. Rentfro is attending the State University, and will graduate from the literary course in the spring. The MESSENGER joins a host of friends in wishing them years of happiness.

The Faculty has announced one week's vacation, Christmas, Dec. 23-29 incl'v.

A dozen portraits by Townsend make a dozen Christmas presents. Have your sitting as soon as possible and avoid the usual rush. Studio 226 S. 11th.

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COLLEGE VIEW - - NEBRASKA



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# Do Your Purchasing Early

Our experience of past years has demonstrated the fact that the choicest goods intended for Christmas are always sold early. It is these days that our stocks receive the severest test—the test of scrupulous, critical, leisurely judgment—but we're confident that such an inspection will prove to our special advantage in showing forth the fine points of inestimable worth to be found in every department of our store. If you look you will not need to buy. If you buy you will not need to take the article home with you but you may have us lay it away until you wish to call for it or have it delivered.

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For college men. Swell and snappy. The very latest style. Coaster last, high heel, high arch and toe. Blucher and button in calf and patent leather. Price \$4.00 and \$5.00. Walk-Over shoes set the style. Try a pair.



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What is an Optometrist?

### ANSWER

One skilled in the science and art of measuring, and correcting the refractive errors and muscular imbalances of the eye.



## U. G. CONSER General Merchandise

Call Phone 7 for first class goods and  
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Our goods are the best and our prices are right. We  
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CORNELL ENGRAVING COMPANY  
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SIUM PANTS and SHIRTS,  
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Only house  
of its kind  
on O  
Street

LAWLOR CYCLE CO.  
1324 O Street

## F. J. SIECK

General Merchandise, Hardware

Auto Phone 64 College View, Nebr.



IF THINE EYE  
OFFEND  
SEE

**J. H. Hukill**  
EXCLUSIVE OPTICIAN  
Burlington Block  
Lincoln, - Nebraska

Bell Phone  
F2143

# DON'T Wait for the Storm

Auto Phone  
36

But Telephone Your Coal Order to

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H. D. ENSLOW, Mgr.



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Published bi-weekly by the Central Union Conference, College View, Nebraska.

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### REPORT OF THE CONDITION OF THE BANK OF COLLEGE VIEW

OF COLLEGE VIEW, NEBRASKA

at the close of business

Nov. 16, 1909

(Charter No. 928)

Incorporated in the State of Nebraska

#### Resources

Loans and discounts	\$59,507.09
Overdrafts, secured and unsecured	345.53
Banking house, furniture and fixtures	3,330.00
Current expenses and taxes paid	607.61
Due from nat'l banks	8,505.85
Total cash on hand	3,323.43
Total	75,619.51

#### Liabilities

Capital stock paid in	\$10,000.00
Surplus fund	2,857.72
Undivided profits	1,630.34
Individual deposits subject to check	\$52,086.69
Time certificates of deposit	6,885.50
Cashier's checks outstanding	2,159.26
Total	61,131.42
Total	75,619.51
State of Nebraska	ss.
County of Lancaster	

I, S. J. Quantock, Cashier of the above named bank, do hereby swear that the above statement is a correct and true copy of the report made to the State Banking Board.  
S. J. Quantock  
Attest

James Schee, Director.

D. R. Callahan, Director.

Subscribed and sworn to before me this 26th day of Nov., 1909.

H. D. Enslow, Notary Public.

### C. A. TUCKER

Jeweler

LINCOLN

=

### S. S. SHEAN

Optician

1123 O STREET

NEBRASKA

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