

## CHICAGO FINANCIAL PANIC

One Black Sheep Does Not  
Make the Flock Black

AND ONE LIAR DON'T COUNT

President Lyman Gage's Expressions  
Concerning the First National.

Chicago, Dec. 22.—Lyman G. Gage, president of the First National Bank, said last evening concerning the National Bank of Illinois suspension: "It is better that such an institution should be pushed to the wall instead of continuing and spreading out. If there is one black sheep in the flock that is indication that all are the same color. The fact that there is one liar is not sufficient fact that we are all liars. True, we expected the election of McKinley would bring good times and stable financial conditions in its wake. There is no reason as yet to doubt that belief. McKinley's administration, or rather his election, cannot prevent results of mismanagement. Nothing can secure a situation in which the bank and had management generally are at fault. It would be unjust to say that the temporary disquiet is confined to the banks of Chicago and clearing through the National Bank of Illinois, because there are some sound banks among the number which survive the ordeal. It cannot be denied that these failures will have a discouraging effect. They will not be conducive to any good. There is something gained, however, by the fact that such an institution is out of the way."

**SATISFACTORY SHOWINGS.**  
The comptroller of the currency called for statements from the National banks yesterday, showing their condition at the close of business on Dec. 17. Fourteen of the banks in Chicago had completed their statements last night, and included in the report the condition of the banks. The showing made by them is an exceedingly satisfactory one, and makes a good comparison with the last statement. The fourteen banks show total assets of \$38,629,223, as compared with \$38,668,028 on Oct. 6. The total deposits are \$34,391,432, as compared with \$32,238,238. The cash resources are \$4,786,083, as compared with \$7,761,500 on Oct. 6. The legal requirement in reserve is 25 per cent, or for the fourteen banks, as shown in the statements, the required reserve is \$23,679,863, while there is in fact \$21,981,000 or more than 50 per cent. There is held in excess of the legal requirements \$2,288,228.

At the other National, private and state banks there was an ordinary transaction of business, with no more people paying their respects to the paying teller than to the receiving teller. In banking circles the general opinion is that yesterday's failures will end the present financial panic.

**RUN ON THE HIBERNIAN.**  
Shortly after 11 o'clock a crowd of depositors gathered at the Hibernian Banking Association, in the Ashland Block, to withdraw their savings. This bank is regarded as one of the strongest in the city, having with it no less than \$1,000,000 in deposits. For this reason it is one of the largest depositories for savings in the city. Present Chairman of the Board, Mr. C. A. Keane, said the bank would take advantage of the law by which it can demand for \$500,000 of its deposits, accompanied with a 30-days' notice, and \$100,000 more by a 60-days' notice. Deposits of less than \$500 will be paid on sight. Mr. Keane said the bank had \$2,000,000 of its reserve funds on hand and could stand a run of two months if necessary.

**RUN ON TRUST AND SAVINGS.**  
A heavy run on the Illinois Trust and Savings Bank in the Rockwood Building, began as soon as the doors were open for business this morning. There is not the slightest connection between the failed National Bank of Illinois and the Illinois Trust Company. During the excitement yesterday there was only a small increase of withdrawals from the bank. The bank anticipated a run to-day and night, and the officers of the bank said they were willing to let the depositors have their money. They called for it, as it meant a big saving of interest money for the bank. The bank anticipated a run to-day and night, and the officers of the bank said they were willing to let the depositors have their money. They called for it, as it meant a big saving of interest money for the bank.

**ST. PAUL BANK GONE DOWN.**  
Back of Ready Money caused the Bank of Minnesota to Close Up.  
St. Paul, Minn., Dec. 22.—The Bank of Minnesota, William Dawson, president; Robert A. Smith, vice-president; William Dawson, Jr., cashier, closed its doors at 11 o'clock this morning. Lack of ready money was the cause. According to the last statement of the Bank of Minnesota it had a paid-up capital of \$500,000, surplus \$100,000, undivided profits \$143,750. Individual deposits \$2,145,250, bank deposits \$602,250, and loans and advances \$23,250. The State Bank Examiner Kenyon this morning took official possession of the books and assets of the bank. The bank's doors, pending a thorough investigation of its affairs. The bank has been in need of ready cash for some time. At a meeting of the clearing house at noon the bank was formally suspended, upon the report of the Banking Committee. A special committee has also been appointed by the clearing house committee to prepare a statement for the public. This committee, in advance of this statement, informed a representative of the United Associated Presses that the bank would undoubtedly resume business in a short time and protect its interests.

**NEW YORK CONNECTIONS.**  
New York, Dec. 22.—The New York correspondents of the National Bank of Illinois were the Mercantile National Bank and the American Exchange National Bank. With the first-named bank the Chicago Bank has a large and active account, and with the American Exchange a small account to cover collections. It had also reserve balances at the Chase and Gallatin National Banks. President F. B. Schell of the Mercantile Bank said that the bank suffered only in losing an old and valued customer. The Illinois National had, at the opening of business yesterday, a large balance—over \$100,000—to its credit. Only a few small notes for collection for the Mercantile were in the hands of the Chicago Bank.

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THE CANADIAN NEWS-PAPER SYNDICATE. Enclosed find One Dollar, for which please send to my address, as given below, one complete set of The Canadian Encyclopedia Dictionary, bound in... Binding. (We recommend the Half-Morocco Binding.) I agree to pay the balance in 12 equal monthly payments.

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