

would be out of work, or there would be fewer of them at work.

In this way the bank helps every laborer in the place.

HELPING THE FARMER.

Spring has come.

It is time to plow and plant.

The farmer needs seed and fertilizer.

During the winter he has spent all the money from last year's crop.

He goes to the dealer in fertilizer at the nearest village, and says to him:

"What is fertilizer worth?"

The dealer says, "Forty dollars a ton."

The farmer says, "I will need two tons and a half, and that will amount to one hundred dollars."

The dealer says, "Yes; will you take it with you now?"

The farmer says, "I have not the money now." The dealer knows all about what the farmer is worth, and he says, "Take it along, and give me your note payable at the end of four months. By that time you will have money from your crop."

The farmer gives the dealer his note, the dealer endorses it and sends it as a payment to the wholesaler from whom he purchased the fertilizer, the wholesale dealer sends it to the manufacturer of fertilizer, the manufacturer takes it to his bank and borrows money on it and uses it, less the interest, just the same as if it were cash.

The farmer gets his seed in the same way.

At the end of four months he pays the note.

Thus, instead of the farmer being compelled to wait until he can get the cash with which to pay for the fertilizer and the seed, he obtains both when he needs them. The dealer, instead of having to wait until the farmer has money before he can sell him the fertilizer and the seed, sells them in the proper season, and receives what is practically as good to him as the cash; the wholesale dealer receives from the retailer what is as good as cash to him, and the manufacturer receives what is as good as cash to him.

How could this be done if it were not that the banker had collected it the idle money of other people and was ready to make good loans with it?

The farm would go unplanted, or only a small part of it would be worked.

So the bank helps the farmer.

HELPING THE COAL MINER AND THE COAL OPERATOR.

The operator is the owner of say 500 acres of coal under the surface, which he wishes to market.

He builds tipples, inclines, check-houses, necessary railroad, and houses in which the miners are to live. When the mine has been opened at great expense, he is ready to mine and sell the coal.

But it is the custom in the coal business to sell to the dealer and take his note for the price. He is further delayed,

perhaps, by lack of water in the rivers, or scarcity of cars on the railroad. So the operator can get no money in perhaps less than four months, but he gives employment to say 500 miners, who have to be paid every two weeks in cash.

This requires a very large capital, and had the operator to depend upon himself, the mines could not be opened, the miners would not be employed, and what has become a mining town and a center of industry, would otherwise remain a barren place.

But his banker will discount his note, furnish the money to make up his pay-rolls; the miners are regularly paid in cash, and what would otherwise be an unproductive investment beneath the ground, becomes a means of livelihood for hundreds of honest laborers and their families.

And note this important fact, that coal, after being mined, is worth about eight times what it was before mining, and the difference represents what is paid for labor to take it out of the ground.

WHY EVERYBODY CANNOT GET MONEY AT A BANK.

Some people say, "What good is a bank to me?"

"I cannot get any of the money."

"Poor people cannot get money at a bank."

"Why is this?"

There are ten millions of depositors in the United States.

They are people who have saved up money out of their wages and their business.

In every deposit generally more than one person is interested.

In many deposits a whole family is interested.

If we estimate three people to each deposit, we have *thirty millions of people* interested in deposits in the United States.

When these people put their money in banks they expect the banker to keep it safely for them until they want it again.

If the banker loans out their money he must be sure that it will be paid back.

The banker cannot give the money away.

He cannot loan it to everybody.

He must loan it only to people who have property or business out of which they can pay it back, no matter what happens.

The very largest part of all the money in banks belongs to the depositors.

It is the people's money.

The benefit of the bank then to poorer people, to laborers and mechanics, and others like them, is not that they can go to the bank and get money.

But the money is put into circulation by loans to merchants and business men and farmers who employ labor.

The more they can borrow safely the more labor they can use.

And the more labor is employed at

good wages, the more prosperity there is.

Money without labor remains idle.

Labor without money can do little.

If, however, money and labor can be brought together, you get great results—you get prosperity.

In a county without a bank, labor struggles on alone, getting little to show for its work, and suffering much.

Money is hidden, and might just as well be under the sod.

It is from places like this that the people call for more money.

They know they want something.

They think they want more money.

They are in distress.

What they really want is to get the money, of which there is already enough, into circulation.

That is what the bank does.

It puts money into circulation and makes it possible for labor to earn what it should.

Permanent homes are the units of the state. The love of home is primary patriotism. The composite of American homes is the American Republic. When the integral parts are enlightened, refined and contented, the concrete is solid, substantial and beneficent. A government with no permanent homes is inconceivable. The nomadic tribes of Indians whom we on the west bank of the Missouri river have succeeded never established and embellished permanent homes. One of the most accentuated and emphasized distinctions between savagery and civilization is found in the fact that the former never has and the latter always has established domiciles. Every man and woman who cultivates a love of home in the household is doing kindergarten patriotic work. Love for a government ultimately depends for its strength upon the power of the government to protect the home, and no citizen or subject can cherish a love for a country which affords no protection to the homes of its citizens.

PIONEERS PASS- HADLEY D. JOHNSON, WHO WAS ELECTED A DELEGATE TO REPRESENT THE UNORGANIZED TERRITORIES OF KANSAS AND NEBRASKA IN 1852, RECENTLY DIED AT SALT LAKE CITY AT THE AGE OF 87 YEARS. MR. JOHNSON HAD BEEN LONG IDENTIFIED WITH THE DEVELOPMENT OF THE NORTHWEST. HE WAS A NATIVE OF INDIANA, BUT HAD PIONEERED IOWA, NEBRASKA AND UTAH. HE WAS A MAN OF GREAT DETERMINATION, MUCH READING AND VERY OPTIMISTIC VIEWS. HIS LIFE RECORD WAS ONE OF INDUSTRY AND USEFULNESS.

Abram Nave, for nearly half a century identified with the commercial and manufacturing interests of northwestern Missouri, died June 23 at St. Joseph in that state at the age of 83 years. Mr. Nave was known everywhere in the Missouri and Mississippi valleys as a successful merchant of the highest character for industry, probity and promptness. His life should be an inspiration to all the young men of ability and ambition who seek success in the walks of manufacture and commerce.