



BUSINESS CIRCLES

Trade has been rather slack during the week and there a very evident dullness in all lines. There is much discontent among business men and they appear very much depressed on account of the dry weather. Why this

should be so is not exactly plain to the writer. The dryness may effect country buyers and lead them to hold off for fear of the

things that may come, but this can only effect business temporarily and there is certainly no good excuse for predicting ruin and disaster in the future. Small grain has certainly been damaged and fruit, vegetables and beets have all suffered severely from the frost. The loss of fruit will effect the business in some parts of Iowa but this will be merely local. Vegetables and fruit have not been damaged as much as at first reported. Oats and wheat have suffered severely, but a large percentage of the acreage devoted to these crops has been turned into corn. Corn is really the one important factor in Nebraska and the failure of every other crop in the state would not materially influence trade, provided a good corn crop is assured. The acreage of corn is greater than it has ever been before and there is no cause for apprehension in this direction. It is ahead of the season and while the continued dry weather is disquieting, the fact that there is no rain now does not stand as an argument that we will have no rain it time to benefit the crop. The soil can be turned and corn replanted at any time during the first days of June, and as long as that is the case, there is no danger of serious loss. The real time of danger is between June 15th and September 15th, and it is during this period that the fall trade of this state will be decided. Sufficient moisture during intervening months will assure a large corn crop, the largest crop the state has ever had, a drought will ruin fall trade and leave little hope for the improvement of affairs for some time to come. In short, the revival of business here depends solely on corn and not on the minor products. Corn is safe for the present and there is no excuse for the temporary depression caused solely by the fear of what might happen if etc.

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There is little change in the general condition of affairs as compared to the last week, beyond the slight dullness noted above and, in fact, little may be expected during the next few months in the way of change. Business will fluctuate with the weather, as the same is favorable or unfavorable to the growing crops, and no radical change for the better or for worse, may be expected, until the fate of corn is decided.

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The increase in the amount of deposits on hand in the state banks is a fit indication of the condition of affairs. A leading banker of this state recently made the remark to me "we have plenty of money but no good borrowers," and this sums up the financial situation in a nutshell. Commercial houses are not floating the usual amount of paper this season and the situation is too delicate to let out money on any other but the best security. Moneyed men do not care to make long time loans. They are looking for a class of instruments that can be turned into cash at any time and on the shortest possible notice. As a consequence, real estate and other long time stuff is much sought after, hence the complaint of a shortness of money. It will take some time to restore such a degree of confidence that capitalists will once more be willing to tie up their money for a period of years at a time. For the present, money is freely offered on good paper at a ridiculously low rate, and it is almost impossible to secure it on anything else. There is a dirth of this class of borrowers and eventually capital will return to its different legitimate channels and do its part in the reestablishment of affairs.

The tariff question is apparently no nearer a settlement than it has been in the past. The commonwealers continue their tramp through the country, pleasantly interposed with the barbecues and free lunches and notwithstanding the hard times men who have situations still find it in their hearts to strike. But withal it may be said that the views of the average business man are broadening to a remarkable degree. A condition such as the present brings him face to face with the sources of his profits and causes of his success or failure. He is made to realize in such times as the present, that he is not dependent on his immediate surroundings. He is torn as it were from his narrow selfishness of thought and action, from the sphere of this daily activity, to contemplate a greater spectacle and learn to appreciate the circumstances which go to make up the business of this country. In times of prosperity he has been accustomed to labor in his own little circle, attributing success or failure to his own acts, and never for a moment heeding the movements of the commercial world, which, unbeknown to him, were directing his destiny and mapping out the result of his work. It is at such a time as this that the entire delicate and intricate mechanism of the commercial world is laid open to the eyes of the most humble, and as he contemplates the same he may learn therefrom a great lesson. A lesson of unselfishness and interest in the affairs of his neighbor and his country, such as is not often given to man. He learns to appreciate the fact that the great financial, industrial and political movements leave their mark even on his humble workshop, and he becomes conscious that these movements are of as much relative interest to him as his own small affairs, that he is part and parcel of the great scheme of government and civilization that surrounds his humble abode, that it behooves him to take an interest in the affairs of his fellow workmen and his country and not to under-value them and their influence on his own. When this has become clear to him he will grow in his own estimation and it will depend upon his own ability to exert his share of influence on his surroundings. In analyzing the situation, he should not take the dark side of affairs nor again should he endeavor to delude himself or his friends by uaking a sanguine view of everything, but like a serious, thoughtful man, he should carefully take both sides of the question and strike the proper balance. With confidence in his country, its wealth, its genius and ability in his fellow citizens and himself, he should sturdily pursue his course. It is not my custom to indulge in sermons but I can not help commenting on these affairs and the more so that I consider them very important factors at the present. Many of our best business men have fallen into a habit of speaking of business in a discouraging manner, to such an extent that it effects not only their neighbors but very naturally retards their own affairs, dampening their ardor and weakening their energies. In some cases it has developed into a morbid craving for sympathy and a hopeless way of looking into the future, discouraging in the extreme. Affairs have been in a bad condition during the last year, probably worse than ever before in the history of the country but like all things earthly, even bad times must come to an end and grumbling won't help them.

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