

Willings' Philosophy.

There are two kinds of wisdom... one is the wisdom of the world, the other is the wisdom of the cross.

It is a hard matter for the world to understand the wisdom of the cross... it is a wisdom that is hidden from the wise and prudent.

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A RECORD OF RUIN.

WHAT POPULISTS HAVE DONE FOR KANSAS.

Enlightened Its Prosperity—No Longer an Easy Matter to Secure Good Loans—Frightened Capital away—Populism Has Driven Money Out of the Sunflower State—Eastern Men Will Not Consent to Place Their Money Where It Had Formerly Flowed in a Steady Stream.

Populism in Kansas.

When a man assumes the role of leader in public sentiment, whatever be his theories, he ought at least to be honest in his statements of fact. Editor Rosewater, of the Bee, and Senator Allen, another populist leader of Nebraska, are telling the people of that state that populism has not injured the financial credit of Kansas.

To settle this question once for all that populism as to its effect on state credit may stand in its true light, the Journal presents authorized statements from Topeka as well as Kansas City lenders.

The first man seen in Topeka by the Journal representative was T. B. Sweet, president of the Trust Company of America, which has a paid up capital of \$700,000 and an authorized capital of \$1,000,000, with offices in Topeka, Denver and Philadelphia.

"The census of 1890 showed Kansas mortgages to be \$240,000,000, which was, I think, an excess of some \$40,000,000 over the actual amount of long time loans in the state then. Since then the people have reduced their loans very considerably, certainly as fast as they could, and now Kansas people have borrowed of long time money probably about \$170,000,000.

"It is that money which comes from life insurance companies and savings banks in the east, and which seeks only the choicest security at the lowest rates of interest. That is the part of our borrowed capital, which, when it remains among us, and offers itself in the market, has the effect to reduce the price of money generally.

"The next gentleman seen was T. E. Bowman, of Bowman & Co. Mr. Bowman said: "Before populism hit us here in Kansas we got money from the east and loaned it here at 7 per cent. Now we can get very little eastern money at 8 per cent and upward.

the borrower's interest to keep conservative capital in the state, for the reason that when conservative capital withdraws, rates go up and local capital naturally charges a higher rate, and the small amount of local capital is not sufficient for the needs of a rapidly developing new state.

FRIGHTENED CHEAP MONEY.

The Journal representative next called on the Investment Trust Company of America, Mr. H. E. Ball, president, said: "Populism has frightened cheap money and driven it out of the state. We had \$9,500,000 loaned in Kansas in 1890.

Mr. A. H. Bates, president of the Financial Association, said: "I know of no one making new loans regularly now in this state. There may be a new loan made now and then, where the parties have good personal recommendations and where the security is prime.

Mr. T. T. Gillingham, of the Interstate Finance company, said: "Interest rates on long time loans have advanced in the last two or three years about 1 1/2 to 2 per cent. We are now renewing old loans, but not making any new ones.

Mr. P. I. Bonebrake, president of the Central National bank, said: "I have been a resident of Topeka for the last thirty years. I was county clerk of this county ten years; auditor of the state six years; member of the legislature, and have been in the banking business some fifteen years.

Mr. Van Hook, loan broker, said: "The tendency of cheap money is to get out of Kansas as quick as possible. I hate to say so, but it is true. We are making very few loans—about one now to where we did 100 three or four years ago.

Mr. Samuel How, president of the Kansas National bank and also president of the City Real Estate and Trust company. This company has a paid up capital of \$100,000.

"I think that it can be safely said that populism has cost Kansas borrowers over \$5,000,000 annually in the last two years by its damage to their credit. We began business here in 1873. Then conservative capital had not yet entered the state, and borrowers paid 12 per cent and brokers' commission 1 per cent per year.

"There is a steady drain of money out of this state, which is loaned in Iowa, Illinois and other states at low rates. The amount of money that has gone east from this state in the last three or four years is without precedent in the history of this country.

1897. We loaned up to 1890. Up to then, we had more eastern money than we could place. Now we cannot sell Kansas loans at all. We simply collect and send east every dollar as fast as possible.

NO NEW MONEY RECEIVED.

Mr. Hillon, a loan man, said: "Our firm, in the last three years, has collected and sent east \$500,000 and has not received a dollar of new money from the east to take its place.

Mr. M. P. Hilliar, dealer in bonds and municipal securities, said: "I have just returned from New York, where I offered some Kansas bonds to the New York Life Insurance company.

Mr. P. I. Bonebrake, president of the Central National bank, said: "I have been a resident of Topeka for the last thirty years. I was county clerk of this county ten years; auditor of the state six years; member of the legislature, and have been in the banking business some fifteen years.

"This want of confidence has been brought about by unfriendly legislation of the last four years, together with the calamity which has been going up from every rostrum in Kansas, and also from a large portion of the press of the state.

"To sum it up, the farmers who have live stock or grain to sell are economizing and getting out of debt rapidly. The business men who have resources of their own to rely upon are bettering their condition, but the men who have mortgages to pay, and who could, under ordinary circumstances, get extensions of time or new loans to carry them through to better times, are having a hard time.

The Journal representative then called on John R. Mulvane, president of the Bank of Topeka, the largest bank in the city, and showed him the published interview which Mr. Rosewater, of the Bee, pretended to have with him and Mr. Henderson, the assistant cashier, a few days before.

"I am just now answering an inquiry from Nebraska about that interview," said Mr. Mulvane, as he showed a letter which he had just dictated to a prominent financier in Nebraska.

The same views were expressed by the representative loan men of Kansas City, who expressed themselves as very certain of the cause of all the trouble in the state.

Highest of all in Leavening Power.—Latest U. S. Gov't Report

Royal Baking Powder ABSOLUTELY PURE

Napoleon's Memoirs.

The "Memoirs of Napoleon," much prized by collectors of his works, and very scarce in the original edition, were dictated by Napoleon himself at St. Helena to Counts Montholon and Gourgaud.

Like "Sweet Bells Jangled Out of Tune."

Weak nerves respond harshly and inharmoniously to slight shocks, which would produce no effect upon strong ones.

Part of the Penalty.

At one time in the Michigan City penitentiary there was a renaissance in the moral discipline of the prison and all were compelled to attend chapel regularly.

Beware of Ointments for Catarrh that Contain Mercury.

As mercury will surely destroy the sense of smell and completely derange the whole system when entering it through the mucous surfaces, such articles should never be used except on prescriptions from reputable physicians.

Artcle Explorers Undismayed.

Philadelphia Ledger: The ill success of most of the exploring parties this year does not seem to have disheartened either the leaders or their companions.

That Joyful Feeling

With the exhilarating sense of renewed health and strength and internal cleanliness, which follows the use of Syrup of Figs, is unknown to the few who have not progressed beyond the old time medicines and the cheap substitutes sometimes offered but never accepted by the well informed.

Hanson's Magic Corn Salve.

Warranted to cure or money refunded. Ask your druggist for it. Price 15 cents.

A man of integrity will never listen to any plea against conscience.—Horne.

The latest new book is entitled, "A Woman After All." This should be sufficient to put a bachelor on his guard.

A Carolina Court-Scene.

It was really amusing to hear a Nash county dandy give an account of the way Judge Avery put things through at Nash Court. When the Judge read out the sentence, "two years in the county jail," a man in the corner gave an audible grunt.

Mans Your Own Bitters.

Stekete's Dry Bitters will make one Gallon of the best Bitters known; will cure indigestion, pains in the stomach, fever and ague.

LAW OF ENTAIL.

Americans have a level way of looking at things. In conversation with an American on the subject of entail, it was remarked, "But, after all, you have the same freedom of bequest and inheritance as we have."

Hegeman's Camphor Ice with Glycerine.

The original and only genuine. Cures Chapped Hands and Feet, Cold Sores, etc. G. G. Clark, Co., N. Haven, Ct.

It is claimed that a man never loses anything by politeness, but this has proved to be a mistake. As an old Philadelphian lifted his hat to a young lady the wind carried away his wig.

Karl's Clever Root Tea.

The great blood purifier, gives freshness and clearness to the complexion and cures Constipation. Price 50c., 80c., \$1.

A DEALER in musical instruments, in one his advertisements, declares that his drums, among other articles that he has for sale, "can't be beat." Will he be kind enough to tell us what they are good for, then?

If the Baby is Cutting Teeth.

Be sure and use that old and well-tried remedy, Mrs. Winkler's SOOTHING SYRUP for Children Teething.

There is no enthusiasm which is not called madness by some one.

Billiard Table, second-hand. For sale cheap.

Apply to or address, H. C. ALEX, 511 S. 12th St., Omaha, Neb.

The place which men occupy is best measured by the void they leave behind them.

TO PUT ON

needed flesh, no matter how you've lost it, take Dr. Pierce's Golden Medical Discovery. It works wonders. By restoring the normal action of the deranged organs and functions, it builds the flesh up to a safe and healthy standard—promptly, pleasantly and naturally.

strong, plump, round and rosy. Nothing so effective as a strength restorer and flesh maker is known to medical science; this puts on healthy flesh not the fat food of their blood. Too often the liver holds back this element which would help digestion.

Spent Hundreds of Dollars with no Benefit.

M. J. COLEMAN of 31 Sargent St., Roxbury, Mass., writes: "After suffering from dyspepsia and constipation with untold agony for about 18 months, I am more than pleased to say that after using Dr. Pierce's Golden Medical Discovery and Pleasant Pellets for one month, I was entirely cured, and from that day to this I do not know, thank God, what even a slight headache is. I paid a doctor on Tremont St., Boston, in one day (for his advice only) the sum of \$100.00, and \$3.50 for medicine, and derived no benefit. I got more relief in one hour from your medicines, as far as my stomach was concerned, than from all the other medicine I used. If any person who feels that he is suffering from dyspepsia or constipation and will use your medicine as I have done, he will never regret it."

If you've neuralgia, take St. Jacobs Oil—rub it on—rub it on hard—keep rubbing it on—it has got to stop the pain—that's what it's for.

Per cent PROFIT This Month

Anyone can participate in our enormous profits by sending us \$1.00 High as refs. Write for particulars to THE TRADERS SYNDICATE, Traders' Bldg., Chicago, Ill. AGENTS WANTED.

UP-TO-DATE CLOTHING

Sold direct to consumers AT LOWEST PRICES ever before offered. Buy direct from importers and manufacturers. We ship WITH PRIVILEGE OF EXHIBITION. We save you from 50 to 75 per cent. A fall suit, \$12.50. Fall or winter overcoat, \$25.00. Boys' combination suit, \$7.50. \$1.00 FOR FREES mammoth catalog. Address OXFORD MFG. CO., Clothing Dept., 150 344 Wabash Ave., Chicago, Ill.

PISCO CURE FOR CONSUMPTION.

Consumptives and people who have weak lungs or Asthma, should use Pisco's Cure for Consumption. It has cured thousands. It has not injured any. It is safe to take. It is the best cough syrup. Sold everywhere. 25c.

DENSION JOHN W. MORRIS, Washington, D. C.

Successfully Prosecutes Claims. Late Principal Agent U. S. Pension Bureau. 3 yrs in last war, 15 adjudicating claims, 454 cases.

W. N. W., Omaha—43 1894

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DEEP FARMS VIRGINIA.

Farming Land on Railroads near from \$2.00 per acre up. Sure no drought. Mill writers and agents. Close to Eastern markets. Round Trip Rates to go and look over. For list of lands and particulars apply to

E. B. POPE, Eastern Pass'ry Agt. C. & O. R. R. ST. LOUIS, MO.

DRIVING THE OZARKS

of Big Red Apples, is an attractive selling fruit, handsomely illustrated in the new book, "The Golden Rule Fruit Farm of 8,000 acres, in unity. It pertains to fruit raising in the Fruit Belt of America, the southern part of Missouri, including the Ozarks, and will prove of great value to fruit growers, but to every homeseeker looking for a farm and a good place to live. Address, LOCKWOOD, Kansas City, Mo.

MAHA Business Houses.

Made new, no matter what condition they are in. NEW HAT MFG. CO., 207 North 17th St.

STOVE STOVE REPAIRS

at once for Repair Works, 1209 Douglas St. Omaha

WASHING FOR MEN AND BOYS.

If you want to save from \$2 to \$10.00 on a suit write for our new Fall containing samples of cloth.

WASKA CLOTHING CO.,

14th and Douglas Sts., Omaha.

MATIC RINGS.

Why suffer with Rheumatism when you can wear a ring? Price \$1.00, will give relief. Company's refund. Particulars free. MFG. CO., 516 So. 16th St., Omaha, Neb.

Merger \$2.50 "PHOTORET"

Watch size, loaded for 36 views. Catalog free. Photo Supply Co., Exclusive Agents, 1215 N. 16th St., Omaha. Everything in Photo Supplies national and amateur.

EDUCATIONAL.

LOMAN Business College

Hand and Type-Writing. Best Business College in the West. No Thousands of graduates and old students paying postal tax. Write for catalog to BRIDGE & ROOSE, Omaha, Neb.