Spover Cleveland Opens His Campaign for 1900-Amamee to Be the Demoeratic Moses Pails to See that the People Are Dose with Him.

Represents the Money Trust. At the dinner of the Reform Club in New York Grover Cleveland posed as a sage, philosopher, lecturer and-Demecrat. The self-sufficiency of the ex-President is one of the unaccountable things in the politics of these times. He does not seem to be able to catch the drift of things. The mutual mugwump admiration society to which he belongs has placed a narrow limit on his vision and understanding. His remarks at the banquet were in the line of the dream he has for a good while entertained of being the candidate of the gold party for President in 1900.

The measure of Mr. Cleveland and the handful of his worshipers has been taken. The people will always be curious to know what an ex-President of the United States has to say, but what Grover Cleveland utters will no longer be influential. He is not a factor In politics, except as an example of ingratitude and treachery to be avoided.

His entrapment of the Venezuelans and his abject position toward Great Britain in that and other matters will make our patriotic descendants angry when they read his biography. The collusion with the speculators of the world in the management of the country's finance and the scandalous sale of United States bonds at a figure far below the market price are circumstances that ought to make Grover Cleveland hesitate to confront an American audience, even if it is largely composed of the beneficiaries of a policy that was death to the masses of the people.

Mr. Cleveland's mental grasp of the situation is not comprehensive. He will never again be the nominee of any party for anything. The people are ne with him. All he can do is to prevent the repentance and regeneration of those Democrats who made the mistake of attaching themselves to his schemes and fortunes and who have gone so far in association with his inlouity that they cannot retrace their steps, Mr. Cleveland will have these and the sycophants who have no principles. The Republicans have accepted his treacherous aid, but they despise him heartily. Some men may have been deceived. Some may have attached themselves to the Cleveland person through a mistaken idea of personal Sdelky. Some are truly sorry that they foined the bolters. The lamp holds out to burn for them. But those who still choose to make their beds with the man who, after being elevated to the highest rank by the Democratic party, has maligned it and deserted it have no right to complain if they are excommunicated. They are the victims of the inordinate selfishness of Mr. Cleveland, who would not release them from their bondage in time for them to get into good company in either party.

Why Banks Fail.

damned.-Cincinnati Enquirer.

The "reform" performance in New

York was the wall of the politically

Aside from minor sources of revenue, a bank makes its profits by loaning money. When a bank, say, of \$200,000 capital, engages in business and secures deposits of, we will say, \$300,-000, it proceeds on the theory that it can loan out its capital and deposits except about 25 per cent. Of its \$200,-000 can'tal it loans all but \$50,000; and of its \$300,000 deposits it loans all but \$75,600. The theory is that with an established line of deposits of about \$300,000, the current deposits will equal the current depletion of deposits by those checking their money out. .

Hence the officials go on doing bustbess by loaning their own money and the money of others; approaching the 25 per cent, reserve with caution. A time sometimes comes, however, when a scare comes, and all the depositors want their money at once. In such a case the bank is forced to close its doors or succeed in borrowing money on the securities it holds. This may happen to a solvent bank and resumption follow, with no other damage than the bad reputation of having once suspended, though even for a day.

The more serious failure comes in this way: A banker becomes avariclous and wants to make as nearly as wille all of the money under his control do service-draw interest; and In this case he trespasses on the legitimate or proper reserve. We will say, also, as is the case now, that he is deceived as to a national financial polley, and where he is looking for proserity to come to the business men e paper he holds, instead, they are able to repay their loans at matur-My. He renews their paper and things thes drag along till most of his collatered is of this class-renewals. He t either sue at the risk of lessenis his line of depositors or let matters ag along awaiting developments.

If prices continue to fall and bust m paralysis continues, as it will unsent conditious, the time arof he has waited with a false ence in returning prosperity, bis whole line of credits are get

with the bank's line of loans be a stockholder who indiscretely

k interest) starts a run on

a failure that drags down with it the president and others who never dreamed of becoming tramps or citizens of Canada till that day arrives.

Under continually falling values and stagnation of business-the inevitable result of demenetization and the diverting of money from its legitimate function, the circulating blood of civilization-bank failures will continue. The bankers, as a class, are responsible for our present condition. In their blind frenzy to do that which was seemingly to their self-interest, they have brought on a condition in which they are numbered among the victims.

There are two classes of bankers. One class is composed of those who loan money only on Government securities-municipal, county, school, State and National bonds. In this case the taxpayers are all indorsers on the bonds, and such securities are good so long as the taxing power continues. Panies may come and go, but they do not affect the banks that deal in these securities.

Rothschilds & Co., who have banking houses and agencies in about all the nations, principally compose this class. They are not to be broken except by a revulsion or revolution that substantially overturns the present governments of the earth.

The other class of bankers loan principally on the class of securities first described. There is what might be termed an intermediate class, that loan largely with stocks as collateral security, such stocks as have a market value and which, in case of a panic, may be thrown on the market and sold for cash before they decline below the amount of the loan. But aside from this class of securities, the banks in the second class referred to, may be easily made the victims of conditions produced by falling prices.

The class to which the Rothschilds belong is responsible for the gold standard; and the members of the other class have fallen into the error of believing that that which comes from the lips of money magnates, greater in wealth than they are, is wisdom. The fact is that while the first class is making the world pay tribute to it, most of those in the second class will be destroyed along with the other business men and producers.

Any one familiar with the banking business, and free from prejudice, will admit the truth of what is here said .-Patriots' Bulletin.

Bob Frier and the Pank,

Bob was a business man, before the Cleveland panic came. He owned two farms. He sold one for \$6,000. Not having a safe place to keep his money he took it to a bank for deposit. When he appeared at the "receiving window" he presented his money and it was taken. He was given a slip of paper, which was to certify that Bob Brier had deposited \$6,000 with the National bank. Any security? No. Any proof he could ever get the amount? No.

Does the bank use this money? Yes, they loan it to the people who pay interest to the banker for the use of it. Does Bob get interest on his money No. What does he get? Nothing.

When the McKinley prosperity came this bank was a victim and it "failed." Failed to-what? To fool the people any longer. The president is serving a sentence in the penitentiary for fraudulent banking and the cashier commit-

Where is Bob? He has been working on his farm and trying to make an honest living. His crops have falled and he needs maney. He goes to another National back to borrow some. He asks for mosey. Although they know his reputation for honesty for twenty years, they ask him for security and nothing but a first mortgage on his land will be acceptable. They get it, He gets movey. Where does this money come from that is loaned to him? Some is placed in the banks by depositors; on this the depositors receive nothing for the use of the money by the bank. The balance is borrowed from the gavernment. What do they pay the government? One per cent. While the Lotes (bonds) issued by the government and which are bought by the bank and deposited with the government drag a rate from 3% to 5 per cent. This rare is paid to the banks by the government. Then, in other words, the government pays interest to the banker on the notes it furnishes and the banker loans this same money to other parties who pay interest on it. In other words, the bank gets interest twice on the same money at the same time. - Nonconformist.

Goldbags Debauched the Plag. We seeto to have hit upon an era of corruption, hypocrisy and false pretense, says ex-Governor Altgeld. In the early history of the Republican party it stood for principle. There was no false pretense about Liftcoln and his supporters, but to-day it stands for everything that is destructive of manhood and destructive of republican institutions. Nothing is sacred in its eyes. It stands for personal advantage and for public plunder. All of its poly cies and all of its actions are shaped solely with reference to enabling a few to eat the substance of the many.

Last fall this nation witnessed the spectacle of seeing the press bribed, the religious journals degraded, the pulpit prostituted and the American fing deauched, all in the name of an honest dollar. That grand old American flag, that has commanded the respect of nations and has been looked to by the opsed of all lands, was dragged in the mud and reduced to a mere advertising sheet. Every form of deception, every form of coercion, moral, financial and otherwise, was practiced, all for the sake of turning the government over to a class of men who wanted to use it for their private ends at the exit for their private and at the de-de of the people and who wanted to petunte a financial policy that is, country: who wanted to

exatts the dollar and destroys the man. It was the most gigantic confidence game ever practiced upon the American people.

Slaves Seeking for Masters. Conditions everywhere appear to be much the same. Periods of so-called prosperity such as Japan and Mexico are now enjoying are only the occasional bright spots between the black cloud of oppression, ignorance and superstition which enshrouds the world.

A dispatch from Madrid, Spain, a few days ago, said: "Widespread distress continues among the thousands of unemployed men and women in the South of Spain. A large gathering of idle workingmen, with their wives and children, assembled at Lucena and clamored for bread."

All over the world there is the same crying demand of deluded humanity, Idle men and women hunting for a master-an employer who will give them board and clothes for their labor.

Forty years ago masters hunted runaway slaves with bloodhounds and United States Marshals, To-day he can buy the idle millions for less money than it cost then to feed the poor wretches

When labor unites in demanding a right to a place on earth and a right to earn a living thereon, we will have free men and women, but while every law is in the interests of speculating landlords there will be a world of slaves, and a widening gulf, between the homeless millions and the pampered few.-Chicago Express.

Postal Savinos Banks.

For over twenty years each successive Pestmaster General has recommended the adoption of postal savings banks by the Government, but, as each one has stated in his recommendation. as his opinion, that the accumulations would be so great that the Government | hand, does she ever look shabby or oldcould make no legitimate use of it fashioned, though she does sometimes without infringing upon or coming into wear made-over dresses and trimmedcompetition with the business of her over hats. She cannot really be called citizens, the recommendations have accomplished, though she can sing inbeen of no value,

I am of the opinion that a system of costal savings banks could be adopted ter. In company she quite often canand all the funds accumulated safely not think of anything to say, though loaned to citizens for the purpose of when with the girls she is sometimes buying, building or paying for a home accused of talking too much. She is on the monthly installment plan.

The rate of interest could be made very low, as there would be millions of she s just a common, everyday kind dollars deposited in sums of less than of a girl, like dozens you see every time \$5, which would draw no interest, and you go where there are many girls to the balance would probably not draw be seen. over 3 per cent, provided it was subject to no taxes.-Dr. Reeder, in the New Race.

Road Building by Convicts. victs on the public roads. In the Flor- ticular occasions. ida instance, it is suggested, and not short-term convicts engaged in road sun, and it might be called a pocket reform than they would have if penned | the worst possible place for it. punishment of crime is a stern and un- kind of a girl-Winnie Smith. avoidable necessity for the protection | Winnie's life has not been marked by that in many ways the employment of purpose as well as any other. convict labor on work that does not compete with free labor and at work at that morning. It was cold in her the prevention of crime, but the public breakfast. good.

George IV.'s Queer Clock.

The timepiece ordered of Bouchier by the Dus d'Aumale's grandfather, Egalite, for George, Prince of Wales, afterward fourth king of England of his name, was recently sold in Paris along with other curios of the late M. Leopold Double. Bauchaumont, in his memoirs, devotes a paragraph to this

"Every one," he says, "goes to see an odd clock at Furet's, of the Palais Royal. It is a negress' head, modeled admirably; fewels are incrusted in the bronze round the neck to form a necklace, in the woolly hair, and in the bust as a clasp for the handkerchief. A pair of openwork gold earrings, long and delicately carved, hang from the ears. On pulling one of them the hour is shown on the right eye and the minute on the left. If the other earring is drawn a set of musical bells, lodged where the brains should be, chimes out the time of day."

Tunneling Snow Drifts. In some Northwestern localities. where the snow fell unusually deep, it is reported that tunnels under drifts were quite common. The La Moure, N. D., Chronick says that even the bronchos took up tunneling on their own hook, and pawed out great paths in the drifts along neighboring creeks, eating the grass on the bottom. They let the snew on the sides and top stand to protect them from the wind. North Dakotans fall back very gracefully on the fact that winters of very heavy snowfall, in that State especially, are

few and far between. A Strange Bet. The fools are not all dead yet. Thos. Leadbeater, a pugilist of local fame, whose home is in Owosso, Mich., has been sent to the penitentiary for a year for the mallclous destruction of property. He made a wager with a friend ast fall, the terms of which were that if McKinley were elected Leadbe was to demolish Fred Bartell's saloon, and in the event of Bryan's winning the friend was to do the work of de struction. The lot was paid a few weeks ago by Leidheater, who image of the windows of limitally place in leadness and destroyed a \$500 misses.

MARGARET-A ROMAUNT.

Slip of parchment, dim and old-Yet a tale it doth unfold; "Farewell, lover; you'll regret;" This was all, and—"Margaret."

Yellow bit of gossip! for Ninety years the escritoire Hath its secret kept-and yet I would know it, Margaret.

I can see the lovers now-

He hath curls about his brow-Powdered; rings with rubies set; All his thoughts for Margaret. She with garments of the flow,

Of a century ago: Sweet of disposition-yet. How your heart ached, Margaret! How your heart ached as you saw Him some other beauty draw

In the reel or minuet-While you flirted, Margaret! For a lover's quarrel came, And you thought your passions' flame Out; but then your eyes were wet,

Says this parchment, Margaret. Fellow feelings bind us; so I am curious to know If he ever felt regret? Well, I hope so, Margaret! Boston Globe.

## WINNIE.

Within 100 miles of my town there lives a girl. Her age is somewhere between 13 and 19 years. She is not exactly pretty, though she comes very near being so when she smiles; neither is she exactly homely when she is not smiling, though none of her features is classical and she is slightly freekled. She does not dress in the height of fashion, nor, on the other differently well, play a very little on the piano and write an interesting letnot a brilliant scholar and she is not by any means a dull one. In short,

Perhaps I should not give the impression that she is exactly like other girls, for she does have one peculiar gift, and yet, after all, the only pecu-Har thing about it is that she choose Convict labor in road building is be- to use it right along, while a good many ing put to the test in Florida and in other girls and boys and grown peo-North Carolina. It is claimed that in ple, for that matter-though they have the latter case the cost per day per the same gift, keep it locked up most head favors the employment of con- of the time, and use it only on very par-

The only thing I can compare this without apparently sound reasons, that gift to, at the moment, is a bit of the work have a better chance of personal sunshine generator, though a pocket is

To show how useful this little gift This in itself is an aspect of the cou- may be made in cloudy weather is my vict question that deserves more con- reason for introducing you to Winnie, sideration than it has yet had. If the for that is the name of this everyday

of society, the reform of the criminal any startling events, and a certain winis equally essential. One thing is sure, ter day, not long ago, will serve my

She rose, then, a little later than usu so much needed for public convenience room, and she laughed to hear her teeth and betterment deserves the closest at- chatter together as she made a quick tention of all interested, not only in tollet, and then ran downstairs to

> Breakfast wasn't quite ready. The baby was crying, his fists doubled up, and very red in the face: Mrs. Smith with an anxious brow, was trying to pacify him, while Mr. Smith was rereading the last night's newspaper with a moody expression of countenance.

> The instant Winnie appeared on the scene there was a change, though all she said was "Good morning." The baby stopped crying and held out his arms to Winnie, who took him and began talking to him; Mrs. Smith's brow became smooth and tranquil as she rose to finish setting the food on the table, and Mr. Smith smiled over the top of his newspaper. In less than five minutes the baby was sitting in his high chair pounding the tray with his two little fists and crowing, while the rest of the family were laughing at his energy and good spirits as they ate their breakfast and cheerfully discussed their plans for the day.

At about 8 o'clock Winnie started to school for there was an errand to be done on the way at a store. The girl at the counter had sat up nearly all night nursing a sick brother and looked and felt as cross as two sticks. Before Winnie had fairly told her errand the and into stables and other outbuildings girl looked pleasanter; before the parcel was done up she smiled and as Winnie disappeared through the door the girl really looked as though she thought the world a very nice place.

And all that Winnie had done was to make a few pleasant remarks about the weather and prevent the girl from taking down a lot of unnecessary boxes from the shelves, because she saw the girl was tired, and to smile and rod a good-by when she turned to go.

As Winnie came out of the store she caught sight of a little ragged boy sitting on the curbstone. A large tear was rolling down his grimy cheek, and he looked the picture of woe. Winnie stopped and spoke to him and questioned him, and found out that he was

cold, yes, and hungry. "Dear me, this will never do!" said Winnie. "Come with me, my little man," and she led him across the street into the grocery store. As her school was at a considerable distance from her home, Winnie usually rode 'n the cars one way, and so she had just 5 cents with her. With the 5 cents she aght a puffy mince tarnover and a my bun, and when she had seled the

she went on her way reforeing.

The little boy gazed after her, his cheeks distended with pastry, and a grin of perfect content on 1 is dirry lit tle face.

The storekeeper, too, was bad been scolding his chore boy in a frightful manner when Winnle opened the door, now looked as mild as any lamb, quite benevolent, in fact, and the chore boy was whistling softly to himself as he wiped the dust from a shelf.

Winnie walked briskly nlong, for it was getting near school time. A good many of the people she met gianced at her as they passed, and the glance seemed somehow to have a cheering effect on them, for their eyes brightened and they stepped more quickly and held their heads a little higher.

When quite near the schoolhouse Winnie overtook one of her classmates. There was a cloud on his face, but the instant she spoke to him it disappeared, and he actually smiled as he turned toward her, though the tone of his voice was still somewhat lugubrious.

"Have you done those two problems in algebra?" he asked.

"No," laughed Winnie, "have you? "I sat up half the night trying, and I don't believe they can be done," said the boy, bitterly.

"Oh, yes," answered Winnie, "Will, Bailey told me last night that he had done one of them and I mean to get at them in good earnest as soon as I get the history lesson off my mind, I think we can do them."

"Perhaps we can," said the boy, more hopefully, and by the time they reached the schoolhouse steps he was not only convinced that he could but resolved that he would do them, and was quite cheerful in consequence,

As I said before, it was a cold morning, and the schoolroom felt the effect of it. The heat didn't come as it should, and the teacher and all the scholars had blue noses and their shoulders were drawn up.

Winnie and the boy were two sec onds late, and Miss Miller frowned as she heard their footsteps in the hall. but when she saw Winnie her frown faded out. Moreover, as Winnie walked to her seat nearly every pair of shoulders in the room went down a triffe, as though her coming had, in some mysterious way, tempered the prevailing frigidity.

Nothing of particular moment happened during the forenoon, unless it was the falling out of Nellie Patterson and Julia Davis at recess. Their eves were flashing and they were making the most ill-natured remarks to each other, when Winnie chanced their way. I don't know whether she said anything or only looked in their eyes till they couldn't help laughing, but I do know that two minutes later Nellie and Julia were pacing the hall arm in arm and on the best of terms.

There were seven scholars who lived o far away that they always brought their dinner, excepting when they forgot it, as did Annie and Frank Carroll on this particular day. Winnie spied them standing apart from the others. had reached the gate telling her ab staring disconsolately out of a window and immediately divined the trouble Almost before you could say "Jack Robinson" she had gone to them and before you could count fifty the three were seated, with Winnie's lunch basket in their midst, making merry over the shortness of their commons. Then the other four joined the group and divided their lunch also, and as the mothers of some of them had been particularly bountiful in the matter of food that day the whole seven fared well enough, and I dare say ate all that was good for them.

On the way home from school at night Winnie saw two boys on the sidewalk ahead of her slyly upset a fruit stand, behind which sat an old Irish woman. A policeman who had come How Girls Should Consider Proposals up unperceived seized one of the boys. the other took to his heels, and the old rage and righteons indignation.

Winnie hastened her steps, and, laying her hand on the policeman's sleeve. asked him very earnestly if he would not please let the boys go, just long be happy with him, but, if need be, to enough to help pick up the fruit, which was rolling about the sidewalk and out this be the man of all others in whom into the street.

In an incredibly short time, if you had been there, you would have seen the policeman walking serenely down the street, a strange gentleman righting the fruit stand. Winnie and the two boys picking up apples, oranges. bananas and peanuts, as if for a wager, while the old woman was laughing to see so many working for her while she sat still, and saying. leniently, that "b'ys" would be "b'ys" she supposed, as long as the "wurruld" held together.

The boy the policeman had let ge came running after Winnie when she had started on her way again, and thrust a tremendous big apple, which her hand, and then sped away with an ear-splitting whoop to join the other

When Winnie came within three doors of her own door she saw the telegraph messenger leave a message with Mrs. Alden. Mrs. Alden stood in the doorway after reading it, with him." a perplexed and troubled expression. and glanced at Winnie as if she had half a n lad to say something to her. "Is it bad news, Mrs. Alden?" ven

tured Winnie, sympathetically, Then Mrs. Alden spoke quickly enough, "Yes," she said, "my sister is III, and I ought to go to her on the very next car, but I let my girl go away for the afternoon and evening, and father isn't feeling well, and I don't dare leave him alone-"

"Why, I will come in and stay with him," said Winnie beartily. "I'd just as list as not-I'd like to." "Would you?" said Mrs. Alden,

radiator while he ate these delicacies, | be back in a minute," said Winnie, bur-

rying along. When she returned Mrs. Alden was

coming out of the gate with bonnet and cloak on . "You won't have to stay more than an hour, she said as she put on her gloves, "for Mr. Alden will come home at 6," and, giving Winnie a few directions, she hastened away.

Old Mr. Alden was in one of his melancholy moods and insisted, in spite of Winnie's protestations, that he had outlived his usefulness; that he took no comfort in life and was only a burden and an expense; that everybody would be better off and happier if he was out of the way; that he ought to have died years before, and the Lord had surely forgotten him.

Winnie knew the old gentleman was fond of telling stories of his younger days, and so, when there came a little pause in his lamentations, she artfully led up to the subject of those same younger days, and it was hardly any time at all before the old man was telling with great gusto the story of a favorite horse he had once owned, and Winnie was listening as interestedly as though she had not heard dready the same story at least three times.

It was long in the telling, and when the end was reached and old Mr. Alden was laughing in great glee over the climax it was time to get his tea. Winnie toasted his bread and made the tea by the sitting-room fire. Then, when young Mr. Alden did not come, old Mr. Alden said Winnie myst eat something, so she toasted more bread and ate it while he started a new story, which she had heard only once before.

This was a longer one and it branched off into so many other stories that it was almost 8 o'clock before it was

Just then young Mr. Alden came. He had been delayed and was exceedingly tired and dispirited, having been sorely tried by a foolish witness and lost his case-for he was a lawyer. He had dreaded coming into his own house to see his father's mournful visage and hear his querulous complainings.

When, therefore, he found his father fairly radiant with cheerfulness, with a smiling-faced girl sitting beside him, he sank into a chair and drew a deep breath of relief.

When Winnie explained why she was there and rose to go he rose also to go with her, though she told him she wasn't the least bit afraid. Indeed, she would have preferred to go alone, for young Mr. Alden was so polite and dignified and knew so very much that she stood a good dear in awe of him.

As they walked along she wished she could think of something to say to him. The stars were shining and it suddenly occurred to her that she had forgotten the names of three very bright stars that were always close together in a line, and so she asked him timidly about them.

Now it happened that astronomy had always been a favorite study with young Mr. Alden and he not only answered Winnie's question gladly, but stood for several minutes after they the different constellations. Then he thanked her courteously for

staying with his father, bade her goodnight and went back, looking up at the stars and feeling rested and refreshed. Winnie tripped up the walk and into the house, also thinking of the stars. After she had had a little talk with her mother and gone to look adoringly at the baby sleeping in his crib Winnie lit a lamp and went upstairs to her

room to bed. So ended the day for Winnie Smith, and she fell asleep, never suspecting that she had a gift or dreaming that she was otherwise than a most ordinary, commonplace kind of a girl .-Outlook.

"My dear girl, when a man asks you to become his wife you ought to put woman gesticulated and stormed with some questions to yourself," writes Ruth Ashmore to girls on "The Profession of Marriage," in the Ladles' Home Journal. "Satisfy yourself that you love this man well enough, not only to suffer with him. Decide for yourself if you will find your ideal companion, for companionship means as much in marriage as in friendship. Then, you must think of the future. Ask yourself, too, whether this man brings out in you all that is best, whether he provokes that which is little and mean in you, or whether he piques you into making light of that which is good. Decide whether this man is the one with whom you would be willing to grow old; whether this man is the one to whom you would, without hesitancy, submit questions that trouble your conscience. Then, too, you must ask yourself what seems, perhaps, like a trivial question, whether this man is one whose name you will feel honored in bearing, not he had just bought of the woman, into because of any material wealth he may possess, but because of his being an honest gentleman. Think out all these things, ask yourself question upon question, not only as to his fitness, but as to yours, and then, if you give him the loving answer that he wishes, try to become thoroughly acquainted with

> Regardless of Cost, A country couple, newly married, went to a Boston restaurant the other day and the groom called for some wine. When asked what kind, he replied:

"We want that kind of wine where the cork busts out and the stuff begins to bile and keeps on bilin' till you ge the worth of your money."-Boste

Teacher-Give an example of. of the word "contagious." Pupil-Street cars are not They are hard to catch --

Every unmarried