

THE ROOT OF THE MATTER.

He Cured Himself of Serious Stomach Trouble, by Getting Down to First Principles

A man of large affairs in one of our prominent eastern cities by too close attention to business, too little exercise and too many club dinners, finally began to pay nature's tax, levied in the form of chronic stomach trouble; the failure of his digestion brought about a nervous irritability making it impossible to apply himself to his daily business and finally deranging the kidneys and heart.

In his own words he says: "I consulted one physician after another and each one seemed to understand my case, but all the same they each failed to bring about the return of my former digestion, appetite and vigor. For two years I went from pillar to post, from one sanitarium to another, I gave up smoking, I quit coffee and even renounced my daily glass or two of beer, but without any marked improvement.

"Friends had often advised me to try a well known proprietary medicine, Stuart's Dyspepsia Tablets, and I had often perused the newspaper advertisements of the remedy, but never took any stock in advertised medicines nor could believe a fifty-cent patent medicine would touch my case.

"To make a long story short I finally bought a couple of packages at the nearest drug store and took two or three tablets after each meal and occasionally a tablet between meals, when I felt any feeling of nausea or discontent.

"I was surprised at the end of the first week to note a marked improvement in my appetite and general health and before the two packages were gone I was certain that Stuart's Dyspepsia Tablets was going to cure completely and they did not disappoint me. I can eat and sleep and enjoy my coffee and cigar and no one would suppose I had ever known the horrors of dyspepsia.

"Out of friendly curiosity I wrote to the proprietors of the remedy asking for information as to what the tablets contained and they replied that the principal ingredients were aseptic pepsin (government test), malt diastase and other natural digestives, which digest food regardless of the condition of the stomach."

The root of the matter is this, the digestive elements contained in Stuart's Dyspepsia Tablets will digest the food, give the overworked stomach a chance to recuperate and the nerves and whole system receive the nourishment which can only come from food; stimulants and nerve tonics never give real strength, they give a fictitious strength, invariably followed by reaction. Every drop of blood, every nerve and tissue is manufactured from our daily food, and if you can insure its prompt action and complete digestion by the regular use of so good and wholesome a remedy as Stuart's Dyspepsia Tablets, you will have no need of nerve tonics and sanitariums.

Although Stuart's Dyspepsia Tablets have been in the market only a few years yet probably every druggist in the United States, Canada and Great Britain now sells them and considers them the most popular and successful of any preparation for stomach trouble.

BANK CONDITION FALSIFIED

Many Men Have Suspicions that Facts are Masked—Discrepancy Between Bank and Clearing House Reports

Editor Independent: There seems to be no improvement in the New York stock gambling arena. The head-lines in the daily press continue each week to announce unsatisfactory bank statements.

It is difficult to find grounds for belief that these reports of the New York clearing house are honest statements of actual conditions. On the contrary, there is ample cause for suspicion, at least, that the actual state of the clearing house banks is covered up.

The lowest amount of loans and deposits, since February 28, was on June 13. Between these two dates there was a decrease in loans of \$46,834,300 and a loss of deposits of \$69,476,700 as shown by the weekly statements of the clearing house. On last Saturday, August 29, the statements, if true, show that since June 13 the clearing house banks have increased loans \$19,489,500 and recovered of lost deposits \$32,994,200. This reduces the stated decrease of loans in six months, ending August 29, to \$27,044,800 and loss of deposits to \$36,082,500. At the same time there is said to be an increase, during the six months, of surplus from \$5,951,900 to \$20,677,920. Notwithstanding this reported increase of loans, recovery of deposits, and the substantial increase of the surplus,

there has not been the slightest improvement in the stock markets, or any relief whatever of the financial situation in Wall street.

Last Saturday's press reports were only a repetition of the reports each week for many weeks, as summed up in the head-lines, "Selling on Another Poor Bank Statement."

There is a strange difference between the reports of the New York national banks as made to the comptroller of the currency and the statements of the New York clearing house. It is not possible to make a correct comparison because all of the national banks are not members of the clearing house, and because banks that are not national banks are included in the clearing house reports. But it may not be without profit to compare the reports of the clearing house for the time covered by the last abstract of the comptroller. This abstract covers the time between April 9 and June 9. The nearest approximation in the clearing house reports is the time between April 11 and June 13.

Between these dates the New York national banks reported to the comptroller that they had decreased their loans \$10,687,620 and lost of their deposits \$15,242,569, while the clearing house statements show about one-half million increase of loans and \$2,000,000 increase in deposits. It is not easy to figure out just how this can be so, or why it should be so. The government deposit loans, amounting on Saturday last to \$37,281,900, in the national banks that are members of the clearing house, ought to put these banks in a better condition to make loans or to make a showing of deposits than the state banks, but according to the statements it is not so. When it is remembered also that a large part of the national banks are members of the clearing house, it appears rather singular that, while the aggregate of national banks is decreasing loans and losing deposits, the clearing house should be reporting an increase of loans and deposits.

It is impossible to verify the statements of private banks, and we are left to make conclusions upon what they are pleased to disclose, and such other knowledge as we may pick up. It has been disclosed that national banks are able, by their bookkeeping, to make a showing of conditions quite at variance with the actual facts. Of course, this may be discovered by official examinations, but in the case of private banks the public can know almost nothing except what they are pleased to disclose.

It is not the reports of national banks by which the financial condition in New York is measured, but the weekly reports of the clearing house. It is not the reports of national banks made to the comptroller of the currency that are the basis of press reports and comments, but the statements of the clearing house. The national banks and the national bank system really determine our financial condition. The national banks control absolutely the financial affairs of this country, public as well as private, and yet the real condition of these banks, and their controlling influence is masked and concealed from the public by the reports of the New York clearing house, which do not at all agree with the reports of national banks made to the comptroller of the currency.

The action of the treasury department for several years has been such that it ought to convince the country that there has been no consuming anxiety to have the public understand the real condition of the national banks, and their influence over financial affairs, but if we are left to get our knowledge of existing conditions from the New York clearing house there is, indeed, little hope that we will ever have any very accurate knowledge.

Every business man ought, by this time, to know that concealment and deception are a part of Wall street's business methods, and that many if not all of New York's financial schemes and combinations are, in part at least, dependent upon false pretenses. A large majority, if not all, would have no hope of success if all the facts were known. The magnitude of them does not make them any the less confidence games.

Of what value is the discussion in so-called financial periodicals, of what value are the daily press reports, or statements that come from sources interested in deceiving the public, and from men who have come to believe that concealment and deception are legitimate methods of business procedure?

Has any thoughtful man failed to understand that this is a mask under which congress is to be cajoled and coerced into surrendering to the banks to a still greater extent, the great prerogative of the government to issue money? Already have our representatives turned over to the national

banks government credit in the shape of bank currency at the rate of one-half per cent per annum, but this does not satisfy them. They are now demanding authority to make their own credit into money, that shall have no security but the assets of banks. The conditions of this proposition under laws that already exist will make the money of depositors security for all such currency issued. It is an infamous and villainous proposition, concealed under the pretense of a desire and necessity for an elastic currency—something that never has and never can exist.

FLAVIUS J. VAN VORHIS, Indianapolis, Ind.

(Men are occasionally inclined to sneer at the statistician, but Mr. Van Vorhis in this article shows what an expert can do in the way of detecting "skulduggery," as the late Brick Pomeroy would say. By careful analysis of the reports, Mr. Van Vorhis shows conclusively that something is wrong. Suppose he should take our first page article as supplementary to his figures—suppose he should proceed on the theory that Secretary Shaw has unlawfully turned over to the Wall street banks that \$150,000,000 gold reserve, and that the bank books are being falsified to cover up the crime: Might not he be able to account for some of the discrepancies to which he calls attention?—Ed. Ind.)

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Populists have always declared that "land should not be monopolized." What that means only requires a glance at English Honduras. Four-fifths of the land there belongs to an English syndicate and although it is one of the most fertile countries in the world, the people are impoverished and utterly wretched in their lives. The time may come in the United States when by the monopolization of land the people may become aliens in the land of their birth. The Denver address says: "Land for use rather than for speculation," and The Independent stands by the Denver conference.

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