

SUPPLEMENT TO TRIBUNE

Effect of Prohibition on Business. Testimony of 428 Kansas Bankers.

Prohibition has greatly promoted the material prosperity of Kansas; it has strengthened credit; increased bank deposits and largely augmented the savings of the people; it has diverted the people's money from the saloon to legitimate channels of trade, and greatly increased the sales of retail merchants; it has made collections more prompt and certain; it has fed the hungry and clothed the ragged.

Name of Town and Banker	What effect does the law have upon business generally?	How does it affect the banking business? Does it affect the savings deposits?	How does it affect merchandising, groceries, dry goods, boots and shoes, etc.	How, if at all, does it affect collections?
Abilene.....Thomas Kirby.....	Don't think it has any effect.	Don't think it has any effect on business at all.	[No answer.]	It don't affect them.
.....E. D. Humphrey.....	Do not think that it has injured business any.	Have no savings banks here.	Can't say.	Cannot see any difference.
.....C. H. Lebold.....	Good.	Yes.	It saves money to pay bills.	Favorably.
Admiral.....Fremont Miller.....	The effect as a whole is unquestionably beneficial.	Is beneficial to banking business and materially increases savings deposits.	Puts them on a stronger, better basis.	They are far better and it strengthens credit.
Alma.....L. Palenske.....	Don't know that it affects business any. All that wanted to drink before the law have not changed yet and so it is about the same as before.	I think it improves it some; we sell great many drafts to go out of the state for liquor.	Don't think it improves it, if anything state loses too much money direct which it did not before the law.	Whisky collections are generally promptly paid.
.....J. F. Limerick.....	Good.	The same as in other business, the effect is good.	The poorer class are able to buy more goods.	We have not noticed any difference in this line.
Almena.....Geo. H. Jeffery.....	Never had an open drinking place in town, and our people have little or no idea of whether a saloon helps to increase business or not.	I believe debts are paid better here than in a drinking community.	Answer to "1" will apply to this.	Answer to "1" will apply to this.
Alton.....J. R. Loomis.....	The young are not tempted as strongly as before.	Deposits steadily increasing and a better feeling.	More cash business is done. Old toppers have money to buy shoes and frocks.	Can pay better.
Altoona.....D. E. Morey.....	Cannot say, as was not here during whisky times, but do not care for a change.	We think it helps deposits.	It enables those who used liquor before enactment of prohibition law to give much better support to their families in all kinds of merchandise.	Do not think it any detriment.
.....R. N. Richardson.....	It has had a good effect on business here and in the state.	Was not in banking business until after the prohibition law was enacted.	Merchants claim it is better for them under prohibition than before.	I am satisfied that collections can be more easily made.
Andale.....G. W. Anderson.....	Can't see that it hurts our business. If we had a saloon here, money spent there would not go into legitimate channels.	Don't affect it either way. Have no savings bank here.	Favorably; not so many dead beats.	Favorably.
Anthony.....P. Anderson.....	I came here the year the law was enacted and cannot make the comparison.	Cannot say.	Our town was laid out but a few months before the law was passed, but it has grown and prospered as it never could have done with open saloons, until we now have a population of 4,000 or 5,000.	[No answer.]
Arcadia.....C. O. Anderson.....	A continued increase of business under prohibition.	It makes savings deposits much heavier.	All doing a much better business, as cash is being paid for all these articles.	Makes them better.
Argonia.....J. J. Pierce.....	Think business in general is benefitted.	A benefit.	It is a credit to those branches of trade.	Think it does not affect them.
Arkadon.....Wm. Neumuller.....	Has improved business.	Improves it; more money deposited.	Enables them to come nearer doing a cash business and more of it.	More prompt.
Arkansas City.....H. P. Farrar.....	Cannot answer this.	Same as last answer.	Difficult to state.	Collections are good.
.....Howard Ross.....	Depressing—many good settlers avoid Kansas.	[No answer.]	We believe it retards development of the country.	[No answer.]
.....Geo. W. Cunningham.....	Cannot say positively, but think that when less liquor is drunk more business is done and more bills are paid.	Very many people keep an account with a bank now who formerly kept their account with the saloon, only the balance is on the opposite side.	Parties get credit now who could not before.	Collections can be depended on to a greater extent.
Ashland.....Geo. Theis, Jr.....	[No answer.]	[No answer.]	[No answer.]	[No answer.]
.....H. E. Taylor.....	Think it detrimental to business generally.	Do not think it affects business here—place too small.	Would think it would improve all business.	[No answer.]
Atchison.....John M. Cain.....	I do not think it could materially depress business.	Betterment.	By decreasing population, has very seriously injured the retail trade.	Leaves more to pay with.
.....C. S. Hetherington.....	A very depressing effect.	Same as other business; no.	Badly.	Making them slower.
.....E. G. Armsby.....	Bad; rents have depreciated fully 25 per cent; the population of the town less; the debt greater.	We cannot thrive except in a prosperous community.		[No answer.]
Atwood.....Frank D. Hensley.....	I cannot say from experience.	I rather think it does no.	To no noticeable extent here.	Have no means of knowing, no having been in the business previous to passage of law.
Augusta.....E. R. Grant.....	Can not see any difference.	I think not.	I cannot say.	Collections are hard at present, but on account of short crops. Are better paid.
Aurora.....D. H. Atwood.....	Undoubtedly a good one.	Not having savings bank cannot say.	[No answer.]	Collections are easier.
Axtell.....Wm. O. Worswick.....	No harm.	Savings deposits are increased.	It makes a business on nearer a cash basis and have fewer failures in payments.	Collections are better.
Baldwin.....H. B. Topping.....	Improves business, because it improves the people.	Our business is improved.	Very favorably.	Collections are better.
.....J. P. Slaughter.....	Has not affected business here; improves a saloon.	Has no noticeable effect, except to keep saloons out.	[No answer.]	[No answer.]
Barnes.....J. R. Tripp.....	No perceptible effect except in general way. The rough element is largely wanting and peace officers have little or no business.	By benefiting the community.	Beneficial.	None.
Baxter Springs.....Ira C. Perkins.....	It drives trade to border towns of Missouri.	Same as any other business.	Trade gets to Missouri that belongs here.	Can see no effect.
Belle Plaine.....C. R. Person.....	Injurious if anything.	No effect.	Do not think it has any effect.	No effect.
Belleville.....A. A. Stover.....	Business has been increased.	Banking business better and deposits increased.	It has increased business in these lines.	They are better, all things being equal.
.....Geo. S. Simonds.....	Good effect on nearly all; bad effect on small criminal law cases, police courts and saloons.	It increases them.	There are less bad accounts.	Can't say.
.....Earnest Davis.....	Good.	People save their money who formerly spent it for liquor.	Don't know.	Has a good effect generally.
Beloit.....C. J. Brown.....	We think good.	We have more depositors and nearly twice the deposits of ten years ago, though banks have increased more than population.	It improves.	Helps them.
.....W. S. Search.....	None.	To our knowledge men are safe to loan to now, who previous to amendment had no credit.	In no way except to give persons credit who had no credit before.	No material change.
Bennington.....David Binns.....	Believe it makes our business safer.	[No answer.]	[No answer.]	[No answer.]
Blakeman.....K. A. Pence.....	Note whatever.	Same answer.	Probably nearly as much money spent for liquor here as with saloons—hence there is little effect on business.	Not perceptibly.
Blue Mound.....B. E. Jennings.....	The tendency is to increase business as sober men will earn more money than drunk men and increase production in all trades.	The natural result would be to increase deposits.	It has the effect (crops, etc., considered) of producing a more healthy business; more goods sold for cash.	You can collect a debt from a sober man much easier than from a drunk man.
.....M. O. Dick.....	Beneficial.	Cannot say.	[No answer.]	[No answer.]
Blue Rapids.....Fred A. Stocks.....	Improves all business; other than liquor business.	Improves standing and credit of many customers since they have money formerly spent for liquor.	Improves all lines of legitimate business, by increasing the demand and decreasing liability of loss from credit system.	Answered in two preceding.
.....I. S. Taber.....	Good.	Think it does.	Less bad accounts.	[No answer.]
Brewster.....C. C. Thompson.....	The best possible effect.	Increases latter.	[No answer.]	Collections more easily made under this law.
Brookville.....E. C. Knowles.....	Depressing.	Takes money out of country.	Sales less.	[No answer.]
Buffalo.....E. A. Runyan.....	Good effect.	Have been in business since prohibition took effect.	It improves trade.	Makes them better.
Burden.....P. T. Walton.....	Improves it one-fifth.	Favorably.	Particularly favorably.	Favorably from a drinking class.
Burlingame.....A. M. Miner.....	Beneficial.	[No answer.]	[No answer.]	[No answer.]
Burns.....J. W. Daggett.....	Of a more substantial nature than formerly.	Does not say.	There is more money to spend for necessities.	[No answer.]
Burr Oak.....A. A. Johnston.....	No injurious effect at all; the reverse in my opinion.	Does not affect deposits.	The law is a great benefit to all trades people.	We feel more certain of making collections in a sober community.
.....E. P. Hotchless.....	Good.	Can't say it affects our business.	Those who would spend their money for liquor have more money for buying the necessities of life.	Not at all.
Burton.....W. O. VanArsdale.....	A good effect, as thousands of dollars are saved and put in business and on the farm that would otherwise be used for drink.	Believe we have customers who keep accounts who would have none to keep were there saloons here.	Men can get credit who could not were they in towns where liquor is sold.	Collections are much more easily made among wage-earners.
.....J. A. Welch.....	The effect is very good and aggregate business is greatly increased.	A good thing for banking business; deposits are much increased by it.	The effect is good; a most excellent stimulant to business generally when obeyed.	Could not do other than affect collections favorably.
Caldwell.....E. T. Rattin.....	More empty store rooms and less poverty.	Very little.	It benefits.	None.
.....T. E. Neal.....	It is fully as good, if not better.	The banking business is fully as good, if not better.	They are better.	They are fully as good now.
.....J. W. Nyce.....	A bad effect.	No.	By causing people to go where they can get what they want, as some towns are more liberal than others with this question.	Does not affect them here.
Canton.....W. O. Gray.....	A good effect.	Favorably.	It makes this class of business better; more money to buy goods.	Good.
.....T. T. Godfrey.....	Makes a better class of business; certainly does not damage any business in our town.	Makes a safer banking business and a larger savings deposit.	Favorably.	Better class of people; better collections.
Cawker City.....W. A. Remfrey.....	Good.	Favorably.	Favorably.	Favorably.
Cedarville.....L. A. Golden.....	None except in larger towns.	None I believe; no savings deposits here.	[No answer.]	[No answer.]
Centralia.....Oscar S. Cummings.....	Business may or may not be affected.	Does not effect banking business or savings deposits to a noticeable degree.	Just as many of such goods are necessarily purchased now as before prohibition.	I believe none.
.....A. Oberndorf.....	Depressing, say some; none, say some.	Yes; increases them.	Depressing, say some; none, say some.	Ditto.
Chanute.....J. O. Johnston.....	Regard it a financial benefit.	People are able to save more.	Merchants sell more goods.	Collections are more easily made.
.....E. L. Nay.....	Business fully as good, if not better.	It helps banking.	People are better clad; credit better.	Collections are better.
.....Virgil Wilson.....	A good effect on every business, except such as thrive on litigation.	[No answer.]	It helps them all.	It better them.
Chapman.....M. Bailey.....	Good.	Have been banking only three years, so can't compare.	Improves all kinds of business.	[No answer.]
.....A. J. Poor.....	Business is improved.	Can't say, as I was not in business prior to prohibition law.	Can now sell, with some assurance of collecting, to same ones it would not do to credit while we had saloons.	Collections are better.
Chase.....H. L. Marshall.....	It makes business much more satisfactory.	Can't say, as I was not in business prior to prohibition law.	Improves business.	[No answer.]
Cheney.....A. E. Sweet.....	None.	None.	None.	None.
Cherokee.....Geo. W. Pye.....	Good.	Yes, for increase.	Merchants say bills are paid more promptly.	Favorably.
Cherryvale.....Chas. A. Mitchell.....	Good effect.	Unable to say. Not in banking business before the law.	[No answer.]	[No answer.]
Chetopa.....E. W. Clark.....	Good effect on all legitimate business; business of peace officers, jails, bawdy houses, etc., has suffered.	For the better.	Trade is better.	Decidedly better among the class of limited means.
Clareville.....C. A. Onstler.....	Good effect.	It increases savings deposits.	Money that would go for liquor is spent in necessities.	Makes collections better.
Clay Centre.....Wm. Docking.....	It has any effect it is toward improvement.	Not noticeably here. Savings deposits slightly better.	It tends to improve all general business.	Effect not noticeable.
Clifton.....C. W. Snyder.....	Favorable.	Good effect; saves money.	Leaves more money for necessities.	Helps collections.
.....F. B. Garcelon.....	Bad effect.	Hurts banking. No effect on savings deposits.	Bad effect.	Can't see much difference.
Clyde.....F. A. Griffin.....	Somewhat less business done on account of many trading where liquor can be obtained.	Banking business not as good, owing to short crops and more banks.	Merchants claim increased sales.	Not much change; think collections would be less without prohibition.
Coffeyville.....Thos. Sour, jr.....	Very good.	For the better. Deposits better; notes more promptly paid.	Sales are much better now.	More promptly paid.
.....Chas. M. Ball.....	From a business stand, we believe in the prohibitory law.	Cannot say.	Merchandising is better.	More easily made.
Colby.....R. K. Beymer.....	Better.	Better.	Makes better credit.	Makes them better.
.....W. S. Ferguson.....	A very good effect.	Interest on notes paid more promptly. Fewer loans.	All merchandising is increased by the law.	Makes collections better.
Columbus.....Geo. W. Brock.....	Increases taxation, decreases immigration.	Savings increased.	Indirectly has depressing effect on general merchandising.	No material effect.
.....L. L. Doubleday.....	Favorably.	Decreases savings deposits by keeping out Germans and Russians.	Makes more liberal purchasers.	Favorably.
Colwich.....B. P. McNair.....	Being alone in the center of whisky states, has a depressing effect.	Favorably. Men who spent money for drink, now pay their debts and are number one depositors.	Grain should be more extensively used here.	Only as affected by above conditions.
Concordia.....Wm. M. Peck.....	No answer.	Only so much as in sympathy with above.	[No answer.]	[No answer.]
.....W. W. Bowman.....	Beneficial undoubtedly.	Anything affecting business, greatly affects banks.	Certainly of direct benefit to these.	Money not spent for whisky is spent for provisions and to pay debts.
Conway Springs.....J. M. Harper.....	Has a tendency to keep away Germans.	[No answer.]	Don't know.	[No answer.]
.....W. E. Atchison.....	None. At least not unfavorable.	No effect. Do not know that it does.	No effect.	None.
Cooldge.....Geo. L. Richardson.....	Cannot say.	Cannot say. Think not.	Increases the sales.	Can make better collections.
Corning.....P. T. Casey.....	Good.	No saloons since bank was organized.	[No answer.]	Don't know.
Council Grove.....A. Moser, jr.....	If any, in favor of law.	Cannot say; have only been in the business since 1883.	Merchants in business prior to law, say they have less trouble than before.	Makes collections easier and better.
Lewis Mead.....	Good effect.	Don't see any effect on banking.	Makes merchandise more sure; bills paid more promptly.	No effect.
Dighton.....Jno. F. Andrews.....	No effect.	Not at all. No.	No effect.	Parties pay who never did before.
Douglas.....W. P. Knote.....	Nothing but good. Property worth twice as much as before law.	Parties who drank, now use their money in their families.	More goods sold and paid for.	Not at all.
Downs.....Geo. E. Cragin.....	Keeps immigration away and by closing breweries and distilleries take away from the farmer a home market.	Cannot see that it does.	Not at all.	Not at all.
.....C. J. Sargent.....	Can't say.	Not in the least.	Can't say.	Not in the least.
Dorrance.....H. E. Shafer.....	It advances it in every respect.	It increases savings deposits.	They can collect all their bills.	Makes them better.
Dresden.....Wm. Douglas.....	Practically none.	New country. No savings deposits.	Not at all.	Not at all. Only affected by crops.
Dunlap.....E. D. Bulen.....	I believe bad.	Can't say as any.	[No answer.]	[No answer.]
Dwight.....S. F. Boyd.....	Cannot see anything detrimental.	No effect. No savings deposit.	If it has any effect it can only be for its good.	Does not enter into it at all.
Edinham.....Gilbert Campbell.....	[No answer.]	It tends to the saving of money.	Cannot say.	Cannot say.
El Dorado.....W. T. Clancey.....	More money is spent than would be with open saloons as they have to buy in larger quantity.	[No answer.]	[No answer.]	Liquor debt cannot be collected.
.....H. H. Gardner.....	Cuts no figure whatever.	Banking business grows steadily.	Think it has not much bearing in these lines.	No difference.
.....N. F. Frazier.....	Don't know that business has been effected.	Can't see that it effects either.	Can't tell.	Not at all.
.....F. P. Gillespie.....	Increases volume of legitimate business.	Increases deposits to some extent.	Favorably.	Certainly not adversely.
Ellinwood.....D. Bosse.....	None, except we pay high prices for liquors to residents of other states.	No.	[No answer.]	[No answer.]
Elk City.....J. W. Berryman.....	Can see no marked effect.	No decided effect. No.	[No answer.]	No effect.
Ellsworth.....L. W. McLennan.....	Can't see any change.	No change at all.	Don't know.	See no change.
.....W. F. Tompkins.....	German and Bohemian farmers trade in towns where they can get beer.	No.	No effect.	None.
Elmdale.....P. C. Jeffrey.....	No detriment.	If either, it would help savings deposits.	It helps business of all kinds.	Debts better paid.
Emporia.....W. D. W. Easterman.....	Helps every business, except liquor business.	Helps savings deposits.	Men are now paying grocery and other bills, who had not paid for years.	Favorably.
.....O. Hood.....	Good.	Have no savings deposit.	Favorably.	Favorably.
.....H. Dunlap.....	Good effect.	Good effect.	Men pay who did not when they were drinking.	[No answer.]