

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?
Englewood... W. R. Daggett...	No apparent effect.	No effect that can be attributed to law.	Not affected in any degree.	Collections are good: were before the law.
Enterprise... C. M. Case...	It is a benefit.	Yes, very materially.	Increases their business.	Very much better.
Erie... W. P. Hazen...	Think it has helped, as nearly all old toppers are making good living now.	Makes it better. Parties have money in bank that before were always out of funds.	Merchants get all the money now; lose less each year.	Some that could not pay anything, have paid up all old debts.
Hakridge... M. R. Mudge...	Good effect.	Can't see much difference.	Improves it.	Helps collections.
Hawley... W. Truster...	It is all right.	Helps it.	Open saloons would damage it materially.	Favorably.
Hurka... Edwin Tucker...	Good and only good.	More sober customers; less risks. Larger number of small depositors.	Smaller percentage of losses, to merchants.	Favorably.
Irwin... W. S. Cannan...	Good.	Yes.	Makes trade very much better.	Easier for a man to pay his debts when he does not drink.
Jarvis... Fred E. Graham...	Business much better.	Fewer poor notes.	Fewer poor accounts.	More promptly paid.
Jefferson... S. H. Butler...	Depressing.	Not at all in either way.	By parties going to larger towns where liquor can be obtained.	Not at all.
Fort Scott... D. F. Coon...	Good.	Good.	Sell just the same.	[No answer.]
Frankfort... E. T. Peck...	Helps it.	Made large saving to people.	This vicinity has paid its indebtedness to all kinds of creditors 50 per cent better than before.	Same answer.
"... L. V. McKee...	Good.	[No answer.]	Former drunkards are buying goods and paying for them now.	Better.
Fredonia... M. Abernathy...	Draws a better and cleaner class of business men.	Throws additional safe-guard around the banker.	Even better for them than the banker.	Leaves a man in possession of his senses and gives him chance to meet obligations.
"... J. D. Allen...	No bad effect.	No effect.	Benefit to merchants.	Benefit with class who drink.
Fulton... F. S. Hall...	The effect is good.	All classes deposits increased, especially savings deposits.	Large increase of cash sales; accounts paid more promptly.	More easily made.
Galena... W. E. Stice...	It cuts quite a figure as we are only seven miles from Joplin, Missouri; trains run every three or four hours.	Does not.	Being near to Joplin they go there to drink and buy some merchandise while there.	Can't see any difference.
Galva... G. W. Hanna...	None, unless it gives us a better class of individuals to deal with.	It enables many to have better credit. Deposits never better than now.	All classes of business are benefitted, very materially.	Evidently makes them better.
Garden City... W. S. Smith...	A salutary effect, affording better security, fewer risks, etc.	Deposits more general. Young men keep bank accounts who otherwise would not, and drinking men who could not.	Less money goes for rum, more to the merchant.	You are saved the fear that unless you collect on pay-day, the wage-worker will fool it all away.
"... James A. Patton.	Can see no damaging effects.	Liquor dealers are not, as a rule, good customers.	Our merchants prefer prohibition for business reasons.	Strengthens collections.
Gardner... Bigelow & Foster	None that we notice.	"Savings bank depositors" thrive better.	No.	None.
Garfield... A. H. Moffet...	Has been a benefit.	Keeps some of our young from spending all they make.	Has been beneficial to all.	They are better.
Garnett... John B. Foster...	Don't think it affects business to speak of.	Has been a bank here only eighteen months.	Laboring class buy a little more and pay their bills more promptly.	It is no way that I can see.
"... J. A. Gilmore...	The effect is good.	Can't notice any effect. Savings are mostly among poorer classes who do no banking.	Should judge for the better.	For the better.
Gaylord... W. H. Haskell...	No particular effect.	Could not say.	Do not think it does.	Do not think it does.
"... D. L. Hubler...	It is a detriment.	It loads the country with a lot of cranks who have no money.	Same as preceding.	We don't have any on people who don't have spunk enough to take a glass of beer when they want it.
Geneseo... A. S. Hawley...	Favorably.	Believe it effects favorably.	When other matters are equal its effect is good.	Makes them more certain and easier to collect.
"... J. S. Gibson...	None, except drug business.	No.	None.	Not at all.
Geuda Springs... T. Hall...	None of any consequence.	No.	Makes it possible for a lady to do her shopping without being molested by those who use liquor to excess.	Have been very close for several years.
Girard... Oscar W. Schaeffer	It hurts our town here, because the Germans can go to Pittsburg, Kansas, and get what they want and do most of their trading there.	Large demand for small drafts to send to Missouri for liquor.	[No answer.]	Yes a little.
Clasco... A. C. Giger...	Can't see that it effects it either way.	Do not think it effects, banks.	[No answer.]	Don't think it affects them.
Glen Elder... R. G. Heard...	See no material change, except it seems to hinder immigration.	Not perceptibly.	Can't see that it affects business either way.	Not noticed.
Goodland... H. M. Haller...	Think it has helped it as a state.	Has no effect on it here.	Makes payments better among class who have been in habit of drinking.	It certainly is a benefit.
"... M. B. Tomblin...	Beneficial.	Think it is a benefit.	Insures prompt payment in money or securities.	Usually collected without expense of suit.
"... S. T. Barlow...	Prevents open saloons and poverty; builds up schools and churches.	Same. Increases savings.	[No answer.]	Don't know.
Cove City... G. A. Jones...	Have not been here long enough to form an opinion.	Good effect.	Same as preceding.	Good.
Grainfield... R. M. Prindle...	Cannot say.	Same as preceding.	Do not think it affects above.	Think collections are better.
Great Bend... Chas. M. Wickwire	Think it retards immigration, and shuts out a large amount of capital which would be used in manufacture of liquor.	To no noticeable extent.	Without the laws stringent rules, business would be much improved.	Does not injure them.
Greely... W. G. Roth...	A positive depression.	As it depresses business, it tends to decrease deposits.	People who desire to grow grapes for wine are cut off.	None to speak of.
Grenola... P. I. Brown...	Tends to hurt business, from the fact that any one can send and buy the article in other states.	No, I think not.	Breweries are shut down, thus shutting off part of our grain market.	None.
Greensburg... Thos. J. Ross...	Whether dull period is caused by prohibition or not is a question.	Cannot say.	Hurts the trade to a small extent.	As good if not better than before the law took effect.
Gypsum... C. R. Williams...	It makes business better.	[No answer.]	[No answer.]	[No answer.]
Haddam... Wm. L. Wilson...	Good.	[No answer.]	The money formerly spent for liquor now goes for necessities.	Collections not affected.
Halstead... J. H. McNair...	The best in the world.	In a favorable way. Increases deposits.	Favorably; sales are small but cash is the poor man's motto.	In no perceptible degree.
Hanover... D. C. Taft...	Difficult to state.	Cannot perceive any effect in either of above cases.	It is presumable that the merchant gets his pay, increased by amount of cash saved from decrease of liquor traffic.	In no way at all.
Harper... L. C. Seuseman...	None that we can see.	It does not affect banking business in any way.	Has no effect on mercantile business.	By sending our circulating medium away from home.
"... Abner Bourne...	Think it is detrimental.	By sending funds from county and state that should remain here.	Same as preceding.	No effect.
Harris... T. F. McDonald...	No effect other than sending money abroad.	Increases our exchange; only slight effect on savings deposits.	No material effect.	Cannot say that it affects them at all.
Hartford... Frank Bucher...	No effect on volume of business; probably makes it safer and better calculated.	Can see no difference in our business.	Probably benefitted this class of business.	Enables many to save their earnings and thereby meet their obligations more promptly.
Havenville... T. J. Richardson...	The much ado of evil effects of law upon business, is sent abroad by the whisky element and is the rankest sort of delusion.	No evil effects whatever.	Great saving to laboring classes.	They are better.
Hays City... R. W. Grass...	A good effect. Our people are better fed and clothed.	Banking business has increased; probably due to general prosperity of country, while prohibition has done more than any other one thing.	Less credit given and asked for.	For the better.
"... M. G. Huntington...	A good effect.	[No answer.]	Think it has a good effect.	Men pay more regularly.
Merriam... F. E. Munsell...	Good.	Have no savings department.	Favorably.	Business of entire community in most healthy condition.
Mt. Vernon... M. S. Smalley...	Certainly no man who has resided in this state can claim his business has been injured.	Cannot estimate. Have for so long a time been without the saloon.	As customers keep sober and attend to their business their paper is met with promptness at maturity.	Very much.
Highland... Jno. P. Johnson...	Business has increased.	Deposits largely increased.	Men who were continually asking for credit have more ready money with which to meet their bills.	Better.
HIO City... H. A. Coffin, Jr...	Business is better.	Makes it better; increases deposits.	Same as preceding.	Same.
"... F. S. Vedder...	Cannot say, not having lived here when had saloons.	Cannot say. Same reason.	Men who were continually asking for credit have more ready money with which to meet their bills.	Makes collections better. At least 50 or 60 per cent.
Hillsboro... L. Weidlich...	Town founded since law went into effect. Certainly more prosperous than without the law.	Certainly increases our business.	Tends to increase business.	Favorably.
Holington... A. S. Cooke...	Excellent.	Increases them considerably.	More of these goods bought and paid for.	Don't know.
Hilton... J. P. Moore...	Good.	Increases deposits.	Those who drank pay more cash for what they buy.	Have no means of answering intelligently.
"... J. Q. Myers...	Never had saloons. Presume the business of our drugists would be benefitted if money sent to Missouri was expended with them.	Cannot answer.	As it is, our money all goes to Missouri, profits and all.	Cannot say, as we were not in this business before adoption of law.
Hope... W. P. Robinson...	If any effect, for the better.	Increases our deposits.	Favorably.	[No answer.]
Horace... A. H. Shaffer...	Cannot say that it has any particular effect here.	[No answer.]	Whisky takes many a dollar that should go to these respective businesses.	[No answer.]
Horton... F. M. Wilson...	Town laid out since the law was enacted.	[No answer.]	[No answer.]	[No answer.]
Howland... Geo. S. Hovey...	Can't see that it has any.	Can't see that it does.	[No answer.]	By its beneficial influence on business generally, and in improved habits of particular individuals.
Howard... S. C. Hanna...	Assume that money formerly spent at saloon is now expended in other ways. To that extent is a benefit to business.	Makes collections better and no doubt increases deposits.	Favorably.	None.
"... A. F. Eby...	None specially.	None in this county.	None.	A good effect.
Hugoton... James & Trent...	A good effect on the permanent advancement of business.	Good effect, especially with the savings bank.	Has tendency to increase their business; the cash goes to them and not the saloon.	Can't see that it affects them in any way.
Humboldt... G. C. Barber...	Am not sure but we do more business, as many German farmers trade here because they can get their beer here, and can't elsewhere about us.	About the same as other business. We have no savings department.	Think if saloons were closed here, business would go to other towns.	[No answer.]
"... T. W. Phelps...	Cannot answer comparatively. Have not lived here long enough.	[No answer.]	[No answer.]	[No answer.]
Hutchinson... J. B. Mackay...	Decidedly beneficial.	Favorably.	Advantageously.	[No answer.]
"... W. T. Atkinson...	Good effect.	Poor people have more money.	Less beer and whisky; more money for bread and clothes.	Good effect.
"... F. R. Chrisman...	Very salutary.	Have no savings bank.	They get the money that would otherwise go for whisky.	[No answer.]
"... Edward E. Barton...	Does not increase nor does it decrease legitimate business.	Does not effect it in any particular way. Country too new for savings deposits in any amount.	Do not think it has any effect on general business.	No effect. When we have crops collections are very easy when crops fail they are hard.
"... A. W. McCandless...	Hard to tell, but surely does not hurt business any.	Increases.	[No answer.]	[No answer.]
Independence... A. C. Stich...	Good.	Everybody except saloon keepers have more money, therefore helps savings deposits.	Affects trade favorably.	In a general way people are more prosperous and can pay their debts better.
Inman... Leon Depp...	As our law is not strictly enforced, it is difficult to answer.	Not here.	[No answer.]	None at all.
Iola... L. L. Northrop...	Think business must be better.	Think it does.	Favorably to the amount formerly spent for liquor.	Favorably.
Jamestown... Ed. Hostetler...	Impossible to say that prohibition has any effect either way; have had three almost total corn failures in past four years and that has depressed business.	Same.	Same.	Same.
"... F. P. Kellogg...	Detrimental.	Effects deposits of business men, as considerable trade drifts to towns where "joints" are in full blast.	Merchant receives cash, from many, that formerly went to saloonkeepers.	Does not conduce to better them.
Jennings... J. H. Krider...	A good effect.	From a certain class it increases savings deposits.	Same.	Helps collections.
Jetmore... W. S. Kenyon...	Does not affect the business here.	Cannot make comparison, as we have always had prohibition.	No bad effect on business whatever, but the reverse.	Does not affect collections.
Jewell City... Newton Kreamer	Business has been dull for several years; some ascribe to prohibition, but I believe there are other reasons.	Was not in banking business previous to passage of amendment.	Same.	Has improved them.
"... Theo. Bartholow	Prevents immigration and is detrimental to growth of state.	No difference.	In individual cases must help families to greater savings and means of providing necessities; but by reducing number of families do not believe benefit has been general.	Same.
Junction City... C. H. Trout...	Favorably effected.	Not perceptibly.	Can't tell.	Only by loss of collections against so many more business houses.
"... Chas. H. Manley	Probably good.	Can't tell; no experience previous to prohibition.	Cannot say. The law as it is enforced with us is a farce.	[No answer.]
Kansas City... H. W. Hilliker...	With us it drives business to Kansas City, Mo.	We know no difference.	[No answer.]	Collections are harder now than at any other time.
"... A. W. Little...	Situated as we are on state line, many persons go to Kansas City, Mo., for liquor and while there buy merchandise.	Yes, as it does business generally to some extent.	[No answer.]	Effect is to deprive cities of revenue, fill jails with violators, increase expense of government and results in higher taxes.
"... K. L. Browne...	Business has increased very largely, but hardly think all the credit should be given to prohibition.	Banking business has increased. Savings deposits have increased.	[No answer.]	Don't think it affects them at all.
"... C. W. Trickett...	Think it helps business.	Increases savings deposits.	They have more money, consequently trade more.	[No answer.]
Kensington... T. L. Cook...	If any, a favorable one.	Cannot say. Are no savings accounts kept here.	Don't know.	Favorably, if at all.
Kincaid... M. M. McCaslin...	Cannot see that it effects it in any way.	Do not see that it does.	Do not see that it affects it in any way.	[No answer.]
Kingman... Wm. Wensell...	Don't think there is any difference.	Think not.	Think not.	Has no effect.
"... M. W. Chamness...	Great increase in taxes from so much prosecution.	Little effect either way.	[No answer.]	Don't think it affects collections.
"... Chas. W. Wilson...	[No answer.]	[No answer.]	[No answer.]	Very little.
Kinsley... John A. Cragun...	Depresses business; stops immigration.	No.	Not the life in business there ought to be.	[No answer.]
"... L. G. Boies...	Community in a business way has been healthier. Business is certainly not affected injuriously.	Have no savings bank. Banking business is not different except some have credit now who before had none.	Country has been going through a depression when all lines of business have suffered.	Some of our collections are better, as a certain class have something to pay with.
"... C. H. Seamans...	Seems to keep business in an even, steady state, and makes less credit.	No savings deposits. Does not seem to effect banking, though we may have less delinquent paper.	As people save more money with which to buy clothes, trade must feel the result.	Helps collections.
Kirwin... H. A. Royce...	Think it tends to stagnate.	Keeps out immigration, and so gives us less population.	Less people in the state, consequently less wealth developed and less to purchase goods.	Don't think it affects them.
"... H. R. Hull...	Business might be better if we had high license.	Does not affect banking here.	Probably, does not affect it.	We notice no difference.
La Crosse... B. F. Coughemour	Favorable effects.	People have more money to deposit.	It helps all these lines.	Easier to collect.
"... C. H. Everest...	Good effect.	Favorably. Helps deposits.	Merchant generally favors the law. Working men pay grocery bills Saturday night instead of drinking it up.	Favorably.
Lakin... B. B. Bacon...	Cannot see that it has any effect on business as the law is not enforced here.	May affect savings deposits some, but otherwise cuts no figure.	If the law was enforced as it probably will be now, I think it beneficial to almost any industry, and will have no bad effect on any class of business.	[No answer.]
Lamborn... Chas. F. Weber...	We regard it beneficial.	Yes.	[No answer.]	[No answer.]
Larned... J. W. Rush...	Effect is good in all branches.	Good. Laboring men whose money went for liquor, now support their families in comfort.	All are benefitted.	Collections are easier.
"... George W. Hornell	Leaves more money to go into legitimate channels of trade.	Whatever effects general welfare of business, affects banking in like manner. No savings bank.	Helps all kinds of business.	The man who does not spend part of his money for beer and whisky, has more left to pay his debts.
"... F. J. Mathies...	Very generally improved.	The fewer drinkers we have among our customers, whether depositors or borrowers, the more satisfactory is our business.	All benefitted by men remaining sober and giving strict attention to business.	Collections are surer against men who are sober.
Latham... J. M. Lambert...	Not any.	Not at all; no.	No change.	Not any.