

BY REGISTERED MAIL.

REASONS WHY BANKS PREFER TO REMIT BY EXPRESS.

Result of the Government Declining to Ship at Contract Rates—The Delay in Reimbursement in Case of Loss in the Postoffice—Technicalities of the Insurance Companies.

A novel feature in the shipments of currency to interior points, and particularly to the South and West, by local banks this fall is the great extent to which the registered mail service is being used for that purpose, instead of the money being shipped by express, as was formerly the general custom. The reason for this is the inability of the banks to secure this year, through the sub-treasury, the benefit of the government contract rates for the expressage. As a result of that the banks have had to pay what are known as bankers' rates to the express companies, which are two or three times as great as the government contract rates, or ship their money by registered mail.

The course of the treasury in respect to this matter has been explained from time to time in the Evening Post, so far as any explanations could be obtained. Heretofore the treasury gladly gave to the banks the privilege of shipping currency at the government contract rates, or rather, shipped the currency for the banks at the government rates in return for gold deposits. A clause, however, was inserted in the contract with the express company when it was last made, by which such privileges should only be afforded to the banks when the treasury needed gold. The discretion in the matter apparently rests with the Secretary of the Treasury, and he has seemingly decided that the treasury does not want gold now. Consequently the banks cannot have the benefit of the government contract rates for expressage, although bankers generally seem to think it would be better for the treasury always to take gold when it can without loss. The treasury ruling, however, has not helped the express company very much, because nearly all the country banks to whom money is remitted, and who have to pay the cost of transmission, direct their New York correspondents to ship the money by registered mail, and insure its safe delivery in one or other of the companies which make a specialty of that business.

The cost of postage and insurance is much less than the usual express charges at what are known as bankers' rates. Few New York bankers, however, would remit money in that way, unless they were directed to do so by their correspondents. They would rather ship it by express, even though it cost more to do so, because they consider it the safer way.

If money is lost by an express company during transmission, the loss is promptly made good, whereas, bankers say, it takes a long time, and is a troublesome task, to recover the amount when the money is lost in the mails. The government is not responsible; it only promises to take greater care of a registered package, for which the registration fee of eight cents is charged; it cannot or does not guarantee its delivery or reimbursement in case of loss. The cashier of a large national bank which ships many thousands of dollars every day to its correspondents all over the United States, in speaking of this matter today, said:

"The conservative banker still prefers to send money by the well-known express companies, but, to save expenses, since the government refuses to remit for the banks any longer at government contract rates, the country banks are apparently willing to take the risk of transmission by registered mail, with the guarantee of an insurance company's policy for its safe delivery. Notwithstanding, however, the registration and insurance, the risks of sending large sums of money by mail are very great. A package of currency which is forwarded by the registered mail department of the postal service has no distinctive mark indicating its value; a pencil receipt is given for it just the same as for an ordinary letter or package of merchandise. The package of money is thrown in with packages of merchandise of all sorts, and no more care is taken of it than is taken with a box of shoes or a package of gloves. The registry clerk's receipt is not a document that is as well known or as satisfactory as the receipt of the receiving clerk of an express company, and in case of the loss of the package, the delay in the recovery of the money is interminable.

"For instance, a few years ago a Southern bank ordered from its New York correspondent \$20,000 in currency, the money to be sent by registered mail. The package was put, or supposed to have been put, in a certain through pouch, but when the pouch was opened in the Southern postoffice in the presence of the president of the bank, who was anxious about the arrival of the money, the package was not there. Investigation by the post-office authorities failed to discover its whereabouts, and the insurance company which had issued a policy guaranteeing its safe delivery was no more successful, and it was a long time before the bank was reimbursed for the loss. The inconvenience caused to banks by the non-receipt of money on time could not be estimated. In some cases, as in times of panic, for instance, the delay might be fraught with very serious consequences. A year or so after the loss of the money referred to, other missing articles were traced to a certain dishonest postal employe, and the secret of the missing money package was then solved by his confession.

"On the other hand, the express companies locate missing packages of money or make good the loss promptly, without technicalities or delays. They are responsible, and banks run no risk in shipping by them. Their employees are chosen solely on the ground of ability and trustworthiness, and they are therefore more likely to be accurate and prompt than postal employes, who owe their places more or less to politics, notwithstanding the civil service examination. While it is true that by insuring money sent

by registered mail there is some guarantee against loss by non-delivery, it is equally true that there is considerable risk of loss if the insurance company stands on technicalities. The slightest informality in the observance of the terms of an open policy issued by the insurance company renders the policy invalid, and would in the case of a missing package cause the loss to fall on the consignor. The technicalities to be observed by a remitting bank in sending money by registered mail when the delivery of the money is insured by one of the local insurance companies are very great compared with the simple but safe methods of express companies, and unless some new regulations are made by the postal authorities for sending money by registered mail, conservative New York banks will certainly prefer to ship by express."

IN EARLY ILLINOIS.
The Impenetrable Blindness of One Who Will Not See.

The character of the old Illinois courts in which Abraham Lincoln practiced, was very primitive (says a writer in the Century.) In one case a livery-stable horse had died soon after being returned, and the person who had hired it was sued for damages. The question turned largely upon the reputation of the defendant as a hard rider. A witness was called—a long, lank Westerner. "How does Mr. So-and-So usually ride?" asked the lawyer. Without a gleam of intelligence the witness replied: "A-straddle, Sir." "No, no," said the lawyer; "I mean, does he usually walk or trot or gallop?" "Wal," said the witness, apparently searching in the depths of his memory for facts, "when he rides a walkin' horse, he walks when he rides a trottin' horse, he trots, and when he rides a gallopin' horse, he gallops when—" The lawyer was angry. "I want to know what gait the defendant usually takes, fast or slow." "Wal," said the witness, "when his company rides fast, he rides fast, and when his company rides slow, he rides slow." "I want to know, sir," the lawyer said, very much exasperated, and very stern now, "how Mr. So-and-So rides when he is alone." "Well," said the witness, more slowly and meditatively than ever, "when he was alone, I wa'n't along and I don't know." The laugh at the questioner ended the cross-examination.

What Her Aunt Could Do.
A four-year-old miss, who is at present visiting an aunt on Staten Island, has been as good as spoiled by her parents, at least that is the opinion of her relatives.

Ever since she began to breathe in the salt air of the lower bay she has seemed incorrigible. Mischievous of every kind and degree has been laid at her door and all sorts of punishment threatened, without apparently changing her course.

"The culmination was reached the other evening with some pieces of daring frontony, and when the little one had been put to bed, Aunt Mary started in to have a long talk over her misdeeds, beginning something like this:

"Don't you feel how naughty Kate has been to-day? It makes us all very sorry. I don't know what I'd better do."

"I guess you'd better let me go to sleep," came from beneath the bed clothes and Aunt Mary has not been able to look the child in the face without laughing yet.—New York Advertiser.

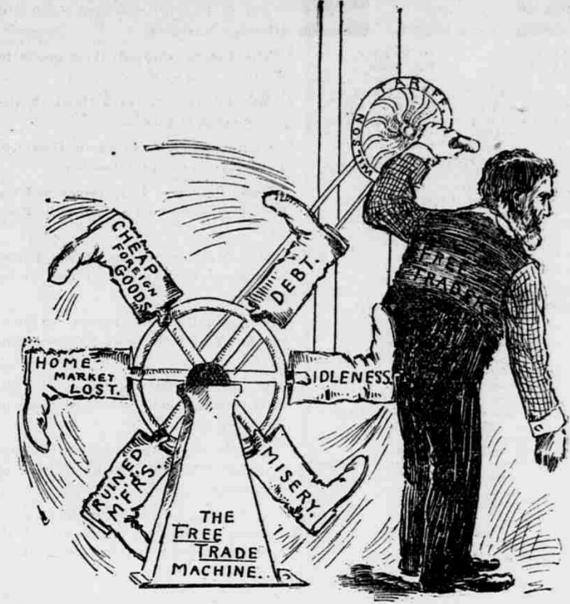
Not a Compliment.
Senator Palmer tells this story on himself: "While I was exercising some military authority in Kentucky during the late war, I received a letter from a distinguished jurist. He was a former chief-justice of the state. He wrote me to inquire as to his rights under certain circumstances. I replied that I could not venture to state the law of the case to a jurist of so much distinction. He answered me by saying that if it were a question of the divine law, or of natural law, or of statute law, or of municipal law, he never would think of consulting me; but that as martial law was the will of the general commanding, it seemed proper to ask me. I realized the force of the rebuke. The judge did not by any means intend to pay me a compliment."—Argonaut.

Too Smart for Cholley.
"Girls know too much now-a-days." "What makes you say that?" "On remember when I asked Miss Brown to copy me some verses? In reality I only wanted her handwriting to read her character by."

"Well?" "Well, here are the verses, but she's copied them on the typewriter."—Brooklyn Life.

According to Theosophy.
According to the "Secret Doctrine," we are now living in the Kali Yuga, the last of the four ages, and it began nearly 5,000 years ago, with the death of Krishna, B. C. 3102. The first minor cycle of the Kali Yuga will end in the years 1897-98.

HOW THE FREE TRADE MACHINE WORKS.



JOHN BULL IS MAD.
HE BITTERLY COMPLAINS OF DECREASING TRADE.

Increasing Loss of Trade Grows Out of American Aggressiveness—In the Meantime Our Shops and Factories Show Signs of Prosperity.

This week we reproduce several articles from British trade papers which relate to our own industrial affairs. One of these refers to the "murder" of the Welsh tin plate trade, "the first blow having been administered by the McKinley tariff and the mortal stroke by the Dingley bill." The use of these strong terms, while acknowledging that "the loss of the American trade is a great disaster" under our policy of protection, is hardly calculated to persuade the Welsh workers that their sufferings "must be accepted patiently."

Another paper refers to the determination of the "Yankees" "to secure their share of the world's trade in iron and steel." The English iron trade views the effects of the policy of protection far differently from our free traders, who assert that we can not capture "the world's trade" when our wall of protection is erected. This "Iron Trade Circular" asserts that six manufacturers of Pittsburg have formed an "Export Iron and Steel Company," that a London agent has been appointed, and that an effort will be made to do business in India, South America and Japan. It is acknowledged that "Americans are an enterprising body of men," and that the export company will doubtless succeed in its enterprise. This will be no new trade to us, because we exported upward of \$75,000,000 worth of iron and steel and their manufactures last year, not including ore. We sent this to every part of the world, and this valuable export trade was rendered possible by the policy of protection which enabled us to establish and build up our great iron and steel industries.

A third complaint comes from the British hardware and cutlery trade, which deploras "the loss of our United States trade," which has become "one of the most insignificant" to the British manufacturers. The figures of their exports of hardware and cutlery during the month of August for several years past show why they are querulous:

EXPORTS OF BRITISH HARDWARE AND CUTLERY IN THE UNITED STATES.

Year	Value
1894	\$14,249
1895	17,798
1896	14,142
1897	3,104

There was certainly a big "drop" last August, but that can be partly accounted for by the heavier exports of the preceding months. Still what is England's loss is our gain, and our tariff that was enacted in 1894 for the benefit of British industries has been repealed in favor of a tariff that protects American enterprise.

The "Textile Mercury," of Manchester, points out that the protection afforded to American carpet manufacturers, under the Dingley bill, will enable the manufacture "of whole-piece Axminster and other pile carpets in the States;" in fact, the work is already in progress. This, of course, will result in a loss to the English trade that has been supplying our markets with these high-priced carpets, but they frankly acknowledge that it is only the extent of the protection afforded by the Dingley bill that will enable us to make these higher grades of carpets, giving employment to more Americans and circulating more wages here. Heretofore these advantages accrued to England because this branch of our carpet industry had not received ample protection.

Another strong point, and one which we commend to free traders in this country, is also made by the "Textile Mercury," as follows: "The commercial condition of the United States may always be gauged by an investigation of the exports of its cotton manufactures. When the country is prosperous it sends very few abroad; when it is impoverished the

Loss of Tin Plate Trade.

A contemporary in a very plaintive tone wants to know what South Wales will do with its plates when the American trade has gone. "We have been asking this question, or variations of it, for any number of years past, but have never yet had a practical response," it writes, "and we scarcely hope for one at this late stage of the melancholy history—we might almost say suicide—of the Welsh tin plate trade." The term suicide is rather uncalled for. If the trade is ended by American action we should rather call it murder—the first blow having been administered by the McKinley tariff and the mortal stroke by the Dingley bill. The Welsh makers could not help this, and it is not their fault if the American works, brand new in all their appointments, turn out plates a little cheaper than the Welsh mills. Besides, the Americans get their tin bars cheaper. With all this it is surprising that the Welshmen can make any struggle at all. Yet they are doing so, and dispatched 21,021 tons abroad last month against 20,726 tons in the same month last year, which does not look like throwing up the sponge. Of course, the loss of the American trade is a great disaster, but it came in the natural order of things, and must be accepted patiently.—"Hardware, Metals and Machinery," London, September 16, 1897.

Canada's Fiscal Policy.

Before Premier Laurier returned from Great Britain to Canada he was the guest of the Cobden Club, which presented him with the club's gold medal as a token of its appreciation of his successful efforts to advance free-trade between Great Britain and Canada, and to point out the course that all other colonial governments of the Imperial Confederation might adopt. In a very complimentary speech Lord Farrer presented the medal, and referring to the Cobden Club's attitude toward events following upon Canada's action, he said:

You do not ask us to abate one jot of our free-trade principles; you ask for no preferential treatment; you make yourself as large a step in the direction of free-trade as your present circumstances will permit, and you desire to treat the rest of the world as you are now treating us. We, on our part, hail your offer, and meet it by removing, not by imposing a restriction. We desire not less trade with Germany and Belgium, but more trade with you; and while we shall oppose with all our power any attempt to close our markets against these or any other foreign countries, we shall view with delight our increased freedom of trade, whether it be a trade between the nations who compose the British Empire or a trade between those nations and foreign countries.

The Worst Mistake.

The Review of Reviews has leanings toward free trade, but even its free trade leanings were not sufficient to make it defend that piece of patchwork—that tool of trusts—the Wilson-Gorman law. In its August number it says:

"One of the worst mistakes the country had made in many years was the permission it gave to the Democratic party to tear up the McKinley tariff and substitute for it a haphazard measure which, in the nature of the case, could not be expected to remain in force for more than from two to four years."

The American people showed conclusively last November that they had no sympathy with the free trade leanings, but they all agree with the Review of Reviews in saying that "one of the worst mistakes the country had made in many years was the permission it gave to the Democratic party to tear up the McKinley tariff." In fact, they are quite agreed that it was not "one of the worst mistakes" but quite the worst mistake we ever made.

Japanese Lead Pencils.

The Japan Weekly Times says that there is a constantly increasing demand for lead pencils in Japan, the supply being mostly drawn from Europe or America. These manufactured in Japan are inferior in quality. Lead pencil making in that country is generally carried on by small establishments, and the companies devoted to the manufacture of the pencil are few in number. The inferiority of the Japanese pencil is due to the fact that the black lead, obtained chiefly from the Hokuriku district, falls in quality far below the foreign product. As to the wood, Hokkaido and other places produce an excellent supply. Some of the companies in Osaka are said to have succeeded in manufacturing good pencils with black lead imported from America, and a considerable number of the pencils have already been exported to Hongkong, Bombay and other parts of the east.

Far from Discouraging.

"The free trade organs are fond of comparing the tariff receipts of the first sixty days of the Dingley law with the first sixty days of the Wilson law—well knowing that special conditions operated in favor of the Wilson bill before its passage, and while the Dingley law was pending."—Doylestown, Pa., Intelligencer, October 2, 1897.

Allowing for the disadvantages under which the Dingley bill suffered, during the first sixty days of its enactment, a comparison of its results with those of the Wilson bill during its first two months' incubation, is far from discouraging to the friends of protection. It will be found elsewhere.

RESULT IN NEBRASKA

SULLIVAN'S PLURALITY WILL BE ABOUT 13,000.

Full Returns From All but Five Counties in the State—Custer and Kearney the Only Important Ones Yet to Hear From—How Those Reporting Voted For Supreme Judge.

Nebraska Supreme Judgeship. Returns from eighty-five counties—all but five in the state—says the Lincoln Journal, put Sullivan's plurality at 12,183. Custer and Kearney are the only counties of importance unreported, and these are expected to increase Sullivan's plurality. The final figures, it is thought, will not be far from 13,000.

County	Post. Sullivan	Post. Custer
Adams	1,599	1,138
Antelope	913	1,130
Banner	113	1,017
Blaine	69	51
Boone	1,079	1,245
Box Butte	493	482
Boyd	488	476
Burt	1,294	1,109
Butler	1,599	1,383
Buffalo	1,632	2,174
Brown	338	296
Chase	214	256
Cass	2,119	2,270
Cherry	528	180
Cedar	1,096	1,342
Clay	1,191	1,347
Colfax (maj.)	1,017	590
Cuming	1,037	1,597
Cheyenne	459	497
Custer (maj.)	574	60
Dakota	1,139	1,475
Dawson	1,024	2,219
DeWitt	1,736	2,068
Dodge	613	819
Douglas	9,816	7,917
Dundy	247	232
Dixon	1,017	1,029
Franklin	151	136
Frontier	623	801
Furness	1,024	1,256
Garfield	154	204
Gosper	342	682
Grant	11	786
Greeley	2,969	2,379
Hayes	327	263
Haskell	7	49
Howard	742	1,101
Hall	1,654	1,511
Hamilton	1,329	1,456
Harlan	717	1,026
Hitchcock	492	529
Holt (maj.)	355	219
Jefferson	1,523	1,522
Johnson	1,294	1,126
Kearney	1,714	1,418
Keith	297	274
Keya Paha	214	202
Kimball	91	49
Knox	525	1,225
Lancaster	5,674	4,679
Lincoln	1,911	1,928
Logan	59	15
Madison	1,315	1,594
Merrick	1,527	551
Miner	612	542
Nemaha	1,749	1,769
Nuckolls	1,225	1,159
Osage	1,577	2,219
Pawnee	1,219	1,141
Pierce	519	527
Polk	149	212
Polk	678	1,148
Phelps	1,031	1,096
Platte	1,056	2,419
Red Willow	391	529
Rock	354	231
Richardson	2,177	1,122
Saline	1,529	1,729
Sarpy	591	595
Schuyler	1,725	1,615
Sheridan	591	522
Sherman	623	754
Sioux	348	186
Seward	1,458	1,826
Stanton	628	759
Scotts Bluff	1,349	1,389
Thayer	1,349	1,389
Thomas	42	42
Thurston	565	565
Valley	204	204
Washington	1,179	1,216
Wayne	1,513	1,257
Webster	1,082	1,257
Wheeler	77	161
York	1,761	1,559
Totals	81,562	96,512

State University Lectures.

Mr. Andrew Rosewater, a member of the American Society of Civil Engineers, now City Engineer of Omaha, has consented to deliver five lectures upon the subject of "Municipal Engineering" before the Civil Engineering Club of the university. The first lecture of the series will be given on next Monday evening. The subject will be treated under the following heads: "City Surveys and Grade Systems," "Drainage and Sewerage of Cities," "Pavements and Their Maintenance," "Water Supply and Fire Protection," "The Engineer as a Factor in Municipal Government." While the lectures are to be addressed primarily to the students of civil engineering, every one of them will treat of certain points that are of great interest to every student of municipal problems.

Good to Look At.

We cannot look too often at the record of Nebraska this year. The final report of the crop product of the state is staggering in its magnitude. Here are the figures:

Wheat, bushels, 32,967,735; corn, 227,597,964; oats, 71,231,769; rye, 2,298,343; potatoes, 9,876,321; barley, 2,985,876; flax seed, 295,834; hay, tons, 4,981,723; sugar beets, tons, 190,680; chicory, tons, 6,722. The report places this value upon the products, computed at values on the local market: Farm products, \$99,270,965.21; dairy products, \$9,438,000; egg, \$2,250,000; poultry, \$7,567,245; live stock, \$61,350,000.

Father Shows His Little Son.

About 7 o'clock last evening, says a Trinidad dispatch, Ralph Van Hara, a farmer, 20 years of age, shot and fatally wounded his 3-year-old son, Clarence, and then committed suicide by shooting himself, the bullet lodging in the brain. The cause was family troubles. The child will die from the wounds inflicted.

Richard J. B. Waldley, a well known young man of Nebraska City, has mysteriously disappeared. He was married Monday in Omaha to Miss Kittie Feit-houser, also of Nebraska City, and arrived with her on the afternoon train. He placed his wife in a hack, remarking that he would ride up town on the street car. There is no trace of him since that time.

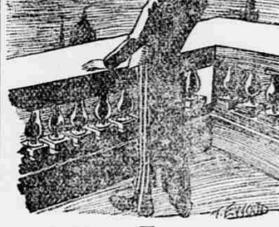
Convicted Men Enticed.

Wilber dispatch: Before adjournment of district court yesterday Judge Hastings gave sentence in criminal cases as follows: Joseph Richards, of DeWitt, assault, fine of \$100 and to pay costs of prosecution; Herbert Perkins, of Friend, bastardy, ordered to pay for maintenance of child of Helen Milton, \$2,000, in monthly installments of \$12.50, and to pay costs of prosecution; Whitney Stotts, statutory assault at Crete, three years in the penitentiary.

A fine new mill is being built at Harvard.



The Eclipse of 1894.



The Passing of the Shadow.



American Silks to the Front.