

IN MANY STATES

Prosperity Is Widespread and Farm Mortgages Are Decreasing.

More Bank Deposits in States That Bryan Is Hopeful of Carrying.

Business Conditions Generally Improving and Better Times Prevailing.

Some of the Strongest Testimony Comes from Candidate Bryan's Own State.

In order to secure some up-to-date facts relative to conditions prevailing among the people all over the United States, and particularly in the western states, letters have recently been sent to business men in the large cities and in the country towns in those sections. The inquiries related to the bank deposits, and what betterment if any was noticeable among the borrowing classes. Some of the strongest replies that have been received come from Nebraska, Mr. Bryan's own state. It is to be noted that the only discordant note came from Deadwood, S. D. The complaint there was that gold is worth no more than it was four years ago, while other commodities have increased.

Some of the replies, in brief are summarized: Colorado.—Brown & Nourse, attorneys for the First National bank: "The business of this part of the country has vastly improved under the republican administration. Cattle are worth twice as much as they were four years ago, sheep two or three times as much. Many of the farmers (or ranchmen) have paid up mortgages existing years ago. Collections are much easier to make and merchants have little trouble in collecting. We can safely say there is not a laboring man in the state of Colorado (who desires labor) who is out of work to-day."

Illinois.—J. R. Walsh (a democrat) president Chicago national bank: "I never knew a time when commercial paper was paid up more promptly than to-day; our notary complains that he has no protesting to do. The rate of interest is now very low. This is no doubt due to the additional currency issued under the new law, the enormous production of gold in this country, and more prosperous times generally."

A. G. Becker, dealer in cattle paper, Chicago: "About \$40,000,000 or \$50,000,000 annually are now loaned by eastern banks on cattle, where formerly this paper was never looked upon with favor. This, of course, has made it very much easier for the farmer to obtain his money, thereby buying more cattle, and instead of selling his corn he kept this for feed, and for raising hogs. Altogether it has been quite a revolution for the farmer all through the west, and we are very sure it has come to stay, of course on condition that we retain sound money and republican administration."

Indiana.—C. T. Lindsey, Cashier of the Citizens' national bank, South Bend, Ind., says: "Savings and commercial accounts in South Bend have increased over four years ago 55 per cent., and 150 per cent. each. In general our farmers are well to do, manufacturers are employing a world of men, running full time, and in some instances over time." The Second national bank, Richmond, Ind.: "Bank deposits in our community have more than doubled in the past four years. At least 25 per cent. of the mortgages on farms in this locality have been paid. The merchants are experiencing a wonderful improvement in trade."

Indiana national bank, Indianapolis, Ind.: "Since 1896 bank deposits in this community have almost doubled. Interest rates on municipal bonds have greatly declined. There is considerably more money being loaned on mortgages by small investors."

Kansas.—Ira P. Nye, cashier national bank, Eureka, Kan.: "Deposits have increased about 25 per cent. since 1896. There has been an improvement in our local credits of from 20 to 25 per cent. Farm mortgages have decreased nearly one-half since 1896. The principal reason therefor is the universal prosperity brought on by a wise and judicious administration."

Kentucky.—L. C. Murray, president, the American national bank, Louisville, Ky.: "All bank deposits in this community have about doubled since 1896. The agricultural interests in this whole community have improved to such an extent as is really remarkable, and contentment and plenty are shown on all hands, and only political disturbances occur. We only hope that four years more of such prosperity can be attained, for this community has never before been in such a prosperous condition."

Michigan.—M. L. Williams, vice president, the Commercial national bank, Detroit, Mich.: "Both savings and commercial deposits have increased with us about 50 per cent., respectively, during the last four years; while credits of this district have increased about 25 per cent. The

improvement in the condition of the debtor class has been material. Minnesota.—J. H. Dight, cashier First national bank, Duluth: "A number of our people in mercantile pursuits who had borrowed money and were unable to pay four years ago have largely reduced or wiped out their debts. Some who were in good financial condition have become very much better off. We do not know of any merchants of business capacity who have not very materially improved their position."

A. L. Alness, president Scandinavian-American bank, St. Paul, Minn.: "This bank's deposits compared with three years ago have increased 90 per cent. I estimate 65 per cent. of mortgages on homesteads of mechanics, laborers and small business men have been paid and 25 per cent. have been reduced. Money has been cheap and abundant since 1897."

Montana.—H. H. Matteson, cashier First national bank of Great Falls, Mont.: "Bank deposits show an increase in our community as compared with four years ago of 118 per cent. Four years ago our sheep interests, which comprised almost wholly our borrowing class, were heavily in debt. To-day, while they have not become loaners of money, they are far less in debt, and as a general rule are carrying increased flocks."

Nebraska.—S. H. Burnham, president First national bank of Lincoln, Lincoln, Neb.: "Bank deposits have increased in the banks of this city during the past five years 64 per cent. Never in the history of this state has money been at so low a rate on good securities as it is at the present time. Farmers can borrow all the money they want on first mortgages on their farms at five per cent. interest, while four years ago it was difficult for them to get it at all. Four years ago it was almost impossible for a business man to borrow a dollar from any bank in the city of Lincoln, while to-day we are loaning as low as five per cent. A very large percentage of mortgages have been paid, or at least a portion refunded at a much lower rate of interest."

North Dakota.—Union national bank, Grand Forks, N. D.: "Bank deposits in our community, as compared with four years ago, have shown from 25 to 30 per cent. increase, including both savings and commercial accounts. This county is 25 per cent. ahead what it was four years ago in general prosperity."

First national bank, Fargo, N. D.: "The bank deposits in our community show a good increase over four years ago, running from 20 to 30 per cent. A good many mortgages have been paid up since 1896, some mortgages which could not in 1896 be renewed at ten per cent. can now be renewed at six and a half to seven per cent. The cheapening of money has helped out our city and state wonderfully."

Ohio.—Charles A. Hirsch, president Fifth national bank, Cincinnati, O.: "Deposits and clearings in this city have increased in the neighborhood of 33 per cent. as compared with conditions as they existed four years ago. The deposits of this bank have increased 300 per cent. Most of our local debtors are in very much better condition now than they have been for many years. The increased balances of country banks indicate the payment of farm mortgages, due to the improved condition of the farmer."

South Dakota.—C. L. Oleson, cashier Security bank of Dakota, Howard, S. D.: "I take much pleasure in informing you that the deposits of our bank as compared with four years ago are now just 100 per cent. larger. Ten farm mortgages are now paid off to every one that goes on record, while then (four years ago) none were paid off, and great quantities went on record."

William Selbie, cashier American national bank, Deadwood, S. D.: "This community is not a criterion of general prosperity, for gold mining is our main industry, and some of our heaviest savers among the laboring classes have taken their savings, often considerable in amount, in going to Alaska. In the agricultural district around us, however, the change has been very marked. A great many debts have been paid off, and the bank deposits have been doubled."

A POLITICAL PLATFORM.

When you see the pops all frown
When they hear that Cholly Towne
Had been quietly turned down?
Yes.

Did you see them faces make—
When they said: "We'll have to take
One more pull for Bryan's sake?"
Of course.

Did you hear the silver bell
Peal forth joyfully and well—
That Towne didn't get a smell?
Sure.

Did you see Dick Croker smile,
Stretch his mouth half a mile,
When the Towne men lost their pile?
You know it.

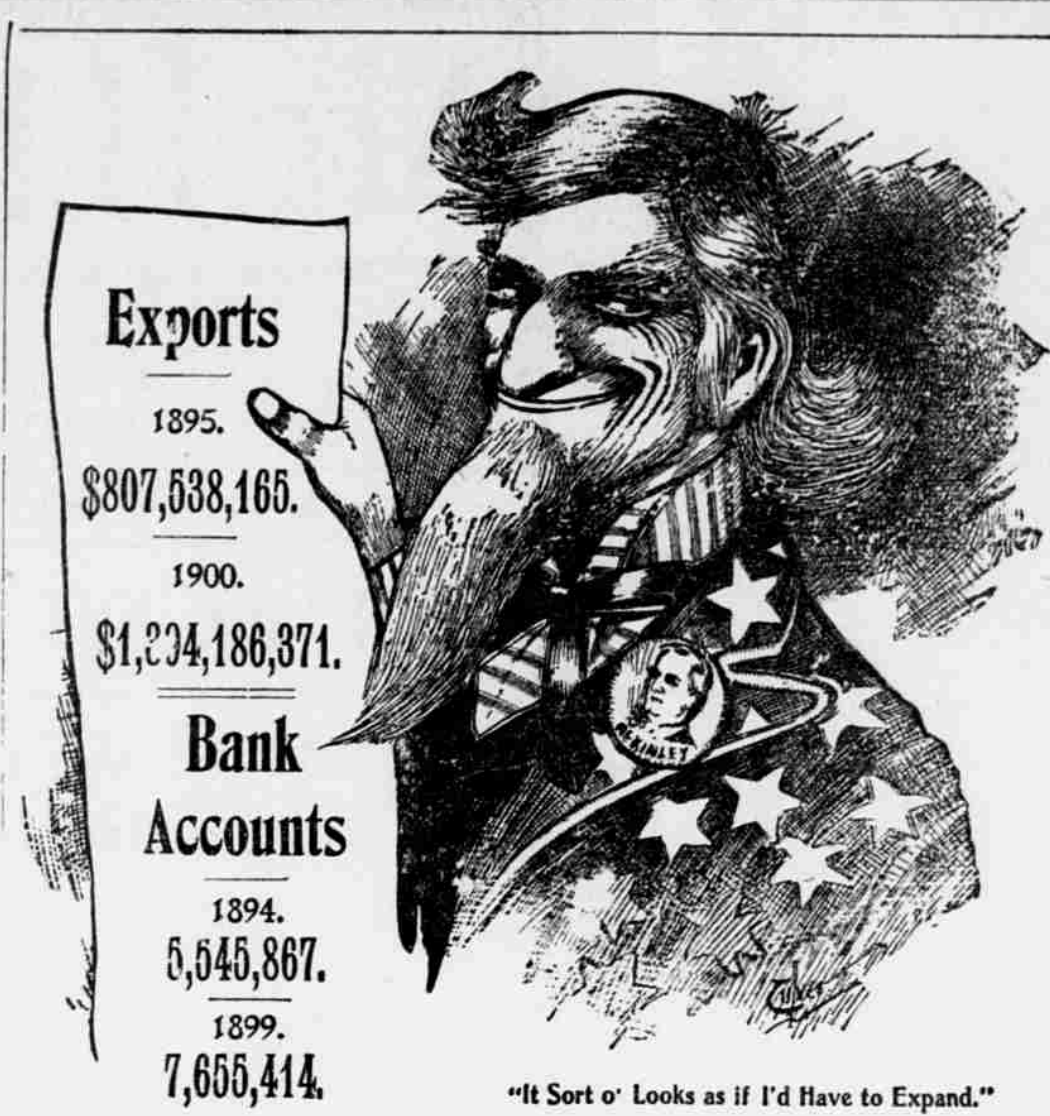
Did you see him smack his chops
When the ice trust knocked the props
From beneath the western pops?
You bet.

Did you think this two-faced crew
Can deceive the crowds anew,
As they did in Ninety-two?
Nit.

Plenty of Work for Labor.

The state labor bureau of New York has made a report from 66 of the leading industries of the state. The report shows that wage earners have had a marvelous advance in prosperity. The men employed was as follows:

Exports Steadily Increasing.
For the eight months ended August 31, 1900, the total exports from the United States amounted to \$864,695,934, an increase of \$49,509,501 for the same eight months of 1899.



"It Sort o' Looks as if I'd Have to Expand."

M'KINLEY, WE'LL VOTE FOR YOU.

Air: Red, White and Blue.
McKinley, the pride of the nation!
Our leader undaunted and true;
The hero of our veneration,
Allegiance we gladly renew!
By virtue of ties never sundered,
By love for the red, white and blue,
By the guns that for freedom have thundered,
McKinley, we'll all vote for you!

CHORUS.
McKinley, we'll all vote for you!
McKinley, we'll all vote for you!
McKinley, we'll all vote for you!
By the guns that for freedom have thundered,
McKinley, we'll all vote for you!

Your voice for our welfare has sounded,
The trials of state you have borne;
Your glorious deeds have resounded
And hallowed the path you adorn!
For honesty, justice and reason
And all that impresses the view,
For triumph over error and treason,
McKinley, we'll all vote for you!

CHORUS.
With Roosevelt valiantly aiding,
Inspiring your fearless command,
With colors of glory unfading—
A soldier devoted you stand;
So firmly for righteous expansion,
For honor and loyalty, too,
For manhood in liberty's mansion,
McKinley, we'll all vote for you!

C. P. R.

LABOR AND CAPITAL.

An Instance in Which They Co-Operated to Mutual Advantage.

There are millionaires and millionaires.

There is the case of Mr. Matthew C. D. Borden, a millionaire mill owner, of Fall River, Mass., widely known among his friends and in that town as "Matt," equally well regarded by the millionaires of the "dry goods district" of New York. It was a question in Fall River whether, on account of the slack demand for certain kinds of prints, certain of the mills should not close down. Mr. Borden thought not. It was he, by the way, who had a year or more ago taken the lead in raising the pay of his employes some ten per cent., thus causing all the other mill owners of Fall River to follow suit. This time he said that production ought not to stop, that the mills ought to be kept going, that the men ought to be continued to be paid if there was any way to do it. He saw a way. Perhaps he figured that there was no great element of risk in the transaction; yet if there was any, he took it freely. He ordered some \$600,000 worth of cotton goods, so that there is no reason why there should be in Fall River any disquieting labor situation for a long time to come.

We believe that there is a deep lesson in this thoroughly patriotic action on Mr. Borden's part for all large employers. The matter of employing somebody, and equally the matter of working for another, is just as much a process of giving and taking as the simplest or the most complex of business transactions of any kind.

No one can do all the work; no one can make all the money. No employer can make more than a certain percentage of the money, or, if he tries to do so, other capitalists, equally solid financially and equally brainy, will step in and cut his profits down. The employee can by no process obtain more than he ought to have, more than the business man will stand, for the employer will simply shut down rather than continue long to run at a loss. In a word, the capitalist cannot have anything better than a fair thing. He is a fool to expect it, and the laborer, on the other hand, cannot get more than the business will stand, though he ought in every case to have what he deserves.

It is easy to argue from this point, and we believe that nobody will deny that the better employers and employes understand one another, not merely getting better acquainted personally, but understanding what a self-respecting, ambitious employe wants, and expects, and deserves, and appreciating, on the other hand, that the capitalist must turn his money over, must make something, deserves something, deserves especially well on account of the risk and worry he is under—when all this is understood, we should be on the verge at least of the millennium period, when there would never be a strike or a lockout, because there would never be cause for one.

Southern Mill Operatives.

In the southern states to-day there are about 100,000 operatives in mills. The industry is a comparatively new one and was fostered by protection.

UNCLE CONSIDER'S ADVICE.

Silver That Nobody Wants Piled Up in the Treasury Vaults While Gold Is in Use.

Before writing a word on the silver question I went to my Uncle Consider for good advice.

"Uncle," I said, "do we really need free silver—free coinage?"
"Need it—need free coinage!" exclaimed the old man. "Why, we've got it. This government has a right to coin all the silver it wants to, hasn't it?"

"Yes, but suppose we need more?" I suggested.

"Need m-o-r-e," he repeated, slowly, "why, how much silver have we coined?"

"Well, I see by the mint reports that we've coined \$625,300,000 worth."

"And how much gold?"

"Six hundred and twenty-six million six hundred thousand dollars' worth," I said.

"And where is that silver now?"

"Well, I said, 'I see by the last mint report that \$56,443,000 is in circulation. The people have it, but \$568,000,000 is lying idle in the treasury.'"

"Five hundred million silver dollars piled up in the treasury, you say?"

"Those are the figures, uncle."

"And how much gold is there in the treasury?"

"About \$80,000,000, and most of this we have just rented from the English at four per cent., and we've got to pay it back."

"What, no real gold at all?" said Uncle Consider, thoughtfully. "Hiring gold from the English, you say, just to keep up appearances?" and my uncle got up and walked the floor.

After a few minutes he stood up, wrung his hands and said, slowly:

"I've been a bimetalist all my life, Eli, and it seems as if everybody else has been that way, too, for we've coined \$625,000,000 worth of silver that nobody wants. The people won't take but \$56,000,000 of it, while they take \$500,000,000 of gold. We can't sell it to England for gold. It's only worth 50 cents to the dollar, anyway; and just to think, with all this silver rusting in the treasury, a lot of miners and populists are yelling for more silver, and they want the government to pay a double price for it, too. No, Eli, I'm a bimetalist, but I know when I've had enough. It is my deliberative opinion that we'd better go a little slow on silver for awhile and let gold catch up. If the people want silver very badly, let them go to Mr. Carlisle and get some out of that \$500,000,000 pile in the treasury. The old highwayman used to blow a man's brains out and get his money, but these free coiners, Eli, seem to want to blow our brains and get our brains."

Then uncle laid down his Bible and went on reading Mr. Preston's mint report.

INCREASED SAVINGS.

McKinley Prosperity Swells the Savings Bank Deposits of the People.

Mr. Bryan continues to argue that the people want something more than the full dinner pail. They are getting it. They wear more clothes, use more cotton, use more wool, buy more furniture and have and save more money than they did under the Cleveland democratic control of national affairs. How much better they have fared under the administration of President McKinley is shown by the following comparative statement of deposits in the savings banks:

	No. of Depositors.	Deposits.
1899	4,254,516	\$1,782,974,481
1894	2,413,477	1,295,450,416
Inc. under McKinley	841,039	\$517,524,065

That is to say, general prosperity has increased, the number of savings banks has increased by nearly 800,000, the deposits by over \$500,000,000.

New Trust Friends for Bryan.
In connection with the fact that Mr. Croker, of ice trust fame, and Senator Jones, of the Round Cotton Bale trust, are supporting Mr. Bryan, it is interesting to add that Mr. Bryan's recent meeting at Parkersburg, W. Va., was presided over by ex-United States Senator Camden, an old-time democrat, who, besides being one of the richest men in West Virginia, is a large stockholder of the Standard Oil company. It is not supposed that the intimate connection of Senator Camden with the Standard Oil company was even so much as mentioned by one of the Bryan papers.

SILVER AND COTTON.

Bryan's Theory as to Parity and Price Is Disproved.

Owing to Good Times of the Past Four Years the People Are Using More Cotton Than Ever Before.

Everything seems to go wrong for the silver theorists. Their claim that wheat and silver kept pace was long ago exploded by the fact that while silver has continued to fall since 1866 wheat and practically everything else produced by the farmer has continued to rise. Their last attempt, however, in the effort to sustain this argument was cotton, which continued to fall in price until 1899.

They studiously avoided the fact that the cotton production of the United States, the world's chief cotton producer, has enormously increased, and that this fact accounted largely for the decreased price, but kept hammering away with their assertion that the simultaneous fall in the price of cotton and silver was proof of the accuracy of their general claim that the price of silver governs the price of farm products. But now the last prop is knocked from under this theory by the fact that cotton is selling in the New York market for double the price of 1898 and 1899, while silver continues its downward course.

The price of an ounce of silver in March, 1896, just prior to the nomination of Mr. Bryan, was a little over 70 cents and the price of a pound of cotton was 7½ cents; or, in other words, in 1896 it required ten pounds of cotton to buy an ounce of silver; to-day an ounce of silver is worth 62 cents and a pound of cotton over ten cents, so that it now only requires six pounds of cotton to buy an ounce of silver instead of ten pounds, as was the case in 1896.

The fact is that the price of cotton, like that of everything else, is governed by the ability of people to buy and the relation of production to the world's demand. Under the prosperity and manufacturing activity which prevailed in the United States in 1892 the home market took a much larger share of our enormous cotton crop than it was able to take under the business depression and inactivity of manufacturers which existed in 1894.

The official reports of the bureau of statistics show that the consumption of cotton in the United States, which amounted to more than 1,571,000,000 pounds in 1892, fell to 1,086,000,000 in 1894, a reduction of nearly one-third, while in 1899 the consumption of cotton in the United States amounted to 2,006,000,000 pounds, having nearly doubled as compared with 1894, and increased over 30 per cent. over the corresponding period of 1892.

The per capita consumption of cotton in the United States amounted to over 24 pounds for each individual in 1892, but it fell to less than 16 pounds in 1894, and increased to more than 27 pounds in 1899. Nearly 35 per cent. of the entire cotton crop was consumed at home in 1892, and in 1894 less than 29 per cent. was consumed at home, while the figures for 1899 show a return to the conditions of 1892, the proportion of the cotton crop retained for home consumption in 1899 being again nearly 25 per cent.

The relative importance of the home market of this single item of cotton illustrates the value to the farmer of a prosperous market at home for any and all of his productions. The figures of the bureau of statistics and of the department of agriculture show similar conditions regarding the home consumption of farm productions in prosperous years as compared with years of terrible depression under democracy and a low tariff, in which people were compelled to reduce their expenditures for food and clothing to the very lowest possible figure, and the result is that the home market under the prosperity of 1900 is worth hundreds of millions of dollars more to the cotton planter than it was under the depression which is sure to return to the country in case Mr. Bryan and his followers are permitted to force upon the country their policy of free silver and a low tariff.

The following table shows the home consumption and exportation of cotton in the years 1892, 1894 and 1899:

Year	Home Consumption.	Exportation.
1892	1,571,337,173	24,032,235,511
1894	1,086,099,125	15,912,632,255
1899	2,006,843,785	27,142,787,912

Democracy's Trust Record.

At this time, when Mr. Bryan is talking about the "trusts" as if he were the only person in the country who is against them, it will, perhaps, be well to bear in mind that the democratic party when in power did not place any anti-trust laws on the national statute books. In the closing days of the last session it furnished the majority against an anti-trust bill introduced by the republicans in the house. When the Wilson bill was passed seven years ago by the democrats it contained some features that were put in so obviously for the benefit of the sugar and other trusts that President Cleveland refused to sign the measure and it became a law without his signature. He did not have the hardihood to veto it.

Wool Growers Are Prosperous.
Wool growing has received an unexpected impetus under the protective tariff of the Dingley law. In 1895 there were 33,298,783 sheep in the United States, valued at \$65,167,735. There are now 43,121,881 sheep, worth \$246,175,335. The flocks have almost doubled and their value is four times as great as under the paralyzing free wool schedule of the Wilson law.

THERE IS NO RETREAT.

An Incident of President McKinley's Life as a Soldier Shows His Character.

"There is no such word as retreat, boys. Charge!"

"There is no such word as retreat, Kinley nearly 40 years ago. They picture the character of the president of to-day as of the soldier of 1862.

Thomas O'Callahan, with one eye blinded and one ear closed to sound forever by a bullet wound, received under the national colors at Gettysburg, is now a resident of Fort Collins. He served through the war with distinguished bravery.

"I served under President McKinley in 1863 and have met him frequently since. Every meeting brings back to me one of the most patriotic expressions that ever passed the lips of a soldier. A party of 40 men under the then Maj. McKinley went on scouting duty. They were perilous times then.

"All went well until we reached the top of a hill and unexpectedly ran into a body of 'Johnnies,' numbering between 300 and 400. They were in ambush, drawn up in firing line and awaiting our approach. Our first knowledge of their presence in the ambush was a volley, which brought down our three front fours of horses and men.

"Retreat!" our captain shouted.

"There is no such word as retreat, boys. Charge!" came a second order, this time from Maj. McKinley, who, drawing his sword, dashed ahead, followed by every one of the men except those who had given their lives to the cause. The enemy were completely astounded, and, at our charge, retreated in confusion.

Before we started on this scouting expedition, we were ordered to take three days' provisions. I had a sack of pounded oats on the pommel of my saddle. After the rout of the enemy, I turned the oats out to feed my horse, and found 15 bullets in the sack. My horse was wounded, as was Maj. McKinley's, and his sword hilt was cut to pieces by bullets. Maj. McKinley laughingly called attention to it, and at the same time complimenting his men on their bravery, remarked:

"You have done me a great favor, boys, and if it ever lies in my power, I'll reciprocate."

POLITICAL TRICKSTERS.

It Seems They Are the Kind of People That Bryan Prefers to Side With.

In recent struggles within local sections of the democratic party between the "better element" and the disreputable element, Bryan has chosen every time to side with the disreputable element.

Bryan personally took the stump for Goebel in Kentucky, despite the advice and warnings of the best democrats of the state, who had put up Brown for governor, as a protest against the crimes against free government and political decency that Goebelin notoriously meant.

Bryan has given official recognition to the boogie Clark wing of the democracy in Montana. An "entangling alliance" with the man who corrupted the Montana legislature and some state judges in order to get a seat in the senate, does not seem to worry his conscience one whit, so long as the alliance means \$200,000 contribution to his own campaign fund.

In New York the official recognition given by Bryan to Croker, as against Hill, was the chief means whereby that notorious Tammany Hall boss, who lives in England on New York political plunder, defeated Coler for the nomination for governor—though Coler was the man whom the best democrats of New York wanted nominated. Croker opposed Coler because he opposed Tammany's attempts to secure plunder and pelf from taxpayers. This victory for Croker, won by brutal imperialism, aided by the recognition from Bryan, the New York Evening Post (Ind.) has described as the "victory of cash over principles, of matter over mind."

The decent democratic press of New York has since been bitterly complaining of the fact that Bryan is the first democratic presidential candidate who has ever so personally humiliated himself as to give recognition to Croker.

WE'VE HAD ENOUGH OF YOU.

Oh, Billy Bryan! We've had enough of you. You said four years ago what wasn't true. Every voter knows, in the country near and far,

Your prognostications from the tail end of a car.
So keep up your spouting, and say all you can.
But remember it's not Bryan, but McKinley's our man.

For what McKinley said has all come true. The country it is prosperous and we don't want you.

GEORGE LAMBERT.
"Post Laureate" of the Illinois Industrial Republican League.

Large Benefactions Prove Prosperity.

When times are good and people are busy they can afford to give freely to churches, to education and to charity. Last year's benefactions exceeded all previous records. They amounted to \$79,749,956, as compared with \$33,670,129 in 1896, \$26,943,549 in 1895 and \$19,567,116 in 1894. Of the total amount in 1899 there was given to educational institutions the sum of \$55,551,817, to charities \$12,206,676, to churches \$2,992,593, to museums and art galleries \$2,656,500, and to libraries \$5,012,400.

Company Building at an End.

During the month of August new companies were organized in New Jersey with aggregate capital stocks of \$23,000,000. This is the lowest for any month for years, and indicates plainly that the era of consolidation of manufacturing interests is practically at an end.