

out in the United States, bankers not excepted. I am loth to admit, but it is true that bankers as a class are not posted on this subject. They are the class that the people look up to, for an opinion and very properly; but they are divided in opinion, it is said; and this is one of the principal excuses of the politician for inaction. He says: "Why, the bankers themselves are at cross purposes as to what should be done and you must not expect us to go ahead until authorities agree." Now the reason why bankers, when they can be gotten to express any opinion at all, are not united, is because they do not know. They have not mastered the subject. These are sad words but they are true words. If four hundred of the brightest business men in this country can meet in convention for the purpose of ascertaining, what action on the currency question is best, and how to bring about such action; if these 400 can agree positively through a commission on the first proposition, and meeting one year later, do unanimously agree on a report, pledging earnest coöperation in carrying out its provisions; I say if business men agree in this way on this great question, bankers would do the same if they took interest enough in it to make a move. Now the bankers are the natural guardians of these interests, and it is their duty, and has been for many years, to take the lead, but they have not done it, and the result has been lamentable.

A Leader Outside the Ranks.

Suppose the bankers fifteen years ago, or ten years ago, thoroughly convinced—as some of them were—of the extreme peril of the country because of our unsafe currency laws, had arisen as one man, and had persisted, insisently, day and night, in season and out of season, that the currency laws must be adjusted, do you suppose we would have had a '93 or a '96, and I believe if the bankers had had knowledge they would have done this, but they have met the situation with ignorance or else a strange indifference, and it has come to pass that out of the dearth of leadership, and out of the wilderness of apathy and ignorance, there has come forth a prophet—a leader on the money question, not from the ranks of financiers or bankers or statesmen, but from that splendid body of men who after all, on all of the great questions in this American nation, shape public opinion, decide the issues, and carry them to action—I mean the business men of the United States. Out of the ranks of these, out of the middle West, and from the business walks of your own prosperous and progressive city, has come a man for the emergency, Mr. H. H. Hanna, of Indianapolis; for it is he who, with intelligence and tact and unremitting perseverance, took up the question when some politicians were ready to drop it, after it had given them the victory in

1896; it was he who created the Indianapolis Monetary Conventions of 1897 and 1898, resulting in the Monetary Commission and its remarkable report; it is his leadership that has kept the matter before the people and the politicians, until today the party in power is at bay, ready to acknowledge that something must be done on the money question or defeat will threaten in 1900. This has been the most unselfish work of one man that has been carried on in this generation—without a single taint of effort for personal gain or personal honor—absolutely for the good of the people—steadily directed towards the correct solution of the most important question in the United States today.

Banker's Duty.

What is the banker's duty in this matter?

As an educator it is to educate his representative at Washington to action in the 56th congress, action which shall be final, at least as to the gold standard and the greenback, placing the firm foundation (which is the least the business world has a right to demand) under our prosperous commercial structure; action which has already been too long delayed, perhaps more than for any other reason because the bankers have not done their duty in informing themselves, educating others, and insisting on the righteous settlement of a question which is so thoroughly within their province.

OLD HOME WEEK IN NEW HAMPSHIRE.

EDITOR OF THE CONSERVATIVE:

Old Home Week in New Hampshire was generally observed by the sons and daughters of the Granite State—the accommodations and facilities afforded by the Boston and Maine railroad were a great contrast with former methods of locomotion and transportation, pleasant and available to non-residents to visit again the old homesteads and renew fraternal relations with relatives and friends. To a non resident of 70 years the changes have been marked by progress and decay. Manufacturing interests have largely developed, subject to the vicissitudes of demand and supply, but in the main have been satisfactory and progressive.

Nature has been lavish in her adaptability to the industries and happiness of the people—her mountains and hills are water-sheds, her valleys and ravines reservoirs for the accumulation and storage of the rains and melting snows, overflowing into brooks and streams, diverging again into inlets and beautiful bays, then rivulets and rivers, rushing over rapids and falls, with artificial dams, water ways and canals, furnishing a motor power for countless spindles and mechanical industries.

Views of matchless beauty, o'er hill and dell, forests and fields, reflecting

lights and shadows of dazzling mirrored lakes, forming kaleidoscopes of panoramic beauty and loveliness unexcelled in the world. Successive generations of families have not kept pace with opportunities and improvements. I think there is not a schoolmate of mine living in the old school district—their records are only found in the numerous family graveyards; a few of the third generations only are owners and occupants of the old homesteads. From the first settlements of the present century, now nearing its close, the aims and efforts of the inhabitants were simply for a comfortable sustenance. The distances, isolation and expenses from and to markets rendered it unprofitable to raise excessive crops. The farms in New Hampshire are as well adapted for all varieties of deciduous fruits as cereals and other farm products, but as every farmer had his apple orchard of natural fruit at an outlay of only planting the trees and gathering the fruit needed for cider and family use, there was no further inducement to improve quality and variety. Home consumption was the only requirements of the farm. It wouldn't pay to haul to Portsmouth market, 60 miles, nor Boston, 100 miles, consuming three and five days' time and corresponding expenses. But now, how changed; all farm products command a market in three and five hours instead of 3 and five days. Railroads have come and wherever built and honestly managed, not charging "all the traffic will bear," have multiplied and added to the convenience, comfort and prosperity a thousand-fold.

This is the half anniversary of the Concord and Montreal railroad (now consolidated, the Boston and Maine) which runs through a portion of the old homestead "Dug Hill," now Wiona Station, all the way down hill, only a quarter mile distant. This corporation, by its superior management, every equipment and appointment the best, every attention for the comfort, pleasure and satisfaction of its passenger and traffic patronage, mutually promoting not only its own, but the state's and people's success and prosperity. Notwithstanding these increased facilities the farms have deteriorated instead of improving and increasing production and value. Daniel Webster said: "New Hampshire is a good state to emigrate from." I say today New Hampshire is a good state to emigrate to. For the want of space I cannot comment nor commend as I would like to, but I must avail myself of this opportunity of making my acknowledgments and thanks to the citizens of Concord and the state for courtesies extended me at the closing ceremonies of Old Home Week, August 30th. The unexpected grand demonstrative representation of the farm, the mill, the manufactories, trades and industries of the state were all object lessons.

JOHN R. ROBINSON.