

CELESTIAL MONEY CHANGERS.

Banks and Bankers in the Empire of the Sun.

OLDEST SYSTEM IN THE WORLD.

A Country of Universal Credit. Where Debt is a Disgrace and the Dun is Unknown—A Yearly Settling Day.

Chinese Banking.

SHANGHAI, Feb. 28.—(Special Correspondence of THE BEE.)—On one of the leading business houses of Shanghai I find a reminiscence of the Mitkiewicz syndicate. It is a brass sign and bears the name of Wharton Baker upon it. Mr. Baker is supposed here to be still working for the concessions, and during my interview with Li Hung Chang, I noted that he asked very particularly as to Mr. Baker's character and as to his standing among our bankers. I am told that Wharton Baker intends to visit Russia soon, and to look into the railroad projects which propose a line from Siberia above Peking, westward through Europe, and that the status of this road will materially affect his plans. Li Hung Chang feels much ashamed of being taken in by Mitkiewicz, and he thinks that if the American banking syndicate could be made a fixed fact he would retrieve his reputation. The concessions he gave Mitkiewicz were genuine, and he signed them as the secretary of state of China. When the government, however, found that Mitkiewicz was an adventurer they refused to sign them, and he was driven out of the country. Li Hung Chang is now in correspondence with Mr. Baker, and the next agent that Baker sends to China will probably have enough sense to keep his mouth shut until the articles of agreement have been signed by both parties.

THE FINANCIALS.

There is at present no national bank in China, and this American bank with fifty millions of capital, in a measure, take the place of a national bank. The Chinese, however, have thousands of private banks. There are four hundred banks in Peking, three hundred native banks in Canton, and Canton has banks in all the provinces of the country. The rates of interest are high, and short loans in tight times reach 33 per cent. The pawn-brokers charge 36 per cent a year, or 3 per cent a month, and the rates of exchange from one province to another are very heavy. China has no national currency, and each bank issues its own notes. These are much like the notes of the banks in Chinese characters and on cheap white paper. The only coin of the country is the cash, of which it takes from a thousand to fifteen hundred to make a dollar, and which, small as it is, is counterfeited. The cash is a thin, round coin a little larger than one of the big American cents of a cent, and sometimes no bigger than a nickel. It has a square hole in the center and is usually carried in strings of one hundred or one thousand each. Gold bricks and silver nuggets are used in making large purchases, and the unit of weight is the taal or ounce. One ounce of silver or a taal is worth about one percent of pure silver. Gold bricks are of the size of little cakes of India ink, and these, like the silver, are subject to counterfeiting. The business of the treaty ports, which includes that of all foreigners with the Chinese, is done in Mexican dollars, and each business establishment has a man called a shroff, who does nothing but count money and pass upon its genuineness. The Chinese are the greatest swindlers, in a small way, in the world. They appreciate the accumulating properties of little drops of water and little grains of sand better than any other people, and they will shave a bit of silver dust off of dollar after dollar so that you can not see it, and use the rest they have saved so long to have made quite a profit. They bore holes in the coin, fill them with lead and cover them with silver, and in taking money from the banks here it is necessary to ring every coin.

HOUSTEY A VIRTUE.

The Chinese do their business with foreigners on a cash basis, and the credit system prevails largely among themselves. They are honest in their dealings and merchants tell me that they stick to their bargains even if they lose by them. China has no bankrupt laws and debtors are liable to corporal punishment from their creditors. By not paying their debts they lose caste and are practically ostracized out of business. It is a disgrace in China not to pay your debts, and as a rule, the whole nation settles up at New Year's day, which comes in February. The result is that China never has a panic, and in the case of famine or failure of crops the government sometimes loans money to the people. The value of the dollar varies, and the business men regulate the value of a dollar by the rise and fall of silver in the markets of the world. The biggest of the Chinese cities have their stock exchanges, and the queerest sight I have seen was the silver exchange in Peking. In company with Mr. Charles Denny, the son of our minister, I went at 7 o'clock one morning into the crowded Chinese city. We wound our way through streets so narrow that only donkeys and men could pass through them, through passages where men had to walk sideways in order to get by each other, and finally found ourselves in a long, low building which looked more like a stable than a bank. It was lighted from the roof and was filled with from five hundred to a thousand round headed, big tailed, yellow faced men, each of whom seemed to be yelling at the top of his voice, and each waving his fingers into the face of his neighbor. These men were buying and selling silver dollars, just as our brokers do in Wall street, and they were more than all the bulls and bears of New York. At about 10 o'clock the rate was fixed for the day, and the news was telegraphed to the means of carrier pigeons to the various banks of the city. The pigeons of Peking are largely used for messengers, and they are, perhaps, the only pigeons in the world that whistle. As they fly through the air they make a whistling sound which, in the case of a flock, is like the whistling of the boys operating the whistles at the same time. This noise comes from actual whistles which are tied to their tail-feathers by their owners, and the noise of whistles away the lawless from them. It is a curious sound and I heard it many times before I could find out from where it came. It is the whistles of the Chinese banker, and they give him all the quotations.

NO DIVIDENDS.

The foreign banks who do business in China, have large capital stocks, and they pay no dividends. The Hong Kong & Shanghai Banking company, for instance, has a paid up capital of \$7,500,000. It has a surplus of \$1,000,000, and its proprietors are able to pay interest on deposits at the rate of 4 per cent, and 2 per cent per annum on daily balances. It has immense establishments throughout the east, and its banking office here at Shanghai will compare in size and appointments with the best banks of Wall street or London. It is the same with a flock of other banks, and the boys operating the whistles at the same time. This noise comes from actual whistles which are tied to their tail-feathers by their owners, and the noise of whistles away the lawless from them. It is a curious sound and I heard it many times before I could find out from where it came. It is the whistles of the Chinese banker, and they give him all the quotations.

lating machine, and upon which all China does its arithmetical problems. These banks will give you drafts on any part of the world, or letters of exchange and credit, which will be good anywhere. Their checks are good among the leading businessmen of the east, and they all seem to be making money.

Speaking of the credit system, there are large stores run by foreign merchants at Shanghai, Hong Kong, Tientsin and at all of the ports of Japan. These have stacks of goods which would sell in any American city, and the most of their business is with the foreigners of Japan. These have stacks of credit. The silver dollar is so heavy that it takes more than a pound of silver to pay a \$10 gold purchase, and the result is, everything is charged and settled at the end of the month. The purchaser signs what is called a "chit," a little slip of paper stating that he has made a purchase, and these are kept until the accounts are rendered by the proprietor. If the foreigner takes a drink at a bar or treats his friends he writes out a "chit" and if he buys shoes or sugar he renders the account in "chit." That you are not a fool, and a stockbroker makes no difference. Any man looking half decent can get credit in China, and I am surprised at the carelessness manifested in such matters. The Chinese, however, do not extend to Chinamen. The Chinese themselves do business largely on credit, and very Chinaman of note has his bank account.

THE CLEARING HOUSE.

The Chinese merchants keep as full a set of books as our merchants do, and they do business on a similar basis. They keep account of stock and daily sales, and I have seen some of their ledgers. The Peking banks have the clearing house system. Each depositor has from his depositor a book with two columns, in one of which are entered his deposits and the other his drafts. He pays his creditors by check on the bank, and in the evening sends his book to be balanced. The next morning the clerks of the various banks meet and the books are interchanged, and the accounts of the various depositors are squared. These banks are also expected to loan money to their depositors, and a man is supposed to have the right to draw on his bank for loans equal to double the amount of his average deposit. The disapproved debt is such that a business man failing will hardly attempt to regain his standing in his own province, and dutiful sons often pay their father's debts. This is not in Korea, and while I was visiting Chempoo, Mr. Townsend, the American merchant there, showed me a book of a Korean nobleman. The son wanted Mr. Townsend to accept papers from him stating that Mr. Townsend had sold him goods to the amount of \$100,000, and he said, "You can take these papers to the old man and tell him you cannot collect the money and you have given up the goods. He is fond of me and will pay rather than stand the disgrace and we will divide the proceeds." Mr. Townsend, of course, refused to sign the young man about his business.

THE NOBLE HOUSING.

The honesty of the Chinese in their business dealings is shown in the actions of Han Qu, the Canton millionaire who died a few years ago, leaving at least \$50,000,000. One of the great firms of Canton had failed, owing a great sum of money to Han Qu. He gave up a subscription and paid the whole indebtedness. He headed the list of subscribers with \$1,000,000, and he is supposed to have said that "Chinese credit must remain untarnished." This is the same man who, when the English were about to bombard Canton, he said to his men, "I have paid with forty-eight hours, he headed the subscription list with the sum of \$1,000,000. He is supposed to have said, "I give \$100,000 as a testimony of the fidelity of my son, and \$300,000 as a mark of the respect with which I regard him." Han Qu, though dead, is still greatly honored in Canton. His gardens there are the most beautiful in the city, and his name is synonymous with business honor. The average wealth in China, however, is not high, and the rich men of the country are interested in knowing the amount of their property a secret. The officials are so corrupt, and they can so easily squeeze money out of their rich subjects, that the wealthy man is sure to be murdered by them, and if China had a Jay Gould the officials from the emperor to the mandarins would be continually putting their fingers into his money chest. Much of Li Hung Chang's fortune of twelve million dollars is said to have been acquired by bribes and rather than by honest means. Shanghai of how one of his underlings attempted to send him \$100,000 not long ago in wine bottles, and the man who was sent to deliver the money was killed by the Chinese. The supposed wealth had to go through the hands of a very rigid official, who, after he had counted everything, opened the baskets and discovered the gold in them.

CHRISTIAN CAPITALISTS.

A few of the rich men among the Chinese are Christian, and one of the most noted of such at Foo Chow the other day. Have you ever heard of Foo Chow? Well it is a city bigger than Chicago, and it is one of the chief tea centers of China. It lies in the mountains about four hundred miles south of here, and it is what is called the Switzerland of China. It has a bridge of solid granite running across the river, which flows by the city, 1,200 feet long and contains fifty arches. It is called the bridge of ten thousand arches. Its pathway is twelve feet wide. It is more than a thousand years old, and it is said to be made of granite which is built. The city has a wall six miles in circumference, and its wholesale fish market is equalled by no place, not even Billingsgate in London. This rich man of Foo Chow is known as Ah Hok, and he gave \$100,000 not long ago to the Chinese college to teach Chinese boys the science and culture of Christendom. He is a Christian himself, and just before I arrived in Foo Chow our Bishop Fowler, who was the Methodist church, performed the marriage ceremony which united his son with a Chinese maiden. The ceremony was the Chinese, and the bishop told me he had great trouble in getting the young lady to say that she would take this young man for her husband. He is a Chinese etiquette that the bridekeeper perfectly silent on such an occasion and the coy and demurely open her eyes. The bishop refused to go on with the ceremony and the young lady finally compromised the matter by nodding her head. "It was not embarrassing," she said, "but I thought it was the child's tongue-tied, for I felt of her hand and it was warm and moist as yours or mine, and I thought it was the child's hand cold and clammy. She thought it would be improper to answer and she refused to do so." As evidence of the genuineness of Ah Hok's conversion he had long since destroyed his idols, and he gave the gold crown which covered the head of one of his idols to the Chinese college. He is a bright merchant and a good business man, and his home is one of the most comfortable in China.

RETURNING BANKERS.

Returning bankers, China is one of the oldest banking nations in the world. The far back as 2000 B. C., and the interest laws of China date back two hundred years before the discovery of America. In 500 B. C. the government issued paper money, and there have been many other paper money regulations issued by private banks of the Chinese money changer may be found on every street corner, and his shops are everywhere. He charges good rates and makes a good profit. A great deal of the money lending in China is done on somewhat the same plan as our building associations, it is more often in companies of ten who club together and agree to put so much into a common fund which shall be loaned in the first instance to the man getting up the company. At the end of the second year or six months or more, as it may be, another contribution is levied and this goes to the second man and so on until each has had the use of an equal amount of the money. The interest is so graduated that each member of the club is fairly treated as to interest and capital. China is full of the small associations, and the interest is so graduated that where the art of organization has been carried to such an extent by the different branches of the country, and where the beggars have their organizations, and where the bankers have their trade unions, which even

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on this frontier; settlers in search of cheap land took up claims, and the regular militia found its work. Where four years ago the cowboy reigned supreme there are now thirty-four organized counties, all of them fully settled up. Nearly all these counties have been organized by township speculators. The most desperate methods are resorted to in these contests for township supremacy, and men who are ordinarily honest and peaceable have no regard for the law, and so bitter is the feeling engendered that they will not stop even at murder. In three counties—Wichita, Stevens and Gray—there have been actual battles between rival towns, resulting in the loss of a total of eleven lives, besides a number who were crippled or maimed. It has been necessary on three occasions to call on the militia of the state to quell these outbreaks and riots. This put the state to such a heavy expense that the regular militia fund was exhausted, and it was necessary for the adjutant general to have introduced at the present session a bill to appropriate over \$20,000 to meet the expenses incurred by the militia when called out for this purpose.

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at one time no less than fourteen county seat contests. The same causes led to all of them. Upon petition of a majority of the residents of a county, the governor designates the temporary county seat in his proclamation of organization. The law provides that not less than twenty days nor more than forty days shall elapse before the organization of the county shall be complete, and the permanent location of the county seat. These counties are new in every respect, and township speculators, anticipating the result, have organized companies, and select townships with a view of securing the county seat. Their first move is to secure the temporary county seat; if successful, of course they will have the best location for their permanent seat. If they fail, they immediately begin scheming to secure the permanent county seat at the election which they know must take place within four months from the date of organization. The great profits in these contests are made by the speculators, and they are not at all conscience smitten in this respect. Each wants to own a county seat and the speculators who have been organized to be organized, have taken into the new town enough money to buy a small army of tramps, by whom the war is carried on to the great detriment of the bona fide settlers. The question is often asked why the settlers participate in these fights, and it can easily be answered.

Take, for instance, one of the southwestern counties, where there are three

towns not more than three miles apart near the center of the county, located in the form of a triangle, and started by the speculators for the purpose of securing the county seat. There is room for only one town in the county; two of them must die, hence it is a life and death struggle. These town sites have been marked out by the speculators, and the rule, who are generally found in new localities, who are very tenacious of their rights, honest in everything but county seat matters, and who have been organized to be organized, are the speculators. The Almighty intends that particular tract of land for a county seat. Having invested every dollar on earth that they own in that place, believing that they do not secure the county seat their property is worth nothing under the leadership of the scheming proprietors of these town sites they are very apt to resort to stringent measures. The election is held. Every side of every tract of land is worked, and is charged with fraud and corruption, and in the majority of cases the charge is true. No pretense is made at the election that the law is obeyed. It is not an uncommon occurrence for one town to have five or six votes registered against from that 100 or 200 names which are placed upon the poll books as legal voters and a ballot cast for them. Other frauds are practiced such as voting men who have been dead for years, or men who have removed from the county long before. Large sums of money are expended by the managers to import hundreds of voters into the county in the interests of their party. It is not uncommon to see a man who works on a road and other public improvements. This class of voters changes its residence as often as elections come up in the various counties, going from county to county to vote for the party which they favor. The importation of this class of voters, which often controls the result of elections is resented by the bona fide settlers and this causes the trouble. Parties are organized in one town to go to the live town to which they are sent by virtue of the appointments by the governor, and capture the records. Usually these attacks are made at a time when they are unexpected, and often the books of all the county officers when poisoned and inflamed by disease. It prevents night sweats and tightness across the chest, cures coughs, croup, asthma, colds, bronchitis, pneumonia, whooping cough and all other throat and lung troubles. No other medicine is so successful in curing nasal catarrh as CAT-R-CURE. The enormous and increasing demand for these standard California remedies confirm their merits. Sold and absolutely guaranteed by Goodrich & Co., at \$1 a package. Three for \$2.50.

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KANSAS COUNTY SEAT WARS.

How They Originate and What They Cost the People.

ELEVEN LIVES SACRIFICED.

The Terrible Death Roll Already Charged to These Contests—Township Speculators to Blame—Dutiful of the Legislature.

Kansas Still Bleeds.

TOPEKA, Kan., Feb. 28.—(Special Correspondence of THE BEE.)—Kansas has been afflicted with droughts, grasshoppers, chinch bugs and cyclones, but the greatest curse which has ever afflicted the state has been the numerous county seat wars of the past four years. They have not only retarded the development of the state and injured its reputation abroad, but they have resulted in the destruction of hundreds of thousands of dollars worth of valuable property, and the state large sums of money to restore peace and quiet, and the various counties involved to great expense for the endless litigation which always follows these contests, and, worst of all, they have caused the death of a large number of honorable and peaceful citizens.

The county seat wars in Kansas

are confined principally to the newly organized counties, all located in the western part of the state. Only a few years ago that section of the state was populated almost entirely by ranchmen and cowboys, and the country was thought to be worthless for agricultural purposes.

But soon civilization began to advance

on this frontier; settlers in search of cheap land took up claims, and the regular militia found its work. Where four years ago the cowboy reigned supreme there are now thirty-four organized counties, all of them fully settled up. Nearly all these counties have been organized by township speculators. The most desperate methods are resorted to in these contests for township supremacy, and men who are ordinarily honest and peaceable have no regard for the law, and so bitter is the feeling engendered that they will not stop even at murder. In three counties—Wichita, Stevens and Gray—there have been actual battles between rival towns, resulting in the loss of a total of eleven lives, besides a number who were crippled or maimed. It has been necessary on three occasions to call on the militia of the state to quell these outbreaks and riots. This put the state to such a heavy expense that the regular militia fund was exhausted, and it was necessary for the adjutant general to have introduced at the present session a bill to appropriate over \$20,000 to meet the expenses incurred by the militia when called out for this purpose.

Within the past year there was pending

at one time no less than fourteen county seat contests. The same causes led to all of them. Upon petition of a majority of the residents of a county, the governor designates the temporary county seat in his proclamation of organization. The law provides that not less than twenty days nor more than forty days shall elapse before the organization of the county shall be complete, and the permanent location of the county seat. These counties are new in every respect, and township speculators, anticipating the result, have organized companies, and select townships with a view of securing the county seat. Their first move is to secure the temporary county seat; if successful, of course they will have the best location for their permanent seat. If they fail, they immediately begin scheming to secure the permanent county seat at the election which they know must take place within four months from the date of organization. The great profits in these contests are made by the speculators, and they are not at all conscience smitten in this respect. Each wants to own a county seat and the speculators who have been organized to be organized, have taken into the new town enough money to buy a small army of tramps, by whom the war is carried on to the great detriment of the bona fide settlers. The question is often asked why the settlers participate in these fights, and it can easily be answered.

Take, for instance, one of the southwestern counties, where there are three

towns not more than three miles apart near the center of the county, located in the form of a triangle, and started by the speculators for the purpose of securing the county seat. There is room for only one town in the county; two of them must die, hence it is a life and death struggle. These town sites have been marked out by the speculators, and the rule, who are generally found in new localities, who are very tenacious of their rights, honest in everything but county seat matters, and who have been organized to be organized, are the speculators. The Almighty intends that particular tract of land for a county seat. Having invested every dollar on earth that they own in that place, believing that they do not secure the county seat their property is worth nothing under the leadership of the scheming proprietors of these town sites they are very apt to resort to stringent measures. The election is held. Every side of every tract of land is worked, and is charged with fraud and corruption, and in the majority of cases the charge is true. No pretense is made at the election that the law is obeyed. It is not an uncommon occurrence for one town to have five or six votes registered against from that 100 or 200 names which are placed upon the poll books as legal voters and a ballot cast for them. Other frauds are practiced such as voting men who have been dead for years, or men who have removed from the county long before. Large sums of money are expended by the managers to import hundreds of voters into the county in the interests of their party. It is not uncommon to see a man who works on a road and other public improvements. This class of voters changes its residence as often as elections come up in the various counties, going from county to county to vote for the party which they favor. The importation of this class of voters, which often controls the result of elections is resented by the bona fide settlers and this causes the trouble. Parties are organized in one town to go to the live town to which they are sent by virtue of the appointments by the governor, and capture the records. Usually these attacks are made at a time when they are unexpected, and often the books of all the county officers when poisoned and inflamed by disease. It prevents night sweats and tightness across the chest, cures coughs, croup, asthma, colds, bronchitis, pneumonia, whooping cough and all other throat and lung troubles. No other medicine is so successful in curing nasal catarrh as CAT-R-CURE. The enormous and increasing demand for these standard California remedies confirm their merits. Sold and absolutely guaranteed by Goodrich & Co., at \$1 a package. Three for \$2.50.

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