

THE CONDITION OF TRADE.

Kansas City's Bank Failure the Principal Event of the Week.

THE CONDITION OF THE OMAHA BANKS.
No Reason Why Money Should Be Close—Liberal Buying for the Spring Trade—Effect of Fine Weather.

While the wreck just passed brought forth no radical change in the financial situation of Omaha and the west it was not entirely uneventful. The most notable occurrence was the failure of the American National bank of Kansas City, and though by reason of the character of the bank the failure had no direct effect upon other business, it was the occasion of considerable talk in financial circles. This was followed by a run on a South Omaha savings bank which fortunately amounted to nothing, as the bank was in condition to liquidate all its obligations and its promptness in meeting with cash the demands of its creditors soon allayed the fears of the timid. The bank is probably the better off for the run, as it was thus enabled to prove its strength.

This naturally suggests the oft-repeated fact that the banks of Omaha, as a whole, are in excellent shape, and no city of the same size can make a better showing in this regard. In view of the fact that the banks are open to criticism it is rather on the side of being too conservative in the matter of loans. When money was very close at the great eastern centers, and when the country was in the grip of the vortex of a panic conservatism was commendable in all branches of business and especially in the banking business. Now that money is plenty in the east and from all points come reports of increased business all over the land, it is time that it was a few weeks ago, but it is still too close to meet the requirements of trade. To what extent banks are directly responsible for this condition of affairs they are better able to judge than any one on the outside, but the business of Omaha has since sincerely hope that the conservatism of the banks will not be carried too far and the business of the city made to suffer without just cause. In Dan's review of the financial situation he says: "It has been noteworthy throughout the recent financial troublous that the western centers of trade have been comparatively free from disturbance or apprehension, and now the energy and growth of the west have begun, but no city has better credit than Omaha, the fact that money is close here is difficult to explain."

In local trade circles there is not much to note of late. The jobbing trade is in a dead-locked condition, while the retail trade is quiet. It is also not too early in the season for the revival of business connected with the building trades and the open winter has necessarily interfered with the movement of all winter goods. People are employed to do a good deal of house work, which in ordinary seasons are necessities and the money is hoarded by individuals instead of being thrown into general circulation. This, together with the diminution in negotiating commercial loans, makes collections slow, both in the city and in the country.

At eastern distributing points the jobbing trade is generally reported in very fair condition. A good many western men have been in New York the past week buying liberally for the west.

The speculative markets of the past week have presented many interesting features. The week opened with May wheat selling at 95c and the closing quotations of the week was 96c. Saturday's closing quotation being lower than Monday's opening. At the commencement of the market the price of May was: Pork, \$10.85; ribs, \$5.40; lard, \$10.25c. Saturday's close was: Pork, \$10.84; ribs, \$5.25c; lard, \$10.25c.

The situation in Wall street is certainly encouraging, while the New York banks have increased during the past week \$4,900,000 and the total is now \$8,000,000 in excess of the legal requirements. Already predictions have been made in the street that the reserve would run up to \$30,000,000 in the spring and that money would be plenty and cheap. The banks of the west have a large amount of money available for commercial transactions already been felt in the east in renewed activity in most all lines of business.

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