THE CONDITION OF TRADE.

No Change Indicated in Local Finances During the Past Week.

BANKS CLAIM THAT MONEY IS PLENTY.

They Also Place Themselves on Record Regarding the Usury Question.

Transactions in financial circles during the past six days have not indicated any material change in the condition of the local money market. There is practically nothing new to offer on the subject. The banks still claim that there is plenty of money for legitimate business enterprises and that they are taking good care of their regular patrons. Still borrowers complain that it is no very easy matter to negotiate loans.

The banks of the city have placed themselves on record regarding the usury question. They agree in their petition to the state senate: "Remove all prohibition and penalty and the law of supply and demand would have unimpeded operation and competition would decide the rate to be paid." They therefore favor the repeal of the present usury law and the adoption of the bill introduced by Mr. Taylor, the provisions of which are said to be similar to the law of Massachusetts.

Pursuant to a call issued by the bank department of the state, the state banks of Nebraska have been publishing statements showing the condition of the banks at the close of business on February 21. Omaha has nine savings banks and two banks doing a general commercial business that are conducted under the state laws, considering the closeness of money and that it is the season of the year when many working men are necessarily idle, and not in shape to lay aside money, the fact that the deposits of the Omaha savings banks run up into the millions is looked upon by bankers as being a very gratifying showing. From a commercial point of view the amount of money held by the savings banks is not of much importance and in that respect differs from the deposits of the national banks which shows the actual financial condition of the business community. The depositors of the savings banks are not business men but largely wage workers who find in them a convenient depository for their surplus earnings, so that while the deposits of these banks do not reflect in any great degree the conditions prevailing in business circles, they do to a great extent indicate the condition of the people at large. The following is a consolidated statement of the condition of the nine savings banks of Omaha, showing their actual condition, both as to resources and liabilities, the total deposits, etc:

OMAHA SAVINGS BANKS.

Report of the condition at the close of business on February 21, 1891:

RESOURCES	German Savings Bank	McCague Savings Bank	German American Savings Bank	Globe Loan & T. Co. Savings Bank	Nebraska Savings and Trust Co.	Omaha Savings Bank	Omaha Loan & T. Co. Savings Bank	American Savings Bank	Home Savings Bank	Totals
Loans and discounts	$266,867 05	$210,621 62	$55,000 00	$1,267 74	$205,326 20	$1,126,711 45	$225,407 41	$106,124 15	$55,000 00	$2,252,325 62
Overdrafts	714 06	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00	8,714 06
Warrants, bonds and mortgages	1,500 00	94,620 22	1,000 00	1,000 00	1,000 00	29,500 00	1,000 00	1,000 00	1,000 00	132,620 22
Premiums on bonds and securities	7,710 55	1,500 00	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00	16,210 55
Furniture and fixtures	12,861 08	56,100 22	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00	86,961 08
Current expenses and taxes paid	10,582 47		1,000 00	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00	17,582 47
Due from other banks			1,000 00	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00	7,000 00
Totals	$297,454 66	$363,841 76	$62,724 14	$8,267 74	$210,326 20	$1,161,211 45	$231,407 41	$112,124 15	$62,000 00	$2,503,357 52
LIABILITIES										
Capital stock paid in	$100,000 00	$50,000 00	$25,000 00	$25,000 00	$25,000 00	$120,000 00	$20,000 00	$100,000 00	$25,000 00	$490,000 00
Surplus fund	21,000 00	7,000 00	1,000 00	1,000 00	1,000 00	12,000 00	1,000 00	15,000 00	1,000 00	60,000 00
Undivided profits	2,454 66	26,269 26	1,000 00	1,000 00	1,000 00	29,500 00	1,000 00	1,000 00	1,000 00	64,269 26
Dividends unpaid			1,000 00	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00	7,000 00
Deposits	274,000 00	280,572 50	34,724 14	5,267 74	180,326 20	1,000,711 45	207,407 41	94,124 15	33,000 00	2,109,357 52
Bills payable										
Rediscounts										
Totals	$297,454 66	$363,841 76	$62,724 14	$8,267 74	$210,326 20	$1,161,211 45	$231,407 41	$112,124 15	$62,000 00	$2,503,357 52

THE WHOLESALE TRADE

Can hardly be said to have developed any new features during the past week. The movement of goods was fair and about as good as could be expected. The fact of the matters is the conditions prevailing in the greater part of the territory directly tributary to Omaha are such that no very rushing business can be expected for the first half of the present year. There will doubtless be little sports, due to some special causes, which may produce some improvement from time to time, but no very substantial gain can be looked for until another crop is grown, or so far matured as to insure a good harvest. This is looking far ahead, but the jobbing trade is done very largely on futures, and business from now on will depend even more largely than usual upon the outlook for the coming summer and fall. Orders now being placed are regulated by the expectations for the future more than by any other one consideration. It can be truthfully said that these expectations are considerably brighter than was the case a month ago. While the heavy snow storms of the past two weeks or more do not fill the farmer's pocketbook or help the retail merchants of the state at the present time, they are a pledge of good crops and full pocketbooks in the future. Generally speaking, a snow bank would not be regarded as very good security on which to do business, but in localities where the only thing wanting to insure success is moisture, it is a sort of collateral by no means to be despised.

The close of the month naturally suggests a comparison between that just passed and the corresponding month of last year. It is needless to say that, in the matter of business, February, 1891, did not come up to February, 1890, for reasons too familiar to need enumeration, but, all other things being equal, it would hardly be a fair comparison. February, 1890, in many lines of business was an unusually good month and all prevailing conditions seemed to favor trade, while the stormy weather of the past month, by blocking up the roads and preventing the free movement of goods, would have been sufficient to cause a decrease, even had there been no other detrimental conditions.

The number of theories advanced by different men regarding farming and stock-raising and their bearing upon business is truly bewildering. While some of them may be only theories founded on theories, others contain a great deal of truth. It has generally been regarded as a source for congratulation among business men that corn has commanded such good prices this winter. A gentleman, however, who has just returned from a tour through the state puts the subject in another light. According to his theory, the present high prices, following a year of low prices, has not been nearly so beneficial to either the farmer or the merchant as has been generally supposed. A year ago, when corn was so low as to hardly pay for the marketing of it, the farmers all went into hog raising, with the result that the country was filled to overflowing with this, the most prolific of domestic animals. The hogs were started on 10-cent corn, but had to be finished on 40-cent corn. This the farmers were compelled to feed up considerable of their high-priced corn and then sell their hogs at the ridiculously low prices that have prevailed this winter—prices that were brought down to such a low point by the unusually large number of hogs placed on the market. This is the reason, said the gentleman, why business does not receive more benefit from the high price of corn.

Another theorist says that in Iowa, where a good corn crop was raised the past season, the farmers have not had nearly so much ready money as might have been anticipated and although they have had enough to make trade in general very fair, they have not had enough to give it such a boom as might have been reasonably expected. In this case the blame is laid to too many cattle. Anticipating an advance in beef cattle, but not expecting such a great improvement in the price of corn, the farmers bought feeders or kept those which they had on hand, and this winter have been feeling out their corn instead of turning it into ready money.

But to leave the discussion of theories and to return to the consideration of facts, prices during the past week on most lines of goods have not shown any very radical change. Sugars are quoted higher; syrups have also gone up. Staple lines of dry goods have not been quotably changed and the demand has been only moderate. Jobbers of hardware reported a little improvement in the movement of goods, but no important change in values.

COUNTRY PRODUCE.

The produce market of the past week was not particularly active, but the receipts were light and on that account it was possible to maintain prices. Eggs may be said to have been the most important feature of the market. The markets of other cities being so low it was very evident that liberal receipts would cause a drop in the market here. On this account a weak feeling prevailed in the egg market all the week, which was especially noticeable every time the receipts showed any material gain. The receipts, however, did not turn out to be heavy enough to bring about any decided break and the greater proportion of the sales were made at 16@17c. There was a little weakness noticeable in the market for chickens during the early part of the week when good stock sold at 7@8c. This did not last long and the market was quoted at 8@9c during the latter part of the week. Turkeys were scarce and sold at strong prices, though not quotable much higher than for the previous week, sales ranging at 11@12c. Ducks were very scarce and choice stock was very high, the best selling as high as 13@12c. Pewaukee were received and the market in this kind of poultry was also strong, good stock going quite readily at 10@11c. As would seem to be indicated by the receipts at this point and also by outside reports, butter is very scarce in the country and shipments from Nebraska have been light. Owing to the small quantity of country butter being placed on the market prices have been very high. The best country rolls have sold for a week or more past very readily at 18c and sales have been reported as high even as 20c. The lower grades have to sell considerably under those prices. The only game coming to market is rabbits and the season appears to be about over for them, as few are coming and the demand is limited. The week closed with stocks of all kinds well cleaned up. A noticeable feature of the market is the high prices at which all kinds of winter vegetables are selling. Potatoes, onions and in fact most all vegetables are unusually high and scarce.

LIVE STOCK.

The local cattle market has experienced a drop in prices during the past six days. It was estimated that even the best grades of beef steers went off 10@15c, though some of this was regained at the close of the week. The more undesirable grades experienced a still greater drop. Butchers' stock, cows, etc., were lower in sympathy with the decline on steers, but desirable cows are selling fully as good in proportion as anything else on the market. Old and thin cows, as usual when there is a break in the market, suffered the most. What little demand there is for feeders is almost entirely for the better grades which are scarce. As to sales, some 1416 lb beeves touched $5.10, while the bulk of the sales were at $4.90@5.00 for 1050 to 1400-lb beeves. The best cows sold at $2.75@3.50, and common stuff down as low as $1.00.

The hog market was rather uneven during the past week. On the first two days it dropped 10@15c, but on the two days following it regained all of the loss. A very large proportion of the sales for the week will be found inside the range of $3.20@3.35.

SPECULATIVE MARKETS.

The grain and provision markets of the country have contained many elements of general interest.

At Chicago the wheat market for the week closed dull and weak. In some respects the situation can be said to be very unusual. The cables from foreign countries have reported great damage to the growing crop in France, Belgium, Austria and Hungary on account of the severe cold weather. As showing their belief in these reports foreign markets have developed some strength. In the face of this American traders are bearish and seem inclined to hammer prices.

Corn closed dull and lower on account of many buyers during the early part of the week closing out their deals at the last.

Prices on provisions have been well maintained in spite of the large run of hogs at the different packing points.

The following table will show the opening and closing prices of the week as well as the highest and lowest for each day at Chicago and St. Louis. The first day of the week was observed as a holiday:

ARTICLES.	Monday, Feb. 23. Opening.	Monday, Feb. 23. Closing.	Tuesday, Feb. 24. Opening.	Tuesday, Feb. 24. Closing.	Wednesday, Feb. 25. Opening.	Wednesday, Feb. 25. Closing.	Thursday, Feb. 26. Opening.	Thursday, Feb. 26. Closing.	Friday, Feb. 27. Opening.	Friday, Feb. 27. Closing.	Saturday, Feb. 28. Opening.	Saturday, Feb. 28. Closing.
CHICAGO.												
WHEAT—												
March	96	96	96	96	96	96	96	96	96	96	96	96
May	98	98	98	98	98	98	98	98	98	98	98	98
CORN—												
March	47	47	47	47	47	47	47	47	47	47	47	47
May	47	47	47	47	47	47	47	47	47	47	47	47
OATS—												
March	32	32	32	32	32	32	32	32	32	32	32	32
May	32	32	32	32	32	32	32	32	32	32	32	32
PORK—												
March	9 05	9 05	9 05	9 05	9 05	9 05	9 05	9 05	9 05	9 05	9 05	9 05
May	9 15	9 15	9 15	9 15	9 15	9 15	9 15	9 15	9 15	9 15	9 15	9 15
LARD—												
March	5 90	5 90	5 90	5 90	5 90	5 90	5 90	5 90	5 90	5 90	5 90	5 90
May	5 95	5 95	5 95	5 95	5 95	5 95	5 95	5 95	5 95	5 95	5 95	5 95
ST. LOUIS.												
WHEAT—												
March	97	97	97	97	97	97	97	97	97	97	97	97
May	97	97	97	97	97	97	97	97	97	97	97	97
CORN—												
March	52	52	52	52	52	52	52	52	52	52	52	52
May	53	53	53	53	53	53	53	53	53	53	53	53
OATS—												
March	32	32	32	32	32	32	32	32	32	32	32	32
May	32	32	32	32	32	32	32	32	32	32	32	32
PORK—												
March	9 05	9 05	9 05	9 05	9 05	9 05	9 05	9 05	9 05	9 05	9 05	9 05
May	9 15	9 15	9 15	9 15	9 15	9 15	9 15	9 15	9 15	9 15	9 15	9 15
LARD—												
March	5 90	5 90	5 90	5 90	5 90	5 90	5 90	5 90	5 90	5 90	5 90	5 90
May	5 95	5 95	5 95	5 95	5 95	5 95	5 95	5 95	5 95	5 95	5 95	5 95

NEW YORK STOCKS.

The New York stock market has been depressingly dull. The total sales of stocks have averaged very light. Speaking of the small amount of business transacted, the New York Herald of Wednesday says: "But what did they do! Well, virtually nothing. Think of it—only 57,000 shares of all listed stocks. A pretty day's business for an institution with 1,100 members, who have twice that number of partners and thrice that number of clerks, and with no end of expensive offices up town and down town and out of town! But the actual business done didn't amount to a fourth of even that beggarly total, the other three-fourths representing merely the flippings and tossings and scalpings of a handful of professional traders on the floor of the exchange."

On all sides there appears to be a disposition to wait for congress to adjourn before anything like earnest work is attempted by any of the many interests in Wall street. Some are of the opinion that among the influences which have been at work to induce operators to postpone purchases on an extensive scale, however, not the least has been the fear that gross earnings, especially on the western lines, would show such heavy decreases this year through an expected reduction in the movement of cereals, that the net revenues of the companies would be reduced in spite of the better rates now ruling.

OMAHA LIVE STOCK.

OMAHA, Feb. 28, 1891.

CATTLE—Estimated receipts of cattle 1,570 as compared with 1,625 yesterday and 2,906 Saturday of last week. The receipts of cattle during the week were 10,935, as compared with 12,851 last week. The receipts during February were 47,002, as compared with 50,972 last month. The market was active all sided early; the best grades of both heavies and butchers' stock were higher, others steady to strong; little was doing in the feeder line.

HOGS—Estimated receipts of hogs 4,600, as compared with 4,275 yesterday and 6,940 Saturday of last week. The receipts during the last week were 34,282, as compared with 34,637 the prior week. During February the receipts were 132,025, as compared with 162,105 in January. The market was active and higher. Heavy hogs were a shade to 5c and light hogs 5@10c higher. All sold. The range of the prices paid was $3.15@3.50, the bulk selling at $3.25@3.40. Pigs, light-lights, $3.30@3.00; light, $3.05@3.10; heavy, $3.30@3.40; mixed, $3.20@3.45. The average of the prices paid was $3.33 as compared with $3.34 yesterday and $3.30½ Saturday of last week. The average of the prices paid advanced from $3.18½ Monday last to $3.33 today.

SHEEP—There were 700 fresh receipts of sheep and the market was nominally steady. Natives, $2.75@5.10; westerns, $2.90@4.90.

Receipts and Shipments.

Showing the official receipts and shipments of cattle, hogs and sheep on the dates indicated:

RECEIPTS.

Dates.	Cattle.	Hogs.	Sheep.
Friday, Feb. 20	1,542	5,737	865
Saturday, Feb. 21	2,086	6,940	400
Monday, Feb. 23	1,769	4,160	959
Tuesday, Feb. 24	1,977	5,059	1,011
Wednesday, Feb. 25	2,321	6,307	429
Thursday, Feb. 26	921	3,130	595
Friday, Feb. 27	1,625	4,275	500
Saturday, Feb. 28	1,570	4,600	700
Total week of Jan.	12,577	34,067	2,777
Second week of Feb.	10,947	27,800	3,970
First week of Feb.	10,865	36,811	2,573
Fourth week of Jan.	10,924	34,059	3,885
Third week of Jan.	13,960	42,857	2,939
Second week of Jan.	12,901	33,246	2,503

SHIPMENTS.

DATES.	Cattle.	Hogs.	Sheep.
Thursday, Feb. 19	415	127	....
Friday, Feb. 20	372	....	....
Saturday, Feb. 21	1,912	....	....
Monday, Feb. 23	1,078	....	....
Tuesday, Feb. 24	1,887	96	94
Wednesday, Feb. 25	927	769	....
Thursday, Feb. 26	202	....	90
Third week of Feb.	6,772	68	....
Second week of feb.	5,573	....	1,227
First week of feb.	7,520	1,098	1,850
Fourth week of Jan.	8,291	88	2,083
Third week of Jan.	4,968	1,525	321
Second week of Jan.	5,216	2,046	1,139

Prevailing Prices.

The following is a table of prices paid on this market for the grade of stock mentioned:

Fancy steers, 950 to 1000 lbs.	$4.55 @4.65
Prime steers, 1250 to 1375 lbs.	4.00 @4.35
Good steers, 1100 to 1250 lbs.	3.70 @4.00
Butchers steers, 900 to 1100 lbs.	3.50 @4.15
Fair steers, 700 to 900 lbs.	3.25 @3.75
Common, 850 to 1200 lbs.	2.75 @3.40
Fair to good cows	1.60 @2.00
Good to choice cows	2.00 @2.75
Choice to fancy cows	2.40 @2.75
Heifers	2.00 @2.50
Yearlings	2.00 @2.75
Feeders	2.30 @3.00
Stockers	1.25 @2.25
Canners	1.00 @2.00
Bulls	1.25 @3.25
Oxen	2.25 @2.75
Stags	1.00 @2.75
Calves	1.50 @4.50
Western corn-fed steers	2.50 @4.35
Western steers	1.50 @3.50
Western cows	1.00 @2.10

Highest and Lowest Sales of Hogs.

IN JANUARY.

Highest, Thursday, January 1	$3.75
Lowest, Thursday, 22d	2.75
Highest average, Monday, 5th	3.32½
Lowest average, Wednesday, 21st	3.31

IN FEBRUARY.

Highest, Wednesday, 4th	3.65
Lowest, Saturday, 7th	3.20
Highest average, Wednesday, 4th	3.45½
Lowest average, Tuesday, 24th	3.21½

Comparative Table.

The following table shows the range in prices on hogs during the past seven days:

Monday, February 16	2.90	@3.45
Tuesday, February 17	2.90	@3.45
Wednesday, February 18	2.90	@3.50
Thursday, February 19	3.00	@3.45
Friday, February 20	3.00	@3.35
Saturday, February 21	3.00	@3.35
Monday, February 23	3.05	@3.50
Tuesday, February 24	2.90	@3.40
Wednesday, February 25	2.90	@3.40
Thursday, February 26	3.15	@3.50
Friday, February 27	3.20	@3.45½
Saturday, February 28	3.15	@3.50

Stock Receipts.

Estimated Today.		Official Yesterday.	
Cattle	50 cars, 1,200	Cattle	74 cars, 1,925
Hogs	66 cars, 4,650	Hogs	62 cars, 4,225
		Sheep	3 cars, 300

Highest and Lowest.

Today.		Yesterday.	
Highest	$3.50	Highest	$3.47½
Lowest	3.15	Lowest	3.20

Average Price of Hogs.

Showing the average price paid for loads of hogs on the days indicated in 1888, 1889, 1890 and 1891:

Days.	Feb. 26.	Feb. 26.	Feb. 26.	Feb. 28.
13	3 73½	3 72	4 31	5 23
14	3 68½	3 72	4 26	5 22
15	Sunday.	3 78	4 27	5 15
16	3 56½	Sunday.	4 32	5 16
17	3 73½	3 72	Sunday.	5 17
18	3 60½	3 71	4 32	5 13
19	3 29½	3 73	4 35	Sunday.
20	3 34½	3 73½	4 34	5 21
21	3 39½	3 73	4 24	5 23
22	Sunday.	3 73	4 34	5 18
23	3 38½	Sunday.	4 35	5 18
24	3 42½	3 72	Sunday.	5 18
25	3 24½	3 70	4 46	5 08
26	3 34½	3 66	4 37	Sunday.
27	3 34	3 71	4 29	5 11
28	3 29	3 71	4 30	5 17

Range of Prices.

The following table shows the prices paid for sheep:

Prime fat sheep	$1.75 @2.10
Good fat sheep	1.40 @1.70
Common to medium sheep	2.25 @2.75
Westerns	2.00 @2.75

Disposition of Stock.

Showing the number of cattle, hogs and sheep purchased on this market as reported by the weighmaster of the Stockyards company for February 28.

CATTLE.

Buyers.	No.
Swift & Co.	217
The G. H. Hammond company	153
The Cudahy packing company	246
Joseph Damron	16
Lee Rothschild	317
Hamilton & Stephen	71
R. Becker & Degen	27
Nels Morris	11
Shippers and feeders	287
Van Sant & Carey	185

HOGS.

The Cudahy packing company	1,401
Omaha packing company	1,252
Swift & Co.	1,161
The G. H. Hammond packing company	455
Shippers and feeders	85

The Week.

Showing the number of head of stock purchased on this market, as reported by the weighmasters of the Stockyards company for the week ending Saturday, February 28.

CATTLE.

Swift & Co.	3,067
The G. H. Hammond company	983
The Cudahy packing company	1,217
Omaha packing company	40
Shippers and feeders	5,572

HOGS.

The Cudahy packing company	12,884
Omaha packing company	9,055
Swift & Co.	5,842
The G. H. Hammond packing company	2,713
Shippers and feeders	3,597

SHEEP.

Swift & Co.	1,78
The Cudahy packing company	421
The G. H. Hammond packing company	115
Shippers and feeders	184

Representative Sales.

STEERS.

No.	Av.	Pr.	No.	Av.	Pr.	No.	Av.	Pr.
3	976	$3 50	3	1020	$4 00	16	1233	$4 25
22	928	3 65	12	1094	4 00	12	1141	4 25
43	1119	3 75	14	1163	4 10	20	1102	4 25
4	1175	3 75	19	1148	4 10	54	1118	4 25
6	1117	3 75	11	1182	4 10	25	1228	4 35
9	1013	3 85	21	1110	4 15	24	1184	4 35
8	1145	3 90	14	1287	4 20	11	1275	4 40
40	1097	3 90	21	1171	4 25	9	1230	4 40
22	1053	4 00	12	1141	4 25	26	1251	4 75
80	1071	4 00						

COWS.

3	833	$1 00	1	900	$2 00	20	875	$2 50
1	750	1 00	9	833	2 00	8	946	2 50
9	631	1 15	1	930	2 00	11	983	2 75
5	930	1 25	1	1030	2 10	1	790	2 75
40	634	1 25	9	875	2 15	4	937	2 75
23	762	1 25	9	926	2 15	7	1071	2 75
1	770	1 25	18	958	2 15	2	1000	2 90
9	895	1 50	27	982	2 40	18	859	2 90
10	721	1 75	15	945	2 40	16	1037	3 20
18	991	1 75	21	990	2 40½	5	1022	3 25
4	1025	1 75	26	916	2 45	27	1140	3 40
41	962	1 85	18	1052	2 50	2	1315	3 75

STOCKERS AND FEEDERS.

2	885	2 00	19	691	2 75	1	655	3 00
10	718	2 00	3	790	2 75	3	923	3 50
10	896	2 65	32	781	2 80			

CALVES.

1	420	4 50	1	120	5 75	1	110	4 50
1	320	3 00	2	175	4 50	1	130	4 50

BULLS.

1	710	2 15	1	1060	2 00	6	1050	2 25
2	575	2 45	1	1720	3 00			

HEIFERS.

2	885	2 75	41	776	3 50	2	1015	3 50

STAGS.

1	1310	3 50	1	1060	3 00

OXEN.

2	1010	2 75	1	1720	3 00

WESTERN CATTLE.

No.		Av.	Pr.
33	steers, hay fed	1187	3 50

HOGS.

No.	Av.	Sh.	Pr.	No.	Av.	Sh.	Pr.
4	128	—	$3 15	71	239	—	$3 40
25	138	—	3 15	56	209	80	3 40
76	156	120	3 25	73	259	80	3 40
67	182	200	3 25	64	231	80	3 40
68	195	—	3 25	63	239	40	3 40
69	177	—	3 27	63	241	160	3 40
41	183	80	3 30½	56	239	—	3 40
68	203	80	3 30	70	238	80	3 42½
67	173	40	3 30	77	205	120	3 45
72	208	120	3 30	56	226	40	3 45
65	236	—	3 30	58	237	160	3 45
82	174	—	3 32½	65	240	80	3 45
80	195	120	3 35	67	259	—	3 45
81	222	120	3 35	52	236	—	3 45
83	232	80	3 35	110	232	200	3 45
64	207	120	3 35	54	242	80	3 45
77	272	160	3 35	61	239	—	3 45
82	208	80	3 35	56	249	40	3 45
81	267	200	3 35	46	255	120	3 45
85	242	240	3 35	64	239	80	3 45
73	262	80	3 35	48	242	240	3 45
58	248	80	3 35	64	250	—	3 45
71	217	160	3 35	47	253	40	3 45
66	268	120	3 35	48	236	80	3 47½
61	216	80	3 37½	51	237	80	3 50
51	287	80	3 40	65	234	80	3 50
70	250	80	3 40	51	236	80	3 50
56	235	—	3 40	61	224	—	3 50
62	240	—	3 40	57	237	—	3 50
56	280	40	3 40	69	256	80	3 45
65	201	—	3 40				

The Improvement Record.

The following figures give the total of real estate transfers, building permits and bank clearings for the week:

REAL ESTATE TRANSFERS.

Monday	$ .....
Tuesday	62,974
Wednesday	64,810
Thursday	41,581
Friday	49,488
Saturday	52,111
Total	$18,580

The transfers for the month amounted to $1,238,937.

BUILDING PERMITS.

Monday	$ .....
Tuesday	3,200
Wednesday	3,250
Thursday	.....
Friday	1,300
Saturday	.....
Total	$ 7,750

The permits for the month amounted to $35,634.

BANK CLEARINGS.

Monday	$ .....
Tuesday	997,991 77
Wednesday	830,162 66
Thursday	690,815 30
Friday	615,504 85
Saturday	559,949 71
Total	$3,693,712 86

A decrease of 69 per cent from the corresponding week of last year.

PEPPERMINT DROPS.

Epitaph on a dead letter—It died at its post.

The pugilist who gets worsted feels that he is in the wrong box.

The devil isn't much afraid of the preacher who doesn't preach a full gospel.

You can tell a good deal about a man's religion by the way he treats his wife.

Love always takes off its coat when it goes to work.

Nothing grows much faster than troubles that are nursed.

Presented at court—a lover's presents to his sweetheart.

No man is in a minority when he is right.

A lion never kills anybody when he is roaring.

Honesty is the best policy, but it's not the kind you get at a policy shop.

There is nothing more discouraging to a man than thoughts of how great he intended to be.

The pug practices what he preaches, even if he does run a risk of being knocked down.

An ice bill may be cool, but it is not always collected.

Whales are not naturally belligerent animals, but they will come to blows once in a while.

It is only fair for the rain power to let up a little after it has been letting down so much.

When they "wine all hands" on shipboard the sailors have to stop smoking. Queer, isn't it?

Some of the very best lamps are only good when they are wicked.

A woman's umbrella is likey to be the first thing that "catches your eye" on a wet day.

The professional oarsman is an influential fellow, for his business gives him a great pull.

The poor have no chance. Well, there is one kind of chance they oughtn't to have, and that is a chance in a lottery.

The loss of a situation must be quite embarrassing. It cannot but cause the loser to feel out of place.

As a rule, the rhymer's lines written to a muse are intended to be anything but funny.

An exchange calls attention to some new wrinkles in cuffs. Now, who wants to wear cuffs with wrinkles in them?

Fetherbrane wonders if the silent letters of the alphabet weren't taken from the dead languages.

It is to be expected that anarchists will make bombastic speeches.

No man knows his own mind, because he has nothing to know it with.

A man never expresses so much in his face as when he is trying to appear unconscious.

A man seldom appreciates that which does not cost him anything. This rule, however, doesn't apply to side whiskers.

An Arctic explorer's life is full of hardships, but then they need hard ships among the ice.

It is generally easy to arouse a woman's sympathy for any suffering thing that she isn't torturing herself.

The man who is a long time making up his mind may arrive at a correct judgment; but it is generally too late to be of any use to him.

Large heads are not always indications of genius. Sometimes they are merely monuments of the previous night's foolishness.

Good sense is a silver dollar, current at all times, and convenient in all places.

The devil hates the man who makes him take a good square look at himself.

The flying thief may not be a popular man, but he generally has a large following.

A man gets too old for a great many things, but the ability to make a fool of himself is never outgrown.

An elevator is a sort of hand-me-down affair.

The devil don't want to break up the church. What he wants is to run it.

Nearly everything that a man likes to do is bad for him.

When a woman throws a stone she gives every man who sees her three of pain.

Brevity is the soul of wit, and that is just why most people are so verbose as they are.

Although a quadruped, the pig can have his forefeet in the trough and have two on the ground.

The redoubtable actor John L. is like Lillian Russell—he will not discard his tights.

An effective work at art for students is "Whaling," by one of the old masters.

The average amateur photographer can take anything, better than advice.

A woman's rule in whist—when in doubt lick what is trumps.

A noise annoys.

Loose characters often get tight.

This is the season of ova-eating.

Some men are dog-matic and not a few are inclined to be pug-nacious.

In Boston, it is said, there are people who believe the bean to be ahead of cabbage.

It's no wonder that the man who cries "hot corn" from the street corners has a husky voice.

THE SPECULATIVE MARKETS.

Prices on All Cereals are Quoted Slightly Lower at the Opening.

PROVISIONS DULL AND LITTLE C