

DAILY RECORD-UNION ISSUED BY THE SACRAMENTO PUBLISHING COMPANY

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Weather Forecast. Northern California—Showers in northwest portion, cloudy in southeast portion Monday; fresh southerly winds.

UNAMERICAN TALK. In his recent speech at Galt the nominee of the opposition for Congress from this district, Mr. de Vries, said: "The national debt is no smaller now than it was in 1862." We should say not. The war had then barely opened. It was waged for three years after 1862.

The principal of our debt in 1862 was \$624,176,412. It is now \$1,221,457,686.90. But in 1879, when the Government of the United States resumed specie payment without causing a flutter in the financial market, or disturbing a dollar's worth of trade, the debt principal was \$2,349,667,482.04. So then, we have paid off in principal fifty-1862 the enormous sum of \$1,825,391,067.91.

But Mr. de Vries said more than we have quoted above. He put it this way, according to the report of a paper that is supporting him, and that gave a full synopsis of his remarks: "The national debt is no smaller now than in 1862, when measured by the value of products. The years of toll in paying off millions of dollars have been of no avail."

Now, here is a puzzle. What on earth has or had the value of products to do with the national indebtedness, even if the statement of Mr. de Vries is taken as true, which it is not? Here is a new measure, to be sure, for ascertaining the national indebtedness.

Our own report of Mr. de Vries' speech in this city made him say that the national debt is no smaller now than it was in 1865 (not 1862). Our report we take to be accurate. Let us see, then, how that makes the case stand. In 1865 the principal of our debt was \$2,650,047,809.74, and it is now, as stated above, with interest included, \$1,221,457,686. So that even on that basis we have paid off \$1,428,590,124 since the close of the war, principal and accumulated interest for thirty-one years.

But to return to Mr. de Vries' calamity whine. In ten years alone from 1880 to 1890 we augmented the value of our production and property \$21,395,091,197. This is a fact that is shown by the undenied totals of the Bureau of Statistics and the United States Census reports. The only States which declined were Maine, New Hampshire and Vermont, while Kansas, the State that the Populists have paperized most of all in their calamity speeches, saved and accumulated more than did the manufacturing State of Massachusetts, absolutely increasing her values of all kinds of property from \$700,000,000 in 1880 to \$1,799,348,501 in 1890.

Even Nebraska exceeded Pennsylvania in her development and accumulations by these figures: 1880, \$385,000,000, to \$1,276,858,514 in 1890. Thus Pennsylvania, with her great population, gained in accumulation and production from \$4,942,000,000 in 1880 to \$10,190,746,550 in 1890, a gain of \$1,248,746,550, while Nebraska, with her small population, in production and property gained per capita \$1,435, and Pennsylvania only \$23 per capita.

So it ran throughout the West and the Middle State sections. In every instance the per capita gain has been enormous, and all the while we have been paying off the national debt, Mr. de Vries says, without avail.

Let us see whether it has been without avail: Under Republican administrations the reduction of the interest-bearing debt of the Nation has been in each of the four-year periods (cents omitted): 1869.....Johnson, \$280,430,492 1873.....Grant, 403,948,484 1877.....Grant, 65,204,017 1881.....Hayes, 75,646,781 1885.....Arthur, 480,161,982 1889.....Harrison, 259,071,860

It is perfectly fair to say that under Mr. Cleveland, 1889, the discharge was \$241,448,449. But it is also fair to say

that under Mr. Cleveland in his latter term to March 4, 1896, the debt has been increased by \$262,602,245, and since then it has been piling up at a great rate monthly, so that to July 1, 1896, it amounted, principal alone, to \$347,363,890, and, as already stated, at the beginning of October, according to the official treasury sheet before us, principal and interest, \$1,785,982,008.00. Likewise it is perfectly fair to say that had not the free silver radicals combined in the Senate and prevented the increase of the revenue so as to meet Government expenses by adding the revenue relief bill with a free silver rider, Mr. Cleveland's administration would not have been humiliated by such a showing.

So, then, in twenty-eight years the Republican party reduced the national debt \$1,563,458,716, casting out the four years interim under Mr. Cleveland's first term. It reduced the interest charge in that twenty-eight years from \$125,628,998.34 to \$22,893,883.20. And all this has been "without avail," says young Mr. De Vries. Does he propose to go to Congress and talk such rot as that in the face of the unsolicited tributes of the great European statisticians and historians, that in all the history of the world there has been no such brilliant achievement by any people as that of the Americans in discharging rapidly an enormous war indebtedness?

Be it right here noted that while the debt increased under no Republican administration, but under each was greatly reduced, in those very terms the country enjoyed its seasons of greatest growth, and the people their highest prosperity, with high wages, augmented comforts, increased business, expanded commerce and the largest measure of general content.

For the few remaining days of the campaign the Democratic-Populist outfit should take De Vries into a corner and coach the unfledged politician, out of the simple pride every American feels in his country and its splendid achievements, and the desire of all men that it shall not be misrepresented by men seeking office under it.

LIFE INSURANCE AND BRYANISM. John A. McCall, President of the New York Life Insurance Company, pricks a Bryan bubble. He shows in an essay in the "Forum" that Mr. Bryan is absurd and ridiculous when he assumes, as he did in his speech of acceptance, that life insurance is conducted for the profit of stockholders rather than for the people insured.

He points out that with very few exceptions, which he indicates, the life insurance organizations belong to the people insured, as the membership constitutes the company and that there is no division of interest or conflict between the company and the policy holder, since an individual cannot be at outs with himself.

In most cases the States step in and appoint guardians to see to it that this system is not infringed, and that the interests of the policy holders are preserved. He alleges that there is neither profit in nor limitation to the beneficiaries of the life insurance companies, for life insurance is a sort of communism that allows unrestrained individualism without the penalty of beggary entailed upon descendants or dependents.

There are 179 of these organizations in New York alone; 160 of these have no capital stock and the remaining 19 are mutual companies with a capital stock that is deposited with the Insurance Superintendent.

So, then, Mr. Bryan's ignorance of business has once more been exposed, as for instance when he said: "As the total premiums received exceed the total losses paid, a rising standard must be of more benefit to the companies than to the policy holders."

But how would a free coinage law at 16 to 1 prove injurious to policy holders? Mr. McCall takes the official reports of companies in New York and finds that 85 having foreign as well as home business, have assets amounting to \$1,142,419,926, a sum sixteen millions greater than the national debt in 1895. Of these assets nearly \$47,000,000 were awaiting investment, and of the balance \$123,338,168 are in real estate, \$402,301,939 in bonds and mortgages, and \$16,221,442 in United States bonds, in other bonds and stocks \$466,968,061, loans to policy holders and on collaterals \$63,197,073, premium obligations \$21,275,149, other investments \$12,399,110.

All these sums are held in trust for \$552,440 living policy holders, with dependents and beneficiaries numbering 25,000,000 people. The reserve required for their protection by the law is \$965,573,017. Assessment and fraternal insurance is wholly excluded from the foregoing figures, the membership of which numbers 1,855,435, making a total of 10,407,875 insured persons.

The payments of the policy holders of all kinds amounted in 1895 to \$185,103,621. Of all these, 93 per cent. of the policies have been paid for since the resumption of specie payment in 1879 in dollars worth 100 cents each. All the investments have been made in the same kind of dollars. All the obligations are stipulated to be paid to the policy-holders in "lawful money of the United States," while those payable in foreign countries are payable in gold only, and Canada requires all payments to her people to be made in the equivalent of Canadian money. There are 212,957 foreign policies calling for \$679,972,314, with a premium income of \$27,346,688 in 1895.

If the payments to those outside and those inside the United States are not in money of equal value, how unfair it will be to those in the United States if policy-holders in the United States may receive their money in dollars worth half a hundred cents having but half the purchasing power of the dollars paid in as premiums, what does free coinage of silver at 16 to 1 mean to all such?

If the investments of the companies are to be paid back in depreciated money, then the claims against the companies must, perforce, be paid in the same kind of money, as the companies are no more than the agents of the

policy-holders. They must pay in what they receive. They will have no other kind of dollars with which to meet the calls for payment.

It is said that the companies should pay present policy-holders in gold, but it is a fact that the Chicago Convention distinctly refused to put into the platform a proviso that any monetary change should not affect existing contracts, and it will be impossible to make payments in gold if free silver coinage prevails without seriously affecting the financial condition of many of the companies. The investments in real estate, etc., calling for gold would appreciate, it is true, but all the other investments stipulated to be paid in "lawful money" would largely depreciate relatively to gold.

Mr. McCall declares that there is nothing sectional in life insurance and nothing partisan, and that there never can be, as its policy-holders are scattered in all parts. It is business simply and only, and its relations are wholly with the people who pay their money for it and whose money has been invested for them; that there is and can be nothing sectional or partisan in discussing free coinage in its relation to its effect upon that business, and he protests against the charges that the insurance companies have taken partisan positions.

JUSTICE TO SUPERVISORS. The impression has got abroad that criticism of road administration in this county, to the effect that there has been wastefulness, and that \$40,000 a year has been squandered, reflects upon the present Supervisors. It was assuredly not the intention of any canvassers to convey that idea, who are advocating good road systems.

What they mean to say, and what good road advocates have held all along, and properly, is that the present road system enforced under the law is an uneconomic one; that so important a business ought to be managed by expert ability; that such a county as this ought to have an independent road expert in charge of its road system; that in the last ten years our expenditure upon roads because of the uneconomic system, and the patchwork methods that have been pursued and largely forced upon the administrators of county affairs, has netted the people great loss.

The "Record-Union" has shown this over and over again. But the truth about the last three year term of the Supervisors is this, that a little over three years ago the road fund was in debt more than \$42,000. This debt has all been paid off and the general road fund and all the district funds are to-day clear of debt. In the meantime a great deal of road work has been accomplished, some of it better work than ever before done here, and all that could be expected, probably, under the system of the law, and the refusal of the districts to permit macadam roads to be built.

Moreover, the cost of macadamizing has been thought by the people to be prohibitory. Even at the old cost, we have held, however, that it would be cheaper in the end than earth and poorly graveled roads. While this discharge of the road funds from debt, this building and improving in many directions has been going on, there have been more miles sprinkled than ever before, and yet in the whole time the road tax has not been increased.

These facts have been stated by Supervisor Todd in his address to the voters of the Supervisor District in which he is a candidate for re-election. The truth alone should prevail in such matters. Mr. Todd has, to our knowledge, been the friend of the good road movement, and stood with the late road convention so far, that he was willing to submit to the people the question of a bonded indebtedness to construct 150 miles of main macadam roads and so stood in the board.

The opposition is attempting to down this faithful Supervisor on the unjust charge that he is opposed to the good road movement. On the contrary he is one of its best friends, and this we know to be true.

William Curtis, a present incumbent in the board is nominated upon the Republican ticket for re-election. He has been a faithful Supervisor also, and justly shares in the credit of clearing the road districts of debt, while promoting road improvement. He is likewise a good road advocate, and has stood by the good road movement since its inception. He may not have accomplished all in his district that he desired, but he has probably done all that could have been accomplished, hampered as he has been by the law and the unwillingness of the people to engage in macadamizing until road metal was produced at a low rate, as is now being done.

We have already referred to the business capacity, the energy and progressiveness of the other Republican nominee, Mr. Flint, a native of Sacramento, one worthy of all confidence and standing high in the esteem of the people. He will make a good Supervisor, and one of more than usual ability and energy. He is a friend of good road movements, and will do everything that can be done to put this county in the front rank of good road counties.

A HALF VOTE FOR CASOR. In the Twentieth and Twenty-first Assembly Districts there are Independent Republican candidates for the Assembly, and Regular Republican and Democratic or fusion candidates. It is essential that a Republican United States Senator be chosen by the next Legislature. The Republican and the Independent Assembly candidates each declare for a Republican Senator, as against T. V. Cator, or any other fusion candidate. But it must be clear to any intelligence that none of these Independents can be elected. A vote for any one of them, therefore, is a half-vote for Cator, who shouts for a re-vo-lution and wants to begin the hang-around at once. The right thing for voters to do is to ignore the Independents and vote straight for the regular Republican nominees for the Assembly. There should be no mistake in this matter

made by any man with intelligence enough to see that two halves make a whole.

Shall the Second Congressional District play into the hands of the Democracy in its attempt to control the National Legislature? Shall it be guilty of the act of trying the hands of Governor McKinley as President? Or will it, regardless of individual likes and dislikes, aid in keeping a Republican majority in both houses of Congress in sympathy with progress and prosperity?

Better pay more for supplies—if that claim is admitted for argument's sake—and a better wage and have a neighbor beside you who gets a better wage too, and is able to buy of you, than to vote for free trade, or lessened revenue for the Government and idle American hands, that foreign workmen may live better at our expense. Charity begins at home.

"Coin" Harvey refers to the veteran Union Generals as "old wrecks, who have hired out to the country's enemies to do it injury." What do the veteran soldiers of the Republic think of such an expression from the man who taught Bryan all he knows of the silver free coinage to individual account fallacy?

Mr. Bryan has said on several occasions that the change of the financial system as advocated by him would necessarily produce a panic "for a time." Very well. Why vote for a panic?

225 MILES AN HOUR. The Virginia Plover Makes More Than Three Miles a Minute.

The distance covered by birds in a day's travel is a matter of great interest, but it has not been studied as it ought to be. We know, however, in a general way that under favorable circumstances geese and ducks cover from 300 miles up to 610 in a day of twenty-four hours. The hard-working insect-eaters that travel at probably an average five or six miles. The gorgeous Baltimore oriole, being easily traced by both plumage and voice, has been noted all the way from Rodney, Miss., to Oak Point, Manitoba, a distance of 1,298 miles, and he arrived in forty-eight days—a speed of twenty-seven miles per day. A lot of other birds were lumped together, and an average of twenty-three miles a day obtained. But the observers were few. And then it may be that the birds flew a hundred miles in a night and then rested for three days thereafter. They averaged so many miles a day, but what was their actual speed a-wing? Gatlke, a German observer, who has devoted fifty years to the study of birds in migration on the coast of the Pacific, has called attention to the Virginia plover travels 225 miles per hour, and that the average altitude of migrants in fine weather is at least 10,000 feet. Will we ever learn about these things definitely?

That the birds' arrival in the spring varies with the weather is known to all, but to this rule there are some marvelous exceptions. On May 18, 1887, a Wilson's black-cap warbler was seen in a certain bush by an observer, who took special note of the fact, because it was a new bird to him, and for other reasons. It was seen at 1:30 p. m. A year later the observer happened to remember the fact, and went to the shrubbery to see if by chance a black-cap had arrived, and found it in the same bush at the same hour. And this thing happened again the third year. It doubtless just happened so, and yet the birds that start north late in the season, as the black-cap does, move with much greater regularity than the early travelers do.

That individuals remain behind while the main hosts of a tribe migrate is very well known. It is worth while noting, because it emphasizes the assertion that eccentric people are found among birds as among men. And some travel far from accustomed haunts. The Sawinon's hawk from the Rocky Mountains has been found in the Adirondacks, and the horned lark of the plains in Massachusetts. I should not be astonished to find an eagle hovering around the Capitol at Washington.

The reason why birds migrate has not been considered here, but the allotted space is already full. Many reasons are offered, of which the chief is the search for food. Longing for the old birthplace—but none is entirely satisfactory. Perhaps one must go back to the old days when palm trees grew in Siberia and monkeys ran wild on the Cape Horn archipelago to find the reason. It is a matter still under investigation, and it is, as was said, in the hope that some may be incited to join in the investigation that this and other wonders and mysteries of bird life have been related.—Chautauquan.

WONDERFUL STREAMS. One River is Black and Another is Sour as Vinegar.

One of the most curious rivers that have come to the knowledge of men is the Webe Sheberly of Eastern Africa, a deep and rapid stream, abounding in strange fish and ferocious crocodiles. Although it flows for hundreds of miles through fertile lands, the immense volume of water never reaches the sea. A short distance north of the equator the river is lost in a desert region a few miles from the more recent explorers of Alaska and British America claim that the Mississippi can no longer be regarded as the largest river on the North American continent. This distinction is claimed for the great Yukon River.

According to Ivan Petoff who spent over two years in Alaska collecting materials for the last census, the Yukon empties into Norton Sound about one-third more water than the Mississippi pours into the Gulf of Mexico. The Yukon Basin comprises the larger part of Northern Alaska, and 600 miles from its mouth the river is a mile in width. Some centuries before it was discovered by white men it very likely served as the water highway into the interior for tribes whom we believe to have crossed from Asia to the American continent. The Yukon River is over 2,000 miles in length.

Travelers report that in Algeria there exists a small stream which the chemistry of nature has turned into ink. It is formed by the union of two rivulets, one of which is very strongly impregnated with iron, while the other, meandering through a peat marsh, imbues large quantities of gallic acid. Letters have been written with the natural compound of iron and gallic acid which forms the small yet wonderful stream.

The Rio de Vinagre, in Colombia, is a stream, the waters of which, by admixture with sulphuric acid, become so sour that the river has been aptly named the River de Vinagre, or Vinegar River.

The Orange, or Garleh, River, in Southern Africa, rises in the mountains

which separate Natal from the Orange Free State. The length of this stream is 1,000 miles. Its banks abound in various valuable woods and around it are found rich copper ores. In this stream are many varieties of fish, which are found until the river passes through a rocky region containing copper, below which the water is said to be poisonous, a most instantly killing the fish that venture near it.

Another remarkable river is the Indus, a great stream in Hindostan. It rises in Thibet, and its course is a wonderful one. On reaching the Suss, its most northern point, it turns southward, losing itself in the hills, and reappears at Takot, in Kohistan. The Indus is 1,700 miles in length. After receiving the waters of many tributaries its channel grows narrow and here it divides into many channels, some of which never return to the parent stream. It abounds in fish and crocodiles.

That classical river, the Ganges, is erratic in its course, like the Hoang Ho. It is prominent both in the religion and the geography of India. It varies not only from season to season, but from year to year and frequently exchanges old passages for new ones. It has been said that the Ganges delivers into the sea every year 543,000,000 tons of mud, sand and other solid matter.—Philadelphia Press.

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NOTICE TO CREDITORS—ESTATE OF MARY BERGER, deceased. Notice is hereby given by the undersigned, John G. Berger, administrator of the estate of the said deceased, to exhibit to him within four months after the first publication of this notice to the said administrator, at law office of Alexander, Miller & Gardner, 40 1/2 J street, Sacramento, the same being the place for the transaction of the business of the said estate, the county of Sacramento, State of California.

Witness my hand and the seal of said court this 19th day of October, 1896. J. R. HAMILTON, Clerk. By E. F. Pfund, Deputy Clerk. C. A. Elliott, Agent for Petitioner. 623-12

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TAXES! TAXES! SACRAMENTO, Oct. 5, 1896. The State and County Taxes on all personal property secured by real estate, and one-half of the taxes on all real property for the year 1896, will be due and payable on the first Monday in October, and will be delinquent on the last Monday in November next at 8 o'clock p. m., and unless paid prior thereto

THE SADDLE ROCK RESTAURANT AND OYSTER HOUSE. FIRST-CLASS HOUSE IN EVERY RESPECT. Ladies' dining room separate. Open day and night. BUCKMAN & CARLISLE, Proprietors. 1021 Third Street, next door to Record-Union. Private Rooms for Ladies.

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