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Mr. Bryan evidently regards himself as chief among ten thousand spellbinders and altogether lovely as a votegetter.

The Popocrat candidate for President has evidently forgotten the adage that a lawyer who defends his own case has a fool for a client.

The manufactures of the United States sold abroad, last year, amounted to about $325,000,000, of which at least $150,000,000 was paid to American labor. That is expansion.

Imperialism is the mask of 16 to 1, and if Mr. Bryan goes on the stump the mask will be so worn out that all observers can see the real paramount issue—the overthrow of a sound currency.

Captain English said that "Bryan himself is the paramount issue," and Bryan himself, by going on the stump, sustains Captain English. Mr. Bryan regards himself the Whole Thing.

It seems that the Hon. John W. Kern, city attorney, keeps up with the Taggart procession by submitting estimates for the law department 40 to 50 per cent. over the appropriations of last year.

The military promenade of the allied troops through the imperial palace at Peking will be a spectacular event in itself and will have a tendency to curb the boundless self-conceit of the Chinese government.

President McKinley protecting American interests in China and upholding the honor of the flag in the Philippines is a much more dignified figure than William Jennings Bryan stumping the country in the interest of his own candidacy.

The address and resolutions adopted by the Afro-American Council are excellent in matter and form, and in every way creditable. The Journal congratulates the organization upon the successful exclusion of partisan politics.

Republican hopes of carrying Nebraska seem to be justified by the constantly increasing list of anti-Bryan Democrats and the revolt of middle-of-the-road Populists. If fusion fails Mr. Bryan's prospect of carrying his own State will be gone.

The announcement that Boss Croker proposes to take the stump for Mr. Bryan will not be received with immense enthusiasm by Democratic leaders, but they would not object to a portion of the fund which Croker compels officeholders, contractors and others to pay into the Tammany treasury.

Ex-President Cleveland is said to have expressed to his friends the opinion that the future of the Democratic party depends not so much upon McKinley's success as upon Bryan's overthrow. He thinks the latter is the only way to rescue the party from Populism and bring it back to conservative lines. That seems to be the view of a great many conservative Democrats.

The inquiry into the condition of the fire department should be thoroughly made, so that the people may know the facts. If it is ineffective or inadequate, the people should know it, and the Council should make an appropriation for its improvement, but in a manner that will prevent the Taggart people from using it to pay for the services of their heelers in this campaign.

Some anonymous "high personage" now summering near Boston is authority for the statement that Admiral Dewey, being short of ammunition before he left Hong-Kong, secretly obtained shells for his big guns through the favor of the British authorities there the night before he sailed for Manila. Probably the story is not true, but if it is no British shells were ever before as well aimed.

Official reports of the population of thirty-six large cities show that Indianapolis is twenty-first. By the census of 1890 it was twenty-sixth, so it has moved up five grades, passing Kansas City, Denver, St. Paul, Omaha and Rochester, which stood above it in 1890. This record is a permanent advertisement of the city of the best kind, and in connection with its solid advantages will help to insure its future growth.

On the day after Mr. Bryan's nomination, in 1896, a prominent Democratic paper which refused to support him stated that for a number of years he had been on the pay roll as a speaker for the silver mine owners, and that since his retirement from Congress he had not had any other visible means of support. The latter part of the statement was a mistake. He was for a while an unsuccessful editor of a free-silver paper in Omaha.

The perfect accord between Russia and the United States as to the unwisdom of prohibiting Li Hung Chang from communicating with the Chinese government and military authorities pending the opening of negotiations for peace should cause the other powers to recede from that position. Whatever may be the outcome of peace negotiations, a beginning must be made, and no person is in a better position to make it than Li Hung Chang, provided he is permitted to communicate with the Chinese authorities. If it should be discovered that he is playing false or setting traps for the allies, suitable action can be taken, but to forbid him from communicating with his government would be a diplomatic blunder.

AN OVERANXIOUS CANDIDATE.

The announcement that Mr. Bryan will make speeches in Illinois, Indiana, Ohio, Wisconsin, Michigan, Minnesota, New York, New Jersey, Maryland and West Virginia, shows a radical change of programme on his part from that of his political managers. A few days after Mr. Bryan's nomination it was announced authoritatively that he would not stump the country as he did in 1896. On the 8th of July a conference of Democratic party managers took place at Lincoln, at which were present Mr. Bryan, Mr. Stevenson, Chairman Jones, National Committeemen Stone of Missouri, Campbell of Michigan, Johnson of Kansas, and others. At this conference every phase of the political situation was discussed and a general plan of campaign agreed upon. An Associated Press dispatch from Lincoln, of July 9, describing this conference, said: "Committeeman Johnson, of Kansas, stated, after the meeting, that an understanding exists that Mr. Bryan will not tour the country as he did during the campaign of 1896." That understanding was reached after a conference which was described as "protracted," and in which Mr. Bryan himself participated. If it did not have his approval it was at least the decision of the committee. There has been no general conference since and no indication of a change of programme until the present announcement, which says "Mr. Bryan has decided" so and so. The facts go to show that the original decision represented the views and action of the committee, while the change of programme is that of Mr. Bryan. In other words, the committee could not keep him from stumping the country. No other candidate for President has ever shown such extreme anxiety to be elected. Other candidates have received delegations at their homes and made speeches that were read throughout the country, but Mr. Bryan is the only one to adopt a first and a second time the undignified course of traversing the country like an ordinary officeseeker begging the people for their votes. He did this in 1896, and now he proposes to do it again. It shows his incurable habit of speechmaking and his unlimited confidence in his own oratorical powers. It remains to be seen which was right, the committee or Mr. Bryan. The Journal is of opinion that his stumping tour will lose him votes by awakening intelligent voters, and especially the conservative business element of the country, to the importance of defeating so anxious a candidate and so arrant a demagogue.

MR. BRYAN DODGES.

Secretary Gage recently said that Mr. Bryan, if he were President, could order the payment of the coin bonds and current disbursements in silver, thus practically putting the country on a silver basis. When the New York Herald, which has been trying to support Mr. Bryan as an anti-imperialist, saw this statement of the secretary it realized that this was an opportunity to put Mr. Bryan on record so that the Herald could support him. To that end the Herald asked Mr. Bryan the question: "If you should be elected President, would you make payment in silver of all government bonds which, on their face, call for coin?" It is a plain, straightforward question, which any honest man who is a candidate for the presidency should answer. In fact, the American people have a right to know what he would do. He could have said yes or no, but what was Mr. Bryan's answer? It was: "Say Mr. Bryan declines to be interviewed on that subject."

So Mr. Bryan, who can tell what he would do in regard to the Philippines, and who can talk day and night about the dangers of imperialism, will not or dare not answer the question which is of supremest importance, namely, whether or not he will pay coin bonds in silver. And yet he is the man who has kept the silver issue before the public ever since his defeat in 1896. But for him it would have been dropped with a curt approval of bimetallism. And when it comes to his personal action, should he be elected President, Mr. Bryan refuses to inform the American people whether or not he will use his authority to force the country to a silver basis. He dare not.

The New York Herald, in putting this question to Mr. Bryan, has unwittingly rendered the country a great service. It has put him where he dare not tell the country what he would do, in the event of his election, in regard to the use of silver. That uncertainty, if there were a prospect of his election, would cause a panic before the election.

FREE TRADE, FREE SOUP AND FREE SILVER.

The Kansas City platform, which tries to make imperialism the paramount issue, says: "The importance of other questions now pending before the American people is in no wise diminished and the Democratic party takes no backward step from its position on them." This means that it takes no backward step on the questions of free trade or free silver, both of which are advocated in the Chicago platform. Although Mr. Bryan is now posing as the savior of the country from imperialism it should not be forgotten that he is as ardent a free-trader and free-silver man as ever, and that the Kansas City platform declares that the importance of other questions is in no wise diminished. Mr. Bryan made his entrance into public life as an advocate of free trade. In May, 1887, he was sent as a delegate to the Democratic State convention at Omaha, and during a lull in the proceedings he made a speech in favor of free trade which quite captivated the convention. This was fourteen years after the alleged demonetization of silver, but Mr. Bryan had not yet heard of the so-called "crime of 1873." He stumbled onto that later. In 1890 he was nominated and elected to Congress as a free-trader, and his record in Congress was made entirely on that question. He did what he could to bring about the free-trade panic and the free-soup era of 1894. In the winter of that year through the influence of Mr. Bryan and those who held and advocated the same views, thousands of people were receiving public charity in this city and other thousands throughout the country. The Journal of Jan. 14, 1894, contained the following:

The managers of the food market now carry accounts with 1,107 families, which comprise between four and five thousand persons who are daily dependent on the market for food. It is estimated that the number of patrons at the market increases 200 each day. The following supplies are given out to families of four and five persons: Ten pounds of corn meal, twelve pounds of potatoes, two pounds of beans or six pounds of hominy, one quart of molasses, two pounds of pickled pork, four pounds of fresh pork, one-half pound of lard, six loaves of bread or eight pounds of flour, one-half pound of coffee, one pound of sugar, one-half pound of salt, one cake of soap.

During the week ending Saturday, Jan. 13, 1894, the relief committee in this city issued 1,118 of the above rations, representing support for 4,526 persons. Other cities which had not as good a system established free-soup houses. Mr. Bryan was then a recognized leader of the Democratic party in Nebraska, and had contributed by his voice and vote to bring about this state of affairs. He is as strong a free-trader now as he was then, and the platform on which he is running declares that the importance of that issue is in no wise diminished. The year 1896 was a little too soon after the free-soup house era to make another free-trade campaign, so Mr. Bryan took up free silver. Now, free silver being temporarily under a cloud, he takes up imperialism, but the people should not overlook the assurance of the Kansas City platform that the importance of free trade and free silver are in no wise diminished. If they want another era of free soup they can get it by electing a President and Congress favorable to free trade and free silver.

The Omaha Daily Bee publishes interviews with a number of prominent Democrats of that city who will not vote for Bryan. E. T. Farnsworth, formerly Democratic city attorney of South Omaha, voted for Bryan four years ago, but says "I cannot stay with a party that gives aid and comfort to an enemy of the country." He says: "At Blair, my old home, I know hundreds of Democrats who voted for Bryan in 1896, who have changed politics on the patriotic issue." Interviews with five other Democrats are published, all of whom are prominent in business circles, and some of whom have been active in politics, who say they will not vote for Bryan. Mr. T. S. McPherson, president of the Omaha Cattle Loan Company, who says he is "a Democrat, but not of the Bryan kind," bases his action on purely business reasons. He says:

The election of Bryan this year would endanger the existing prosperity and bring about a contraction of the currency which would send interest rates skyward. Four years ago money loaned at South Omaha for stock raising purposes at 24 per cent.; now it is plentiful at 7 and 8. The money handled at South Omaha to carry on the tremendous operations of the livestock interests of Nebraska and surrounding States belongs to Eastern capitalists who have confidence in the present fiancial system as well as faith in the stock industry. In the last four years the receipts of live stock at this market have been more than doubled, prices have steadily advanced, the supply of money has increased and the rates of interest have decreased.

The same reasons that influence conservative and patriotic Democrats in Omaha will operate elsewhere and help to swell the anti-Bryan tidal wave which is evidently rising.

To be sure, it was highly improper, but when the department commander of the Illinois G. A. R., in his opening address, said that Grand Army men had held the office of President twenty-four of the thirty-two years since the war, and would be likely to hold it another four years, the mass of delegates and other veterans at the opening exercises of the National Encampment rose as one man and cheered the statement to the echo. It was an unprecedented demonstration in a Grand Army assemblage, and strictly out of order.

The present attitude of the Kentucky Democracy is that of death-bed repentance. Whether the Legislature decides to repeal or amend the Goebel law its action will be due to fear of popular punishment and not to any change of heart or repentance for past political crimes. Therefore, whatever may be done the people should proceed to administer condign punishment to the party that enacted the Goebel law and that has stood by it so long to the indefinite disgrace of the State.

Before the Democratic primaries in New York, the Brooklyn Eagle (Independent Democratic) published a cartoon representing the Democratic headquarters, one occupied by Hill and the Democratic chairman of the State committee calling for Democrats to rally to them and nominate Coler, and the other by Croker and ex-Senator Murphy with a big barrel marked $. The Democratic crowd was rushing toward Croker. The cartoon was prophetic.

Fuller reports from New York make the victory of Boss Croker and Tammany complete. All over the State it was made very plain by the Democratic voters who attend primaries that they prefer Croker to Hill for a leader. Buffalo was as unanimous for Tammany as New York. Mr. Coler has not a ghost of a chance for the nomination for Governor.

The army of commercial travelers that had been thrown out of employment by the trusts was addressed in St. Louis by Mr. Dockery, the Democratic candidate for Governor of Missouri, a few evenings ago. The army numbered fifty-four persons, all of whom were for Bryan four years ago.

It appears from reports of his speeches that the Honorable Frank B. Burke is wroth because he was not born a Filipino that he might have an opportunity to kill a few American soldiers. As it is too late to enlist under Aguinaldo, Mr. Burke's case is well-nigh desperate.

BUBBLES IN THE AIR.

Pertinent Comment.

"Claribel uses such extravagant language."

"Doesn't she! It gives me 1,000 fits to hear her talk."

Hunting Some Air.

"Jim got a bad wheel fall last night."

"How?"

"He claims that a mosquito punctured his tire."

What We Have Come To.

"Well, that's going a little too far."

"What?"

"Why, look at Jacky Jones, with pearl placquet pins down the back of his shirtwaist."

Hit-or-Miss Geniality.

"You haven't more than a mere formal acquaintance with Courtney Jones, have you, Dorothy?"

"I don't know; he sometimes feels like speaking to me when I don't feel like speaking to him; and I sometimes feel like speaking to him when he doesn't feel like speaking to me."

A Call to Arms.

By there is wrong to right restored;
Byt there is wrong to right restored;
Up! to them both; and in one breath
Let's hack the shirtwaist man to death.

Girlish Insight.

Little Bess—Cousin Lisbeth, what is stupidity?

Cousin Lisbeth—Oh, little Bess, stupidity is a state of mind other people think we are in when they can't understand what we say.

CARL SCHURZ.

The Cause of His Personal and Political Unpopularity.

To the Editor of the Indianapolis Journal:

As Mr. Carl Schurz is soon to appear here in a political speech in support of Bryanism, and for the special benefit and enlightment of our German-American citizens, doubtless many of them would be interested in reading how an eminent, fair and impartial historian sizes him up. An author of that sort says:

"The loss of Mr. Schurz's popularity—a popularity that was very marked in the earlier period of his career—is due in part to certain unsteady and erratic tendencies, some of which are in strong contrast with characteristics that are recognized as belonging in an especial degree to his race. Through all the centuries since Tacitus drew his vivid picture of the habits and manners of the Germans, their attachment—it might almost be called passion—for home has been a marked and meritorious feature of their character. To fatherland first, and then whatever country fate or fortune may draw them, their devotion is proverbial. This admirable trait seems altogether wanting in Mr. Schurz. When he left Germany he lived for three years in other countries of Europe—first Switzerland, then in France, then in England. In 1852 he came to America, and resided, first in Pennsylvania, then in Wisconsin, then in Michigan, then in Missouri, and then in New York. He has not become rooted and grounded anywhere, has never established a home, is not identified with any community, is not interwoven with the interests of any locality or of any class, has no fixed relation to church or state, to professional, political or social life, has acquired none of that companionship and confidence which unite old neighbors in the closest ties, and give to friendship its fullest development, its most gracious attributes.

"The same unsteadiness has entered as a striking feature in the public career of Mr. Schurz. The party he upheld yesterday met with his bitterest denunciations the day before, and to-morrow he will support the political organization of whose measures he is the most merciless censor today. He boasts himself incapable of attachment to party, and in that respect radically differs from the great body of his American fellow-citizens. He cannot even comprehend that exalted sentiment of honorable association in public life which holds together successive generations of men—a sentiment which, in the United States, causes the Democrat to reverence the memory of Jefferson, and Jackson, and Douglas, which causes his opponent to glory in the achievements of Hamilton, and Clay, and Lincoln; a sentiment which, in England, has bound the Whigs in a common faith and common glory, from Walpole to Gladstone, and their more conservative rivals in a creed of loyalty whose disciples, from Bolingbroke to Beaconsfield, include many of the noblest of British patriots.

"For these party associations, to whose influence, under the just restraint of intelligent patriotism, the wisest legislation is due, Mr. Schurz has neither approbation nor appreciation. He aspires to the title of 'independent,' and has described his own position as that of a man sitting on a fence, with clean boots, watching carefully which way he may leap to keep out of the mud. A critic might, without carping, suggest that it is the duty of an earnest man to disregard the bespattering which fidelity to principle often incurs, and that a beaten path to a safe place for one's self is not an inspiring or worthy object of statesmanship.

"Nor is Mr. Schurz's independence of party more pronounced or more complete than his independence of true American feeling. He has taken no pride in appearing under the simple but lofty title of a citizen of the United States. He stands rather as a representative German-American. He has made his native nationality a political resource and has thereby fallen short of the full honor due to his adopted nationality. The large body of American citizens of German birth are intensely attached to their new home, and seek the most complete identification of themselves and their descendants with the development and destiny of the great Republic. This is wise, and is in accordance with the best traditions and best aspirations of the Teutonic race. But to Mr. Schurz the Republic is not great! 'This country,' said he, in his centennial lecture, 'is materially great, but morally small.'" F.

Indianapolis, Aug. 29.

FACTS AND FIGURES.

What the Farmer Pays for Supplies and Receives for His Products.

To the Editor of the Indianapolis Journal:

A statement of a correspondent of one of the Indianapolis papers from Bethany Park, under date of Aug. 13, concerning the Democratic day there, needs particular notice. The Bryanesque Henry Warrum is made to say: "How about the farmer who finds the market he sells in increase 10 per cent. and the market he buys in increase 100 per cent.?" The favorite method of these Democratic orators is to ask questions and never answer them, thus leaving the false impression which they desire their hearers to receive. As the question is left thus suspended in the air, and is probably reverbrating among the hills around Bethany, I desire a few lines to answer the question, and, as a preliminary remark, merely by way of parenthesis, I wish to say that the impression sought to be left is absolutely false. It is one of the ideas that have been generated by Democratic campaign speakers on the stump and from drygoods boxes, that the purchasing price of articles have gone up higher than ever before, and far more than the prices of what the ordinary man has to sell. Even if this were true it might be answered by the farmer's answer, made the other day in Noblesville, in speaking to an assertion of that kind with reference to the price of binding twine. The dealer told him, "Now, Mr. Burke, you see what your Republican policy has brought you to; see how much more you have to pay for your twine than you did in 1896!" Mr. Burke answered, "Yes, but the twine I am buying now I pay you cash for, and the twine I bought in 1896 is still charged to me on your books——" and that is as good a Republican speech as will be made this year.

Now, for some figures from the Senate report, the bulletins of the Department of Labor and our old friend Sauerbeck, to disprove this bold assertion of Mr. Warrum. Sauerbeck is the same statistician who was so freely quoted by the Democrats in 1896 to prove that the prices of silver and of wheat were bound together with hoops of steel, and he should now be good authority for them.

The reports take 1860 as the basis, 100, and express the rise or fall of prices as compared to that. From these reports we find, taking first what the farmer has to buy, that, in 1893 (the first year of Glorious Grover), cloths and clothing, as a class, was 98.9 of the standard assumed; 1894, 90; 1895, 80; 1896, 87.2; 1897, 82.3; 1898, 80.8, and 1899, 80.7. We thus see that cloths and clothing during Cleveland's administration was 91.5, while under McKinley's it is only 81.3. In house furnishing goods the average price for Cleveland's late lamented administration was 83.7, and for McKinley's first three years it was 76.7; for drugs and chemicals, Cleveland's administration, 84.3, and for McKinley's, 86.3; metals and implements, Cleveland, 81.1, and McKinley, 80.9; fuel and light, Cleveland, 102, and McKinley, 95.4; lumber and building materials, Cleveland, 90.6, and McKinley, 87.9; food (fifty-three articles), Cleveland, 93.2, and McKinley, 83.2. All articles, Cleveland's administration, 89.2, and for McKinley's, 83.9. Food from 1840 to 1853 was cheaper than in 1860, but during Buchanan's early administration it cost more than in 1860. Cloths and clothing varied slightly from 1840 to 1860, but every other article mentioned above was higher previous to 1860 than it was then. From 1860 the articles were nearly every year above 100 up to 1883, and the average of all from 1840 to 1884 was never below 100 except three years, and since 1884 it has never been above 100, reaching the minimum in the first year of McKinley. Under food is included everything that could possibly enter into the food materials that any farmer, or any one else, would buy—beans, bread, crackers, butter, cheese, coffee, eggs, fish, fruits, lard, meats, milk, molasses, rice, salt, spices, starch, sugar, tallow and others. Under cloths and clothing is included everything that goes into the wearing apparel of men and women, and also includes carpets. We thus see that food is a great deal cheaper under McKinley than under Cleveland, and that all articles are almost 6 per cent. cheaper.

Now, let us see as to what the farmer has to sell, and we shall see that the farmer is still the favored class under Republican administrations—he gets his supplies cheaper and sells his products at higher price. Beans, during Cleveland's administration, in July, 1896, were worth $1.15 a bushel; under McKinley, July, 1899, $1.35; butter, July, 1896, 14 cents; July, 1899, 18; Cheese, July, 1896, 7 cents; July, 1899, 8; eggs, July, 1896, 12 cents; July, 1899, 14; apples, 1896, 5 to 7 cents a pound; 1899, 8 to 10; lard, 1896, $3.65; 1899, $4.95; beef, meat, same in 1896 and 1899; mutton, 1896, 13 cents; 1899, 15; pork, 1896, $8 to $8.25; 1899, $8.75 to $9; rice, 1896, 4 cents; 1899, 5⅝; tallow, 1896, $3.25; 1899, $4.37; hides, 1896, 16 cents; 1899, 21; wool, scoured, 1896, 29 cents; 1899, 50; lumber, 1896, $8 to $44 a thousand; 1899, $12.50 to $51; wheat, 1896, 54 to 62 cents; 1899, 68 to 75.

In the above figures the same relative dates are used all the time, July, 1896, and July, 1899. The prices given are the wholesale prices. These figures will show that what articles the farmer has to buy are cheaper than in the administration previous to this, and that what he has to sell now brings him more.

The Democrats in 1892 made the cry on tin plate and sent peddlers over the country selling tin cups at exorbitant prices, and now they make the fight on Manila twine, and at the same time keep up the price by keeping up the war in Philippines through promises held out to the Filipinos as to what they will do if Bryan is elected. Consistency is a jewel which has never shone on the Democratic breast. If the American people were to hold the Democrats to their assertions and their platforms as strictly as they hold the Republicans the Democratic candidate would not get a million votes in the whole country at the coming election. EDWARD E. NEAL.

Noblesville, Ind., Aug. 30.

FIRE INSURANCE AGENTS

FIFTH ANNUAL CONVENTION OF THE NATIONAL ASSOCIATION.

President Woodworth's Address and Report of the Executive Committee.

MILWAUKEE, Wis., Aug. 30.—The fifth annual convention of the National Association of Local Fire Insurance Agents convened here to-day. In the absence of Mayor Ross, Corporation Counsel General J. B. Doe delivered the address of welcome. Thomas H. Geer, of Cleveland, responded. E. W. Wilson, of Utah, introduced a resolution that: "The National Association request of the presidents of each State a complete list of all fire companies offering or writing business at cut rates, the list to be furnished on the first days of October, January, April and July of each year, and that the same be published and sent to all members." The resolution was referred to the committee on resolutions without debate.

President C. H. Woodworth, of Buffalo, in his annual address, congratulated the members on the growth of the association in numbers and influence during the past year, and after giving a resume of the work, took up some of the important questions before the association and made recomendations for future action. The topics discussed were: "Overhead writing," and a "Rating," and a "Classification," and 'Commissions," "Brokerage," "Sole Agencies," and "Co-operation." Rating and classification were discussed from the property owners' standpoint, emphasizing the absolute necessity of the classification and comparison of the experiences of the companies in the matter of losses in order to ascertain equitable rates. He said the right to predicate uniform rates upon such data being prohibited by statute in some States, the result is that rates are higher in such States than in others where this prohibition does not exist. Legislation, he said, that increases expenses by excessive taxation and by preventing co-operation, necessarily increases the rate of insurance. He contended that equitable rating which can only be arrived at by classification and co-operation, is of more importance to the policy holder than to the company. Rates too high and rates too low, he said, are equally unjust to the insuring public, as they hold.

Among his recommendations were the following: A conference with the Association of Insurance Commissioners, offering them co-operation and assistance in securing uniform and equitable legislation, means for securing a better observance of the law against overhead writing; a material restriction of brokerage; the taking of an advance ground in the matter of sole agencies.

A. H. Robinson, of Louisville, Ky., chairman of the executive committee, submitted his report, which in part said: "If the companies doing a general agency business in this country will go upon a single agency basis, decline to recognize the broker and force their local agents to do so, deny reinsurance to the local companies doing a general brokerage business, confining their acceptance to offerings from their local men, where the business is located and legitimately belongs, we venture the assertion that all the better class of agents would be found willing to do business upon a flat 15 per cent. commission basis and would guarantee that the condition of the business would materially improve.

"There probably was never a time in the history of the business more ripe than now to experiment with anything that has about it the semblance of reform, but we sometimes think the companies do not care to engage in measures of this kind, rather preferring an opposite course, believing it to be a case of the 'survival of the fittest'—a most dangerous and costly means to an end, sure to lead up to ruination, without accomplishing the result they are after. Under no circumstances should we permit ourselves to become a party to such practice.

"We deem it advisable to have it understood that this association is not arrayed with any particular class of companies as to policy of management, having reference in particular to the question of separation, or any other question of a similar character upon which the companies are divided in sentiment. Our membership represents both classes, and, therefore, any acts on our part should not be construed as taking part with either class."

The business of the afternoon session was principally the reading of the reports of the committees on organizations and legislation. President Sheldon, of the National Board of Fire Underwriters, delivered an address and was followed by Uberto C. Crosby, of New Hampshire.

Just before the close of to-day's session W. P. Stiles, president of the Texas Association of Agents, urged that a national secret society for local insurance agents be organized. The suggestion was favorably received. The purposes of the proposed organization are similar to those of other secret trade societies. Mr. Stiles said that a lodge or club organized on the lines indicated existed at San Antonio, Tex., and that it had been of much benefit to the members. A national organization along the same lines would, he believed, be a great aid to its members.

WANTS AMERICAN MONEY.

Swedish Government Would Like to Secure a Loan of $10,000,000.

NEW YORK, Aug. 30.—Albert H. Wiggin, vice president of the National Park Bank, said, to-day, that it was true that the bank had been approached by representatives of the Swedish government with inquiries as to the chance of placing a $10,000,000 loan in this country. Mr. Wiggin said he was not ready yet to say whether the proposition had been favorably received.

The proposed loan is in the form of bonds bearing 4 per cent. interest for the first ten years, and 3½ per cent. for another ten years. It is unofficially stated that the bonds will be offered at 98 and accrued interest.

PROSPERITY EVIDENT

EFFECTS OF GOOD REPUBLICAN TIMES SEEN EVERYWHERE.

Money Is Plenty, and Cities, Counties and Municipalities Are Profiting Thereby.

FAILURES FEWER THAN EVER

REMARKABLE BUSINESS EXHIBIT IN COMPARISON WITH 1896.

Figures That Prove Bryan's Predictions of Four Years Ago to Have Been Unwarranted.

No feature of prosperity is full of more meat for interesting reflection than is that which relates to the steady improvement in credits during the last four years—national, state, municipal and individual all included.

Of the improvement in the credits of separate localities throughout the United States it can be said that not only do States and municipalities borrow freely at rates which were unknown in 1896, but the bonds of cities, counties, rural districts, and other municipal corporations, which had previously been placed in savings banks, now command considerably higher premiums in the market. Premiums on municipals have advanced to such an extent that the average net return per annum has been cut down more than one-half of 1 per cent.

The banking firm of N. W. Harris & Co., of New York and Chicago, has prepared a table of some typical differences existing in the net returns on municipal bonds this year as compared with 1896:

Bonds.	1896.	1900.
U. S. Government 4s (1907)	3.25	1.95
Boston, Mass., 4s	3.50	3.00
Kansas City, Mo., 4½s	3.70	3.18
Cleveland, O., 5s	3.80	3.10
Milwaukee, Wis., 5s	3.75	3.00
Grand Rapids, Mich., 5s	3.75	3.12
Chicago, Ill., 4s	3.87	3.10
Omaha, Neb., 5s	4.25	3.50
Dayton, O., 5s	4.25	3.20
Colorado Springs, Col., 5s	4.38	3.63
Ludington, Mich., 5s	4.50	3.63
Seattle, Wash., 5s	4.80	4.00
Muscatine, Ia., 6s	4.75	3.63

The city of Bloomington, Ill., the home of vice presidential candidate Adlai E. Stevenson, recently sold its bonds to a dealer on a basis which makes the interest paid by the city on the loan only 3.40 per cent.—a lower rate than any municipality in the United States could get in 1896. The decrease in rates in loans to the smaller cities, as noticed by the above table, has been greater than that of loans to the larger cities. The increased credits accorded to municipalities, of course, has resulted in the refunding at lower rates of a vast amount of municipal indebtedness. In this way there has consequently been an enormous saving to taxpayers throughout the United States.

Firms that do a money-lending business to agricultural communities in the West report constantly increasing demand to pay off loans with surplus money. More maturing loans are being paid than ever before, notwithstanding that money lenders offer renewals at very favorable rates.

Not only are such loans paid off when due, but pressing requests come to the lenders to allow payments in full before due, in order that interest may be saved. Of course, such requests are not wanted by the money lenders. It is indeed curious, however, that the principal business bother of these financial houses should consist in the necessity of having to "turn down" people who want to pay up too soon, instead of in the necessity of having to vigorously press payments when payments are due.

In the refunding of old loans at lower rates of interest, and in making some new loans to cover the expenses of farm improvements, land-credit houses now appear to find their only opportunity for new business in such States as Illinois, Iowa, Minnesota and Nebraska. At no previous time have collections of interest been generally so prompt as at present. In the refunding of loans previously bearing from 6 to 7 per cent. interest, the new rates are from 5 to 5½ per cent.

Oren B. Taft, of the Chicago land-credit house of Pearsons & Taft, relates an instance of a farmer recently reminded by mail of the expiration of his loan. The answer came not from the farmer, but from his banker. The banker said that the farmer had gone abroad to see the fair in Paris, but that an ample sufficiency of money for payment of the loan was left with the banker, and the banker would be delighted to pay it on maturity. Five years ago this farmer had been forced to borrow this money to prevent loss of his homestead through the hard times.

A REMARKABLE EXHIBIT.

Failures Washed Away by the McKinley Prosperity Wave.

The real prosperity of a country can always be judged by the number of failures among its business men. It is an astonishing tribute to the sound state of our finances and prosperous commercial condition when Bradstreet's mercantile agency reports for the first six months of the calendar year 1900 the smallest number of failures noted for eighteen years past. This is a showing for McKinley prosperity that must strike the calamity howlers dumb.

The records of the mercantile agency show that for the first six months of 1892 the business failures of the country were 5,351, with liabilities of $56,535,521.

In November of that year the Democratic party was voted into power, and in March, 1893, took charge of the country's finances. The first six months of that year showed failures of 6,239 in number, with liabilities of over $70,000,000.

All through the Democratic free trade Wilson bill administration the number of failures steadily increased until the first six months of 1896, when they reached the high-water mark, viz., 7,602, with liabilities of $105,535,936.

In November of that year McKinley prosperity was voted in, and the number of failures steadily declined, until the first six months of 1900 show only 4,880 failures, with liabilities of $60,064,208, the smallest number reported for eighteen years.

In the following tables are compared the first six months of 1896, the last year of the last Democratic administration, with the first six months of 1900, the last year of President McKinley's present administration. This compares the results of nearly four years of both policies on the business affairs of the country. These tables are worthy of the careful consideration of the free-traders and free-silver men, as well as of those who believe in the prosperity and protection of a Republican administration. Thus:

—Eastern States.—

Number of failures for six months.

	1896.	1900.
Maine	140	63
New Hampshire	73	55
Vermont	37	55
Massachusetts	550	756
Rhode Island	43	46
Connecticut	125	104
Total Eastern States	968	1,084

—Western States.—

	1896.	1900.
Ohio	406	180
Indiana	155	57
Illinois	412	219
Missouri	330	197
Michigan	173	56
Kansas	387	164
Kentucky	152	78
Colorado	11	36
Total Western States	2,026	987

—Northwestern States.—

	1896.	1900.
Wisconsin	184	70
Minnesota	197	79
Iowa	178	113
Nebraska	125	40
South Dakota	24	28
North Dakota	6	4
Montana	25	13
Wyoming	3	6
Total Northwestern States	742	353

—Middle States.—

	1896.	1900.
New York	1,059	857
New Jersey	110	102
Pennsylvania	673	428
Delaware	10	11
Total Middle States	1,852	1,398

—Southern States.—

	1896.	1900.
Maryland	75	38
Virginia	134	35
West Virginia	21	24
North Carolina	30	37
South Carolina	24	17
Georgia	101	64
Florida	24	16
Alabama	45	35
Mississippi	69	31
Louisiana	107	47
Texas	335	124
Tennessee	80	70
Arkansas	68	53
District of Columbia	28	8
Total Southern States	1,161	599

—Pacific States.—

	1896.	1900.
California	515	257
Oregon	38	53
Nevada	..	3
Utah	45	30
Washington	104	33
Idaho	12	6
Total Pacific States	764	382

—Territories.—

	1896.	1900.
Arizona	12	2
Indian Territory	19	38
New Mexico	21	2
Alaska	1	..
Oklahoma	36	34
Totals	89	76

—Summary of the Above.—

	1896.	1900.
Eastern States	968	1,084
Middle States	1,852	1,398
Western States	2,026	987
Northwestern States	742	353
Southern States	1,161	599
Pacific States	764	382
Territories	89	77
Total United States	7,602	4,880

The liabilities of those failing for the first six months of the two years compared are as follows:

	1896.	1900.
Eastern States	$11,233,158	$13,898,018
Middle States	33,320,605	29,704,398
Western States	30,342,383	6,435,335
Northwestern States	10,567,612	3,409,502
Southern States	13,847,302	4,001,299
Pacific States	5,651,078	2,402,600
Territories	563,800	211,866
Totals	$105,535,936	$60,064,208

It will be noted that the liabilities of those failing in the Middle States in the first six months of 1900 were $3,616,207 less than they were in 1896. In the Western States they were $23,907,048. In the Northwestern States they were $7,158,110 less. In the Southern States they were $9,846,103 less. In the Pacific States they were $3,248,476 less. In the Territories they were $351,934 less, a grand total of $45,471,728 less than in 1896.

Only in the Eastern States, where the hated "aggregation of wealth," as the Democrats term it, is supposed to exist, were there more failures this year than in 1896.

FARMERS PROSPEROUS.

Faring Much Better Than Under the Cleveland Regime.

Waterloo (Ill.) Republican.

How many in Monroe county can say they were prosperous the past four years? Now don't all speak at once.—Times.

Nearly every one can say that he fared better during the past three years than he did under the Cleveland souphouse regime. A comparison of time and prices looms up something like this:

Do you know that one bushel of corn will buy two and a half pounds of coffee, when in 1896 it bought but two-thirds of a pound?

That one bushel of wheat will buy thirteen yards of gingham, while in 1896 it bought but ten yards?

That one bushel of oats will buy six pounds of rolled oats, while in 1896 it bought two and a half pounds?

That 329 bushels of corn will buy a binder, while in 1896 it took 750 bushels?

That 171 bushels of corn will buy a wagon, while in 1896 it took 344 bushels, or that 100 bushels of wheat will buy the same wagon, while in 1896 it took 110 bushels?

That forty-four bushels of corn will buy a chilled plow, while in 1896 it took 100 bushels?

That one pound of wool will buy four and a half yards of calico, while in 1896 it bought two and a half yards?

That nine bushels of corn will buy a keg of nails, and in 1896 it took ten bushels?

That three bushels of corn will buy twelve yards of Lonsdale muslin, of which it took five in 1896?

That fifty-five pounds of wool will buy you a good suit that it took 109 to buy in 1896?

That thirteen and a half pounds of wool will buy a pair of shoes which it took twenty-seven pounds to buy in 1896?

That thirty-eight and a fifth bushels of wheat will buy a set of harness that it took fifty bushels to buy in 1896 or that sixty-six bushels of corn will buy, while it took 155 bushels in 1896; or that 100 bushels of oats will buy, while it took 250 bushels in 1896; or 113 pounds of wool will buy, while it took 227 pounds in 1896?

That everything you have to sell will buy more of the necessaries of life than the same amount would purchase in 1896?

In 1896 the implement men were besieged with offers to trade horses and cows for implements, and now you never hear of any such offer being made.

BAR ASSOCIATION.

Reports of Committees and an Address by John Bassett Moore.

SARATOGA, Aug. 30.—At to-day's session of the twenty-third annual meeting of the American Bar Association the annual address was delivered by George L. Peck, of Chicago, who spoke on "The March of the Constitution."

At the afternoon session the reports of standing committees were presented. The one on jurisprudence and law reform was read and adopted. The same disposition was made of the report on judicial administration and remedial procedure. Reports on legal education and admission to the bar, and on law reporting and digesting, were passed. The report on commercial law was adopted after extended discussion. The reports on international law and on obituaries were submitted and adopted. The report on patent trade mark and copyright was adopted after a protracted debate. The special committee on industrial property and international negotiation reported in part and asked to continue for another year and this was granted.

A conference of members of the state board of law examiners was held this afternoon, and the section of which Charles Noble Gregory, of Madison, Wis., is chairman, was held this afternoon. The national referees in bankruptcy, a subsection of the association, held an executive session this afternoon. In the general session, this evening, when there was greatly increased attendance, an exhaustive paper was read by John Bassett Moore, of New York, on "A Hundred Years of American Diplomacy."

CUBAN TEACHERS AT HOME.

Return to Havana of Recent Guests of the United States.

HAVANA, Aug. 30.—The Cuban teachers who arrived last evening from the United States on board the transports Crook, Sedgwick, McPherson and Rawlins were taken to-day through Moro and Cabanas and shown other points of interest in the city. They were in charge of Lieutenant Humphrey and Major Cartwright, of the quartermaster's department. This afternoon the municipality gave them a reception, with a luncheon, at the Tacon Theater, and a programme of theatricals this evening closed the day's festivities, the teachers then returning to the transports, which will leave to-morrow for various ports on the island. Everywhere applause greeted Alexis E. Frye, superintendent of Cuban schools, who had general supervision of the teachers while in the United States.

The National party has nominated as its delegates to the forthcoming constitutional convention Gen. Maximo Gomez and General Rodriguez and Senors Tamayo, Lacoste, Perez, Generals Zayas and Nunez. It is not certain that Gomez will accept the nomination.