

WISCONSIN.

DEBTS—FINANCES—CROPS—PROSPECTS, &c.

Correspondence of The N. Y. Tribune.

During the past two years, and in fact since the financial revolution of 1857, the reputation of a people of Wisconsin (financially and morally) has been a subject which has received considerable discussion at the hands of the Eastern press, and in too many instances the people of our State have been unjustly derided and held up to public scorn.

Several of the New-York papers have published communications against us as a State, which were utterly false and gratuitously malicious articles, which, if true, would be a lasting disgrace to us as a people. Special reporters for influential and widely-circulating "dailies" have pronounced libels against us which are so manifestly unjust, that it would be wrong to give further publicity to them even for the purpose of review and contradiction.

Why Wisconsin has been singled out and made a special subject for vilification and abuse, has not been publicly explained, although the tenor of many of the published articles too often betrays the secret motives which have prompted the assault. It is indeed strange that the Badger State is made the grand scapegoat for the inequities of the entire North-West, when it is well known that during, and since, the crisis the whole country, to a greater or less extent, has been involved in the consequences of that great revolution. Has Wisconsin been less prompt in the payment of her liabilities than her sister States? Has she shown less willingness to meet her engagements than other Western States? Is there a greater laxity of the public morals in this State than in any other? Is her legislation more corrupt, or her public officials more venal than in other States, not excepting New-York? Are the citizens of Wisconsin less disposed to deal justly than individuals in other localities?

In putting forth a statement of facts relative to the condition, prospects, and future importance of this State, we shall avoid any invidious comparisons between Wisconsin and other States, simply confining our communication to facts and figures, leaving it to the reader to draw upon their imaginations whenever they wish to assail us. An explanation of the true condition of Wisconsin matters is perhaps of more interest to Eastern capitalists and those creditors who have aided her citizens, than to those citizens themselves, who are fully cognizant of the falsehoods which have been persistently circulated relative to our finances, financial embarrassments, &c.

Prior to the crisis of '57, Wisconsin, in common with all Western States, apparently enjoyed a high degree of prosperity. Her population was rapidly increasing, her immigration was large, real estate high, and frequently changing hands, and capital too frequently diverted from its legitimate channels to be employed in speculations which have the remotest promise of an early realization of golden dreams. Merchants frequently invested their money in the purchase of land, and the professions and embarked upon the sea of speculation, relying more upon black loan than Blackstone to advance their fortunes. This was, perhaps, the market, and man felt too well disposed toward his fellow-man to refuse to supply the demand for money, and frequently advanced loans, and in a country "flush with money," had rather borrow than sue, for it was much less trouble, and could be done on the instant. The yearning for the full tide of prosperity. Any citizen, farmer, or mechanic, could find no difficulty in obtaining from \$300 to \$500 in his pocket, but such extreme measures were not necessary, for money could be had by simply asking for it. Everything was buoyant, hopeful, and promising.

Our cities, too, were rapidly increasing in population and wealth. Real estate was high, and at every change of ownership it grew higher. Capitalists "crowded all possible sail." The purchase of to-day gave them a basis upon which to again enlarge their worldly possessions to-morrow by mortgaging what they then held to purchase more. This mania continued until the tide of the entire West had reached an "exaltation of mind," financially speaking. The various trades, associations, and professions were all simmering down into one grand cauldron, and their representatives might have been termed a race of speculators. What we saw of Wisconsin was an eastern capitalist, not knowing what to do with their idle dollars, volunteered to furnish means to put forward these contemplated enterprises, for which the people of Wisconsin owe them a debt of gratitude, which, perhaps, some few individuals are no more willing to acknowledge than to cancel their pecuniary obligations.

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the entire North-West, we respectfully decline so great an honor. Wisconsin has been frequently assailed, and the charge of repudiation made against her. Why has this charge been made? Is it because some of our farmers, acting upon the advice of paid attorneys, and disregarding the rights of the State, have made resistance to the collection of "farm mortgages" given in aid of railroads? Because individuals seek to avoid the payment of obligations, should the character of a State be assailed in consequence thereof?

Let us therefore make a few remarks on the subject of "FARM MORTGAGES GIVEN TO RAILROADS." At the time these mortgages were given, the farmers on the lines of the several roads had every assurance to induce the belief that the stock would pay fair dividends, and that the time the mortgages were maturing, the several Companies would be in a condition to take up the mortgages thus given, or, in case of inability to do this, it was supposed that stock would be sold at par, and the farmers thus owning stock as a consideration for their mortgages might make sale of the same and thus cancel their obligations. It is true that the history of railroading in the United States did not warrant any such conclusion, nevertheless, it was believed that the cheapness with which they might be built, would give greater value to the stock than the cost of the mortgages, and the result was that the mortgages were given in aid of railroads, and the farmers were left with mortgages on their farms, and the stock was sold at a loss, and the mortgages were not paid.

The Supreme Court, by its recent decisions, declaring every mortgage given in aid of Railroads valid and collectible, has decidedly and emphatically reflected the views of every citizen of Wisconsin who regards his own reputation or the honor of his State. The farmers mortgages alluded to were given in good faith; they were known to be mortgages, and the farmers were to be sold in the Eastern market, and the avails thereof applied to the construction of the Roads. The contract was a fair business transaction, without the smell of fraud. It is true that the investment, as many anticipated dividends are concerned, but in reality is a great benefit, and we venture the assertion that those farmers called upon to surrender the Road or pay their obligations, even had those mortgages been declared void, they would insist upon their rights, and the Court in rendering its decisions has simply discharged its duty, and is no more entitled to laudations than in any other case that may come before it. The people of the State are rejoicing in this verdict, for in it they feel that the stain of repudiation is not upon them, but that it will carry away with it the corrupt and dishonest men who have been the cause of it.

The recent decision, though eminently just and desirable, nevertheless carries sorrow to many homes. Should no compromise be effected with the holders of said mortgages, many of our farmers must lose their all. The recent decision, though eminently just and desirable, nevertheless carries sorrow to many homes. Should no compromise be effected with the holders of said mortgages, many of our farmers must lose their all.

The grant of lands to the State of Wisconsin in aid of railroads was one of those unfortunate blunders which the General Government frequently makes in disposing of the public domain. Every attempt by Congress to aid in the construction of the Wisconsin Railroad, which would be followed, as it most generally is, by a total failure to obtain the ends sought to be accomplished. If any State wishes to bring discredit upon herself, let her accept a trusteeship between the General Government and a corporation, as contracting parties, and the result will be a total failure to obtain the ends sought to be accomplished.

The disposition of the land grant by our State in 1856 is one of those events not pleasing to dwell upon, and which, upon investigation, revealed a state of affairs that has done more to ruin the credit of our State than any other event. The proper disposal of our public lands should be to actual settlers, and no corporation should ever receive a single acre with which to corrupt the morals of a people. For the past ten years, we have persistently opposed the reception of any Federal Improvement. If the General Government desires to promote such schemes, let her take the responsibility, and not force a State to become a trustee of the nation.

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satisfaction upon his own promising fields. That "Special Reporter" who says but little of our corn, barley, and rye will be raised in this State the present year, must have taken his observations from the Herald, or what is still more probable, have been taken from the reports of the Board of Trade of Milwaukee, which have emanated from those brilliant defrauders which are thrown to the American public under the "head" of "Foreign Correspondence."

We have estimated the wheat crop of Wisconsin for the present year at 30,000,000 bushels. Many careful observers within the four corners of the State think it is a safe calculation to place it at twenty millions. This may seem enormous for a young State of about twenty years' growth, but it cannot be borne in mind that the wheat crop in 1850 was over 12,000,000, and there is no one who will admit that they are any additional to that, while many think it will be double the yield of '56. The exports of flour and wheat in bulk from Milwaukee for the past year were over 6,000,000, and as a wheat emporium it is fast taking the lead of larger western cities. The following table taken from the Reports of the Board of Trade of Milwaukee and Chicago, and from *Wells's Commercial Express* of the latter city, gives the number of bushels exported from either city for the past two and a half years:

Table with columns: Year, Flour, Wheat. Rows: 1863, 1864, 1865. Total: 5,922,195 flour, 4,549,456 wheat.

It is estimated by several Milwaukee produce operators, whose experience entitles them to public confidence, that the crop of the coming year, will export twelve millions of bushels of wheat; this, of course, will include flour in bushels. Whether correct or not, we feel confident that Wisconsin will raise a surplus of fifteen millions of wheat, and this, when not needed for the purpose of feeding old liabilities, and the purchase of goods, will be the most complete refutation that could be made of the wholesale slanders that have been circulated regarding us. When we add to the item of wheat the wool clip of this season, a million and a half, when we add to the surplus quantity of coarse grains, our beef, pork, lumber, iron, lead, and copper, we may reasonably estimate our revenue for the coming year at figures ranging from twenty to twenty-five millions of dollars. Whoever seeks to ignore the future wealth and importance of Wisconsin, and to keep it in a state of stagnation, which the greater share is yet undeveloped. With a climate delightful and salubrious, with shorter winters and longer summers than in the same latitude in the New-England States, a soil rich and productive, and a capital in possession of all the legitimate resources, which the greater share is yet undeveloped. With a climate delightful and salubrious, with shorter winters and longer summers than in the same latitude in the New-England States, a soil rich and productive, and a capital in possession of all the legitimate resources, which the greater share is yet undeveloped.

The gross earnings of the Panama Railroad Company for June were: From Freight, Merchandise, &c., \$11,023 00; From Mail Transportation, \$1,833 34; Total, \$12,856 34.

COMMERCIAL MATTERS.

Table with columns: Name, Bid, Asked. Lists various commodities like Flour, Wheat, Corn, etc.

The Annual Statement of the New-York Mutual Insurance Company shows that the earned premiums for the year were \$799,033 30, from which deduct \$48,792 82 for losses, expenses, reinsurance, &c., and it shows a profit of \$114,260 68 on the business of the year. The assets of the Company on the 30th of June amounted to \$1,036,416 34. The Trustees have declared a dividend of 12 1/2 per cent on the net amount of earned premiums for the year ending the 30th of June, for which certificates will be issued on the 1st of September, on which day interest will be paid on the outstanding certificates at the rate of 6 per cent per annum, and the whole amount of the certificates of 1853 will be redeemed in cash.

The following is the statement of the receipts of the Morris Canal Company, compared with corresponding time last year: Total for July 1866, \$140,140; Total for July 1865, \$121,414; Increase, \$18,726 76.

The first movements of the day at the Stock Exchange were symptomatic of one of the brief reactions which have at intervals visited the market, and prices for a majority of the leading stocks opened at a moderate decline from the closing quotations of yesterday. At this point, however, the sellers were met by a counter force, and the market was held back for a decline, and at the close of each call the market became stronger and slightly better. The strongest and most active stocks of the day were Hudson River, Reading, Michigan Central, and Chicago, Burlington, and Quincy. These were about the only exceptions to the reaction of the day, and the higher prices established in them gave an irregular appearance to the market. The Reading movement is quite large, and there was considerable excitement in it. Large orders were received by dispatch from Boston, and there seems to be a stronger disposition to operate for a rise in the stock both in New-York and Philadelphia. The improving business of the road, and its enhanced profit at the advance in

rates of transportation, furnish arguments in its favor. The business in New-York Central was quite calm during the day, but the stock was firmer at the close of the First Board and in the afternoon. It is stated unofficially that the July earnings promise about \$900,000 against \$761,000 in the same month of 1865, an increase of nearly 100,000. The Western shares, with the exceptions given, were rather tame at quotations; but the market took the stock offered very well, and shows a remarkable degree of strength after such a rapid and continuous advance. There was rather more doing in State Stocks, at a decline of 1/2 per cent in Missouri. For Railway Bonds, the market was very strong, and still on the ascending series. Chicago and North-Western First Mortgage fell back at the First Board, with sales of \$20,000, but were firm in the afternoon. The Second Mortgage advanced 3/4, with sales of \$17,000, and we hear of private transactions to the extent of \$30,000. Illinois Central and Michigan Southern Bonds were in good demand. At the Second Board, prices were generally better, and the market closed steady. The latest prices were as follows: For Tennessee 6, 90 1/2; Missouri 6, 81 1/2; Cumberland Coal Company, preferred, 14 1/2; Pacific Mail, 8 1/2; New-York Central Railroad, \$31 1/2; Erie Railroad, 22 1/2; Hudson River Railroad, 27 1/2; Harlem Railroad, 16 1/2; Reading Railroad, 44 1/2; Michigan Central Railroad, 55 1/2; Michigan Southern and Northern Indiana Railroad, 18 1/2; Michigan Southern and Northern Indiana Railroad, 18 1/2; Panama Railroad, 126 1/2; Illinois Central Railroad, 75 1/2; Galena and Chicago Railroad, 70 1/2; Cleveland and Toledo Railroad, 37 1/2; Chicago and Rock Island Railroad, 75 1/2; Chicago, Burlington and Quincy Railroad, 79 1/2; Delaware and Hudson Canal Company, 96 1/2.

In foreign bills there is little or nothing doing, but rates are steady. Sterling is 109 1/2 @ 110. France, 5 1/2 @ 5 1/2. Freights to Liverpool, 60 boxes Cheese at 50c; 2,500 bush. Flour at 36 1/2; 46,000 bush. Wheat at 91 1/2 @ 104, in bulk, and 101 1/2 @ 104, in bag; and per steamer, 100 boxes Bacon at 35c. To London, 20,000 bush. Wheat at 104, in bag; 1,500 bush. Flour at 36.

The business of the Sub-Treasury was: Receipts, \$231,352 17 for Customs, \$92,000; Payments, \$34,547 77; Balance, \$5,217,333 17. The third week's earnings on the Southern Michigan are officially reported to show a gain of about \$4,800. In money there is no change to notice. The supply on call is superabundant at 5 1/2 per cent. Paper is freely passed at the same rates for short acceptances, and 7 per cent for long dates. The business of the Clearing-House was \$21,248,000.

We are authorized by Mr. Campbell, the President of the Harlem Railroad Company, to state that the article in the financial column of *The Herald* yesterday is entirely without foundation. The Company is now in better condition than for many years past. The receipts are constantly increasing, and the result of the present year's business will show the ability of the Company to pay the interest on all its debt, and the total expenses, which cover extensive improvements in the road and rolling stock. After these payments there will remain a moderate surplus. The Company have borrowed no money for the last eighteen months, and the interest on all bonds is paid with great punctuality.

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THE LA CROSSE ROAD.

SIR: Your issue of this morning contains a scheme of settlement for the La Crosse and Milwaukee difficulties that I should be very glad to see carried out, being myself a holder of the stock of the La Crosse and Milwaukee Railroad. I have been a shareholder in the La Crosse and Milwaukee Railroad since its organization, and I have seen the progress of the road from its commencement to the present time. I have seen the road built, and I have seen the road operated. I have seen the road built, and I have seen the road operated. I have seen the road built, and I have seen the road operated.

MARKETS—CAREFULLY REPORTED FOR THE N. Y. TRIBUNE. WHEAT—A moderate demand prevails for both kinds, and prices are steady; sales of 700 bush. at 82 1/2 for Pot, and \$3 50 for Pot.

IRON—The market is heavy; the sales only moderate; the stock is large and accumulating. The demand for iron is steady, and the market is firm. The demand for iron is steady, and the market is firm. The demand for iron is steady, and the market is firm.

RECEIPTS OF PRODUCE. Total for July 1866, \$140,140; Total for July 1865, \$121,414; Increase, \$18,726 76.

having South-Western connections, but it has not assumed that magnitude reported last year at this time. The general assortment is large and inviting, although certain styles of seasonable goods are quite scarce. The supply of colored Wool Flannels costing 25c and less, is small, and the production of most of the leading styles have been contracted for at advanced prices for the next few weeks. As very few of the Flannel buyers have purchased, we apprehend a still further advance, may be reported when they come into the market.

In the leading styles of high count Bleached Goods, the market is kept bare, and while they cannot command higher prices, they will be taken as fast as produced. There is a particular scarcity of 9-8 and 1 bleached fabrics, and the 9 and 10 Sheetings are sold at very high prices. The orders for heavy China Drills have been in some instances countermanded on account of the uncertainty of the solution of the difficulties with the continental powers, but the market remains firm at previous prices. We annex our usual summary of the exports of domestic Cotton for the week ending July 21:

Table with columns: To, Value. Lists various cotton exports to different countries.

The N. O. Courier of Sunday morning says: The Bank returns for the week, as reported to the Board of Currency, today, compare as follows with the previous report: Total for the week, \$1,180,000; Total for the week, \$1,180,000; Total for the week, \$1,180,000.

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RICE is steady, sales of 175 tons at \$4 95 @ \$5, as to quality. STARCH—Jobbers are buying, and retailers have advanced 1/2 cent. HONEY—A market is being formed, mostly in private lots, 200 lbs. at 70c, a job lot, and 200 lbs. at 65c, at 10c. A market is being formed, mostly in private lots, 200 lbs. at 70c, a job lot, and 200 lbs. at 65c, at 10c.

THE MOUTH OF THE MISSISSIPPI.

Correspondence of The N. Y. Tribune. BALIZE, La., July 17, 1866. This is a town literally built on stilts. Posts have been driven deep into the alluvial mud brought down by the turbid Mississippi, on which the houses are placed, and so low, that when a strong south-east wind prevails, the floors of the lower story are submerged. The population is fully 200, made up of an association known as "Branch Pilots," their families, and assistants. The village of South-West Pass, twenty-four miles distant from the Balize by the usual route, is also built upon the divide between fresh and salt water, has not more than 100 inhabitants—engaged in the same pursuit as those of the Balize.

The pilots have upward of seven thousand dollars invested in real estate property at the two points, and their income from piloting vessels over the bar at the mouth of the Mississippi, averages from one hundred and five to one hundred and twenty-five thousand dollars per annum. The revenue enters, under the name of "Sovereignty," into the Treasury, and is paid to the Government as its illustrious namesake at the head of the State Department. It has been rumored that the crew of this vessel and the "Branch Pilots," who are ticketed for Douglas, will rally for the little Giant in the coming Presidential contest, and, no doubt, they will exert the most efficient services for the cause of Democracy in the elective franchise.

The banks of the Mississippi, for a distance of 40 miles above the Balize, are an unbroken marsh, where the alligator and the other are undisturbed. I saw at the house of one of the pilots a litter of young otters, which were very amiable pets. After crossing the bar, where the best water does not exceed twenty feet, the Mississippi has a uniform depth to New-Orleans of 90 feet, and varies little from one mile in width. Leaving the swampy district, there is a succession of islands formed by the banks of the river, to the corporate limits of New-Orleans and Algiers, something more than sixty miles. As a general thing, sugar-cane planting does not pay six per cent on the capital invested. The outlay on many tracts is \$100,000. The hog-raising party are left at sea, as a fair average crop, though more fallow than three that exceed it. Still, I have known two and three hogsheads of sugar to be made from an acre of cane. Here, as in the cotton belt above the 31st parallel, and in the cereal region of the Great West, the same time, and a wiser generation will apply the corrective.

FROM PIKE'S PEAK.

Mr. Jackson says the valleys on the western slope of the Grand nearly to its source, some sixty miles north of Long's Peak, and he represents that their prospects for gold are very encouraging, especially northward, and has engaged to keep us posted in the matter. Several of the party are left at the mine, while others are content with provisions and tools. Thus are our anticipations being realized—that this is a great gold country, and Denver is the mercantile depot for its general supplies—the gold country stretching north and south of it.

Nothing new concerning our old mining can be said. The river is slowly falling, which fact is welcomed by those who are mining in its vicinity. The new channel of the river, the digging of which has been prosecuted with great energy in the Mill District, has been completed, and the water is now running in the new channel, and the water is now running in the new channel, and the water is now running in the new channel.

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