MEMPHIS APPEAL

BY

GALLAWAY & KEATING.

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SUNDAY, : : DECEMBER 29, 1878

LET US REASON TOGETHER.

Tuesday night the people of Memphis propose holding a public meeting with a view of discussing the indebtedness of the city. Every citizen of Memphis should be present, in order to give force to any expression that may be made. If the meeting be small, its opinion will have no weight. It is to be hoped that there will be a general turn out, and that our people will come together, not devoted to any particular line of policy, but for the purpose of reasoning together and acting in harmony. The prospect is not radiant with hopeful anticipations. It cannot be disputed that the paramount desire is to get rid of the mandamus, so ruinous to the honest tax-payer. To achieve this object will require the co-operation of the people of Memphis. If they are united their voice will be potential. Those who favor a compromise and the funding of the city debt at fifty cents, will be sustained by the people of Memphis, who regard this as the right and safe road out of our embarrassments. Those who oppose a compromise at a higher rate than twenty-five cents, or a repeal of the city charter without any regard to a compromise at all, would have many friends but for the belief that the legislature would not grant a repeal unless satisfied that a fair and equitable compromise had been offered by the city and rejected by the creditors. A repeal of the city charter cannot be passed through the legislature unless it be shown that a compromise is impossible, and that a repeal is the only thing to save our people from ruin. Those who urge a repeal and oppose the funding of the city debt, are unintentionally laboring to saddle upon the tax-payers writs of mandamus from which they must be freed or confiscation will be inevitable. We are not singular in this opinion. Brownsville is staggering under the burdens of taxation, and, like Memphis, asks relief by a compromise with her creditors, and if that fails, a repeal of the city charter. In discussing this subject, the Brownsville *States* says:

> A chartered city stands in precisely the same relation to its creditors as an individual. If a man borrows money from the bank, and finds when it falls due he is unable to meet his obligation, the next best thing he can do is to renew the note, and if possible pay the interest, or at least a part of it. Finally, if he can do none of these things he turns over his assets to his creditors, and in that way shows at least a *desire* to pay what he owes. Brownsville has done none of these things, and under such a state of affairs there is not a legislature on earth that would waste a moment's time in considering our condition. Therefore we repeat that the committee appointed to confer with our creditors have no time to lose. It devolves upon them to do the work which ought to have been done long ago by our government. Something must be done at once. Repudiation is not only disgraceful, but it is legally impossible. But if the creditors are approached in the proper spirit, and fail to offer any compromise, then it will be a pertinent question whether self-protection does not demand that we seek *temporary* relief in the abolition of our charter. For be it remembered that this relief can only be temporary, as the power to levy and collect taxes off the people for past due debts will not be destroyed by such a procedure.

The remarks of the *States* are sensible, and what is more to be admired, they are *just*. The *States* tells the people of Brownsville what the APPEAL has already said to the people of Memphis, that "there is not a legislature on earth that would waste a moment's time in considering a repeal" until we show a desire to pay something. If this be true, those who favor an unconditional repeal of the city charter are working in the interest of the bondholder and for fastening upon the tax-payer writs of mandamus for the next two years, during which time most of the real estate in the city will have been confiscated. The APPEAL has been classed as a high-tax journal. Four or five years ago, when times were prosperous, before the hard times set in and the shrinkage in values, and when the taxable property of the State showed that Tennessee was able to pay the rate of taxation which thirty-three States of this Union paid, we denounced the repudiators *per se*, and joined the people in urging upon the legislature to maintain the credit of the State. But the prolonged stagnation in business, which has bankrupted so many thousand individuals, has also bankrupted States and municipalities. In most of the cases the individuals have found relief by compromising with their creditors. Municipalities are asking for the same thing. Rents are not what they were when this debt was contracted. If real estate commanded the same price at which it sold when the debt was contracted, the people of Memphis would not ask for a compromise or propose a repeal of the city charter. But since the debt was created property in this city has depreciated three or four hundred per cent. Real estate, instead of being productive, as formerly, is a tax upon the owner. The number of delinquent tax-payers are on the increase; and if the good men, the honest tax-payers, who always respond to the behests of the law, cannot escape from the exactions made by writs of mandamus, they will be forced to surrender their property to the insatiable demands of the tax-gatherer. If the meeting on Tuesday night is wise, it will present a solid front in demanding that the city debt be compromised and funded during the next thirty days; and if this fail, it will be equally as wise in uniting and spending the succeeding thirty-five days in securing the passage through the legislature, a repeal of the city charter.

EMBARRASSED MUNICIPALITIES.

This seems to be a popular theme at present. For the past week the press has had much to say on that hackneyed and exhausted subject, "Christmas," and for the next week the newspapers will be lumbered with stale editorials about the "New Year." But the embarrassments of municipalities have not been and will not be forgotten. This question is attracting more attention than the Potter or Blaine investigations. The New York *Times* turns from the festivities of the season and discusses the embarrassed municipalities. Under this head it says:

> If we single out southern cities to illustrate the discussion of municipal indebtedness, it is not because the problem to be solved has any tinge of sectionalism, but because certain southern communities are frank in their references to its solution. There is, unfortunately, very little difference between east and west, north and south, when tax-payers entertain the idea of ridding themselves of obligations by other methods than that of honest payment. Our own State is discredited by repudiation in the case of two or three bonded towns, and the threat is freely uttered that unless the State provide relief the example will be largely followed. New Jersey has at least two towns, or cities, which, not content with default, are hunting for excuses to wipe out debt. Illinois municipalities stagger under an aggregate indebtedness of fifty-one million nine hundred and forty-two thousand six hundred and ninety-one dollars; and the record affords plenty of evidence as to the existence of a desire to escape the penalty of rash expenditures by punishing the people who were credulous enough to supply the money. Counties and towns in Missouri figure still more disgracefully; and even Iowa, proud as it has reason to be of its financial position as a State, is not without municipalities of whose bad faith it may well be ashamed. In this matter, therefore, no section of the country can lay claim to a superior reputation on the ground of taxpayers' integrity. As regards States the case is otherwise. Minnesota stands alone in its infamy as a repudiator among northern and western States; while the dishonest propositions now pending in Virginia and Tennessee are imitations of a process that taints the recent history of a third of the southern States.

This is certainly a gloomy picture. The people naturally inquire the cause of the inability of municipalities and States to meet their obligations, and they have no difficulty in tracing it to the Republicans who have ruled the country for seventeen years, and whose policy has brought ruin and bankruptcy upon municipalities, States, and the people. The people of the south have been robbed and persecuted by plunderers, backed by bayonets, and with a debt piled upon them amounting to three hundred millions, the legacy of carpetbag rule, it is not surprising that the south is bankrupt and unable to meet its obligations. So soon as Texas secured home rule and was free from the thefts of adventurers and a government propped up by bayonets, a ceaseless tide of emigration commenced pouring into the State. The returns of the November election in Texas show a total vote of 216,392 for members of congress, or 36,065 to a member, twice as heavy a vote as that cast for a congressman in Vermont, New Hampshire or Maine. Of this vote, 148,061 was Democratic and 68,331 opposition; a Democratic majority of 79,730. Lubbock, Democrat, for treasurer, gets a plurality of 107,833, and a majority of 77,613. Moore, Democrat, for chief justice, a majority of 128,782. Only nine out of more than two hundred counties in this State gave anti-Democratic majorities. Notwithstanding the fact that it is an off year, this is the heaviest vote ever polled in Texas, and, on chief justice, the largest Democratic majority ever obtained in this or any other State in the Union. Texas now ranks as the ninth State in her vote, equaling Massachusetts, which in 1870 had, by the census, double the population of the Lone Star State. This freedom from the rule of Radicalism, this great increase in population, would enable the municipalities and the State of Texas to meet their obligations were they so unfortunate as to be in debt. Since the States of Alabama, Mississippi and Arkansas have passed from under the control of adventurers, and been ruled by the tax-paying people, their pecuniary conditions have been greatly improved. These States have no rich lands to offer at government prices, and as a consequence emigrants locate in Texas. The Radical press talk about the "infamy of the southern repudiating States," but the causes of repudiation can be traced to Radical rule. The slanders of the Radical newspapers induce foreigners and the people of the north to shun the southern States, and repudiation is thus made possible. A traveling libeler of the south recently wrote to the Chicago *Tribune* as follows:

> In reply to the assurances that Alabama was free from all political disturbances, he said, that, while he supposed it to be true, nevertheless the belief had become so general in Europe that the southern States were in an unsettled condition, and the rights of persons and property, especially of those who were not natives, were so constantly disregarded as to render it impossible to induce capitalists to trust either their money or the representatives of their interests in any part of the south. He said that, of late, this feeling had rapidly increased among European capitalists, owing to the knowledge of the lenient and, in European eyes, extremely wise course pursued by President Hayes toward the south. There previously had been sympathy abroad for the south on account of the interference of the general government, the opinion now is that no excuse for such continued disorders as have been reported exists, and such companies as his own were making up their minds that society there was in little better than a semi-civilized condition, and capital could not afford to take risk investments.

It is by just such falsehoods as is contained in the above that southern States and municipalities are prevented from receiving that influx of population which would enable them to meet their obligations. The Radical press seek to destroy the south by just such falsehoods as will be found in the above extract, and then they defame our people for not meeting obligations which would have been met but for these falsehoods, and which, in many cases, would never have existed but for the thieves foisted upon the south by Radical malignity. The bondholders should apply their tirades of abuse to the party which has bankrupted the south and paralyzed the great business interests of the country.

THE TENNESSEE EPIDEMIC REPORT.

The Nashville *American*, of Wednesday last, contained the report of Dr. T. A. Atchison to the president of the State board of health, Dr. J. D. Plunket, upon the recent epidemic. The report has particulars that are certainly surprising to us, and we think they will be no less so to our readers who are acquainted with the circumstances of the particular cases. We mean, for instance, those who know the condition of our bayou and back alleys before the fever appeared last August, a condition that led Dr. Mitchell to call upon our public authorities to institute quarantine, a call he made before yellow-fever appeared in New Orleans, and over a month before it appeared in Memphis. It is well known that a sewer fell in at Grenada before the fever appeared there. This sewer had been unclosed and disregarded for years. The filth, the skeletons of decaying horses and other creatures that were exposed by the exposure of the contents of the sewer to open day, when the roof of the sewer fell in, was all explained at the time the fever broke out there. Let the reader take his knowledge of the condition of Memphis, and of the condition of Grenada when the fever broke out in each of those cities, and apply it to the conclusion, copied below, of the report made to the president of the board of health of Tennessee, and he can judge for himself how much that document is worth. We must do the author of the report the justice to say that he styles the report not final, but "preliminary." We call attention to one point in this report which is undoubtedly certain, that, as recently explained in the APPEAL, if the quarantine system be adopted as the policy of the United States, that policy will not be confined to the seaports. If, with the uncertain, yet very valuable, aid of quarantine, yellow-fever should get into Memphis, then Memphis would be quarantined as a ship in the offing is quarantined. No one outside would want to come in, and those inside would not be *allowed* to go out. No sending of wives, sisters or children to the north or to the towns around us. A very serious thing called the *cordon sanitaire* would be drawn around Memphis, and within that line we and ours must face the fever and endure all its horrors without possibility of escape. The following are extracts from the report:

> Perhaps, after all, Memphis, Brownsville and Chattanooga suffered by reason of too much of that virtue said to be "akin to godliness," (cleanliness). The question naturally arises, suppose quarantine should be insufficient (a well-grounded fear), or that the germ should survive a mild southern winter, and begin again in July its march of destruction, what then? Our oracles are dumb, but the association unanimously adopted a resolution (which your representative had the honor to offer) strongly urging States, counties and municipalities to enter at once upon a work of sanitary reform. And this is the work that now calls loudly upon Tennessee. He who hesitates may be lost. Let the United States government draw her grand *cordon-sanitaire*. If it protects, well; but if that line should be broken by the enemy, let us have a quarantine of our own, which will enable us to break connection, by rail or water, with infected or suspected places beyond our limits. But, after all, our strongest reliance is upon a thorough system of internal sanitation. Let cities and villages provide abundant supplies of pure water, relieve damp soils by sub-soil drainage, carry the "waste" to the hungry plant, and leave nothing to feed disease germs or attaint the pure breath of heaven, then the pestilence that wasteth at noonday will never again cast its shadow over happy Tennessee homes.

For the Sunday Appeal.]

How a Man Gets Up in the Morning.

In the issue of your paper on Sunday last, you gave a description of how a man goes to bed, which I think rather a "late" article. Now I will give you something "earlier," "How he gets up in the morning," particularly if the weather regulator is below zero. Opening his eyes about half way, he casts a stealthy glance toward the quarter where is supposed his "better half" to be, and another toward the grate or other like place, accompanied by a melancholy groan of dissatisfaction. Finding this does not have the desired effect, namely, animated motion on the feminine part of the bed, he rises quickly, at the same time carrying the bedcovering with him, thus ventilating wife and bed at the same time. By dint of poking, baking, etc., for some half hour or so, the wife, baby, or other individuals convenient, have been thoroughly aroused from what would have been, otherwise, a sweet morning nap. He next proceeds to dress, which is accomplished after sundry turning and twisting of suspenders and straps. The baby about this time commences his morning "matinee," and *paterfamilias* joins in the chorus with, "I don't think there is a greater nuisance than this baby." This last volley does more to awaken the latent sensibilities of the much abused infant than all else combined, and catching the abused infant to her bosom, she says: "Never try to make another fire as long as you live." And so ends the chapter enacted in many households, only serving as a medium of proper circulation of domestic health. Yours,

MRS. F. U.

Laughed Herself to Death.

Providence *Journal*: "One of the most extraordinary deaths that ever was chronicled in this city occurred yesterday, and is to-day the talk of the town. The circumstances are as follows: Mr. Joshua Walker is a respectable colored man, residing on Dyer street, and married a short time since a young woman of excellent character, and who was not quite twenty years of age. Joshua proved a worthy husband, always looking after the household comfort. Day before yesterday he purchased some fresh pork, which he intended to salt down for the coming cold weather. Yesterday he went to the cupboard for the purpose of obtaining salt with which to make a brine for the pickling, and took from a jar what he presumed was the required article, thereafter proceeded to the cellar to put in the meat. His wife, Rosa, being about her household duties, did not notice what the husband was about, but, when she came down from the chambers, made the discovery almost immediately that Joshua had taken a quantity of granulated sugar for salting the pork. She did not rave and get mad, but possibly had she taken that turn she would not now be lying cold in death. Instead she set out to a hearty laugh, going to the spot where her husband was. Her laughter continued quite some time, there being not the least occasion. She laughed, and laughed, and laughed, her presumed merriment getting more boisterous each moment. Finally the husband became alarmed and sent out for assistance, and soon his landlord, Deacon Henry Hawes, arrived, witnessing a few minutes the poor woman's departure, it is hoped, for the better land. She had positively laughed herself to death. The husband's horror at this extraordinary result of his innocent mistake can be better imagined than described. He was warmly sympathized with in his young wife, and it is fitting, in drawing the veil over the terrible scene, to say that they were both exceedingly worthy persons, and that the husband has the sympathy of scores of people in this his hour of trouble."

A MODERN ROMEO.

> He was swinging on the gate—
> She had cautioned him to wait—
> And he waited.
>
> Hour fitted, came she not;
> Fled his patience, and he got
> Aggravated.
>
> "I will give her a surprise."
> This he muttered—and he flies
> To her winder.
>
> And he warbled, "I am here;
> Come and welcome me my dear.
> My Belinder."
>
> Then he scooted, taking not
> All the components of what
> Robed his body.
>
> And the cur that got and chewed
> Winked sly, as if he "knewed"
> It was shoddy.

Recovery of an Art Treasure.

San Francisco *Chronicle*: "A *Chronicle* reporter announced an art discovery at a pawnbroker's in this city which is likely to cause some excitement among connoisseurs. In looking over curious and valuable relics, the pawnbroker produced, merely as a handsome piece of work, a brooch with a painting upon its face, which, upon inspection, turned out to be one of Richard Conway's unrivaled minature portrait paintings, and probably one of the finest specimens of the kind in America. It is the face and half covered breast of a beautiful woman, and executed in Conway's best manner, and at a time when he was at the summit of his fame, then greater than any man of his time in his branch of art. It is a large-sized miniature upon ivory, mounted in a frame of solid gold, and as fresh as the day it left the studio. The painter's initials, 'R. C.,' are upon the face under the glass covering, while upon the reverse side, under another covering of glass, is a beautiful wreath of intertwined auburn and golden hair. The wreath encircles a cord bearing the names of Richard Conway and Maria Holdfield. Conway had a wife whose maiden name was Maria Hadfield, almost as celebrated as himself, and the name is probably misspelled here. It is possible, however, that the portrait may be that of one of the numerous ladies with whom tradition says Conway flirted. The picture came into the pawnbroker's hands a year since as a security on a loan of ten dollars, through one of a titled Englishman's family, whose father had purchased it at auction. Conway was the most successful imitator of Correggio, and a favorite of George IV, and patronized by all the nobility of England. It is undoubtedly genuine and of great value."

A Jewish Newspaper's Advice.

Reformer and Jewish Times, December 25th: "In view of the fact that Mr. Hilton's insult to the Jewish people in the matter of the Grand Union hotel scandal has deprived the firm of A. T. Stewart & Co. of all Jewish custom, and thereby seriously injured its business, many people are inclined to regard this sudden act of liberality on the part of Mrs. Stewart as a bid for forgiveness and favor. Others think that in requiring the treasurers of the societies of which Mrs. Stewart offers to contribute to call upon him for the money, Mr. Hilton has purposely undertaken to add a disagreeable condition to Mrs. Stewart's charitable offer. For one of these two reasons a large number of our co-religionists think that the directors of the asylum are right in firmly but politely declining Mrs. Stewart's contribution. We do not concur in this view of the case. The directors of the three societies are simply trustees of charitable institutions, and they have no right to allow their personal prejudices, either as individuals or as members of a race, to prevent them from performing their duty. In their official capacity they are the guardians of the widow and the orphan, and they would do a wrong to them if they allowed themselves to stand between them and the benefits to be derived from Mrs. Stewart's offered contribution. It may appear to them undignified to accept money through Mr. Hilton, after Mr. Hilton's behavior; it may be unpleasant for them to come in contact with Mr. Hilton in any way, but there is something more than dignity at stake; there is a question of duty; and the duty of the guardians of a charitable trust clearly is to take all the money they can get for charitable purposes, as long as the money is not known to have been improperly obtained."

Chambers's Journal.]

MY WIFE.

> I held her, laughing, in my arms,
> A blue-eyed child, with curls of gold;
> She stroked my boyish cheek and said:
> "I'll marry you when I am old."
>
> We met again. Those pretty locks
> Were combed and bound about her head.
> A little school-girl, staid and shy:
> She must not romp with me, she said.
>
> A few more years, and then I found
> A blooming maid, sweet seventeen;
> Few were her words, and coy her looks:
> And yet she loved me well, I ween.
>
> Long did I woo, 'mid hope and fear;
> My lady was not lightly won;
> She hid her love, and thought it shame;
> At last my welcome task was done.
>
> I held her, blushing, in my arms;
> And then my bashful prize I told,
> How she had promised long ago
> She'd marry me when she was old.
>
> The blissful days sped quickly on,
> And I had pledged her with a ring;
> But ah! so much too large it proved!
> My love was such a tiny thing.
>
> But yet she would not have it changed,
> Enough from her hand it oft would slip;
> An evil omen, I would say,
> While she but laughed with joyous lip.
>
> I left my darling for a space
> As nearer drew the wedding day;
> "One little week," I said, "and then
> I never more need go away."
>
> I left her healthy, blooming, bright,
> The rosy color in her cheek;
> I came to find her wan and waite—
> Alas! that fatal "little week."
>
> Oh, fell disease, now stay thy hand,
> And leave me all I love in life.
> In vain I cried; the touch of Death
> Was on her, oh! my promised wife.
>
> I held her, dying, in my arms.
> The ring fell from her finger cold;
> Weeping, I took it, and she breathed:
> "I'll marry you when I am old."
>
> She knew not what she said, poor child;
> Gone from her was bright reason's ray—
> But still I keep that ring and wait
> For an eternal wedding day.

SILVER NOT TO BE SHELVED.

The Members of the Clearinghouse Developing Opposition.

New York *Graphic*, Saturday: The position assumed by the self-constituted clearinghouse committee which visited Washington, and, after a conference with Secretary Sherman, announced that the remonetized silver dollar would only be received on deposit for return in kind, seems likely to be overturned by the action of the banks themselves. While two or three banks have already announced to their depositors that silver will only be received upon that condition, the president of a prominent bank said this morning: "We shall issue no such notice, and I have talked with the presidents of other banks who have reached the same conclusion. The only banks which have or will issue any such notice are those which were identified with the precipitate action of the clearinghouse and are obliged to carry out their plan as a matter of consistency. Their action was simply the result of prejudice and had no reasonable basis, for if all the new dollars that have been coined or are likely to be coined during Secretary Sherman's administration were thrown into New York at once, they would hardly be sufficient in amount to embarrass the banks." This gentleman is not alone in the expression of this view of the situation, and when a prominent Wall street banker was asked this morning whether he had heard of the proposed plan for a meeting of merchants to oppose the action of Mr. Coe's institution, he replied: "No, I had not heard of it and I do not think any such meeting will be held. It is certainly not necessary, for the clearinghouse is already ashamed of its action, and most of the banks will take legal-tender silver in reasonable amounts without regard to their notices to depositors." These views were substantially corroborated by Mr. Thompson, president of the Chase national bank, the newest member of the clearinghouse and the gentleman who was the organizer of that bank and of the First national bank, now one of the strongest in New York. He said: "It is just like the action taken in 1863. The First national bank was not at the time of its establishment a member of the Clearinghouse association, and before it had issued its first ten thousand dollars in national bank notes that body issued a resolution that it would not clear its notes or those of any other similar bank. The result was that banks connected with it began to lose custom, and we had as many as five new depositors in large amounts a day. All of them were those who had withdrawn their accounts from other banks. I remember Mr. Hoyt, treasurer of the Pennsylvania coal company, who had a deposit of one hundred thousand dollars in the Metropolitan bank, then the most conservative one in the city and still one of the most powerful, sent up ten thousand dollars in national bank notes which had been received from a new country bank. They were thrown back across the counter to the messenger with an absolute refusal to receive them. When Mr. Hoyt learned of it he put on his hat and went to the bank and asked President Williams whether it was true that the deposit had been refused. 'Sit down, Mr. Hoyt, sit down,' said Mr. Williams. 'That's enough,' said Hoyt, throwing his bank-book across the table; 'just balance up my book as quick as possible.' 'What,' said Williams, 'you're not going to withdraw your account?' 'That's just what I am going to do, and within the next five minutes, too,' said Hoyt. But Williams had found that he was going to lose a good customer, and thinking he might as well go to the trouble of sending the money to the First national bank himself for exchange as have Hoyt go there for it, the matter was talked over and the deposit accepted."

"In violation of the rule?"

"Yes, in violation of the clearinghouse rule; and then one bank and another came in until the clearinghouse abandoned its position. But the incident I have given you was the beginning. Now, it is the same way with the remonetized silver coinage, with the difference only that it is so small in amount that it will cause proportionately less annoyance."

"Shall you take silver deposits unconditionally?"

"How can we help it? Silver is a legal-tender, the government's own coin. Now, here is Mr. J. E. Neal, president of the Harvey County bank, Kansas, sitting opposite me. Suppose, in the course of exchange, he should send me five hundred or a thousand dollars in the daddy dollars, what am I to do—violate the law and, at the same time, lose a customer? No, I shouldn't do it. I should accept the deposit, and be glad to get it."

Mr. Neal—And if his or some other New York bank were not willing to carry our exchanges, then we have plenty of bids for our business from Boston, Philadelphia, Chicago and St. Louis. If New York will not handle our money on the same terms as other cities, then our money and business will go elsewhere. That is a simple enough problem. We will go to the men who will accommodate us, and if New York wants to lose our trade, well and good. It has only to say so. We do not care particularly to send to New York.

"You can see," said Mr. Thompson, "it is only a matter of self-interest. The banks of New York will always serve their own interests, even if they have to sacrifice their theories. They have done that before, and will again. We shall not sacrifice our business, even if they do."

"And will you take unconditional silver deposits from your depositors here?"

"You know what my views are, but now you ask me an embarrassing question. We are the youngest member of the clearinghouse. I feel under obligations to a number of bank presidents for our admission, and we had been admitted only two weeks at the time when this resolution came up. I told my son, who went down to represent us, to vote with the crowd, as it would not become us to antagonize older and more influential banks where our interests were substantially identified with theirs. So he voted for the resolution when our name, the last on the list, was called. But I believe the policy is bad, injurious to us, to the banks and to the banking and commercial interests of New York."

"You will issue circulars notifying your depositors, as others have done?"

"No, we shall not, and we shall not be alone. I doubt if many banks do issue such circulars as were sent out by the American Exchange national bank and the Mechanics' national bank. They will simply take a negative position, and, under the clearinghouse rule, use their own option as to accepting silver deposits."

"How will the clearinghouse look upon that course?"

"We do not intend to violate the rule, and we do not intend to violate the law. Secretary Sherman repudiated the statements attributed to him by the men who called on him at Washington, and since then he has gone further than that. The president of the First national bank of Three Rivers, Michigan, and the vice-president of another Michigan bank, were here yesterday, coming direct from Washington, where they had been Secretary Sherman. They felt that the New York banks had taken a mistaken stand, and said: 'If the announcement of this action had been made two weeks before election there would not have been a Republican congressman returned from the State of Michigan. The faithful carrying out of the programme fixed upon by the silver bill was considered a necessity by both Republicans and Democrats alike, and you could never have drawn a party line if that issue had been once raised.'"

"What did Secretary Sherman say to them?"

"That is the most important point of all. He told them he believed that if to-day the representatives of the New York banks were called together for the purpose of considering the question, they would be glad to recede from the position they assumed at the time—of the adoption of the resolution to make silver a special deposit. Wasn't that plain enough?"

It was plain enough and there is a very strong impression that the New York bankers have discovered their own inability to carry out their little programme to demonetize silver.

EDISON AGAIN.

The Phonograph, the Electric Light, and the Carbon Telephone.

New York *Sun*: "By the way," continued Edison, "you have sent me several letters inquiring the price of the speaking phonograph. The machines are not for the market. I have sold my right to the Edison phonograph company of No. 66 Reade street. They are selling machines at from $100 to $125 each. They are also getting out a small machine that will be retailed at $5. It will talk as clearly as the most expensive machine, but will not receive so many words at a time."

Questioned concerning the perfection of his electric light, the Chevalier Edison said: "I am all right on my lamp. I don't care anything more about it. Every bit of heat is utilized to produce light as far as art will allow. The theoretical and practical results are perfectly satisfactory. My point now is the generator. The Wallace machine gives me three lights, each equal to a gas light, to a one-horse power. I feel sure that I can get more. Now, to make my grand practical experiment here in Menlo park I should have to use twenty or thirty Wallace machines. They would cost me from thirty to forty thousand dollars. They would be useless afterward, for I know that I can make a generator of double their power. So I shall postpone the experiment until I find the machine that will give the greatest amount of electricity per horse-power. I am making many little generators of different forms. I propose to run them with weights figured down to the fractions of a horse-power, and shall take the machine that generates the most electricity."

"If you can run a generator with weights," I said, "what is there to prevent a man from buying a generator and lighting his own house?"

"Well," answered the chevalier, "he might make one or two lights, but hardly more, for it would require too heavy a weight."

"The *Sun* of Saturday last printed a comparison of the cost of the electric and gas light. How do the figures tally with your estimate?" I inquired.

"Under the circumstances they were a good estimate," the chevalier replied, "but you compared the cost of producing the electric light with the prices charged for gas-light by the gas companies. Now let me make an estimate: We'll say it costs $1 a thousand feet to make the gas. The companies charge their customers double that amount. A burner burns 50 feet a day and 1000 feet in twenty days, allowing ten hours a day for the light. This would be 5000 feet for every hundred days, and 15,000 for every three hundred days. The 15,000 feet will cost $15. Put in sixty-five odd days, and we have $18 25, the total yearly cost of producing gas-light ten hours a day. Now I have figured out the cost of the fuel required to furnish steam-power for an electric light of the same degree of intensity, for the same period of time daily. If I get six lights per horse-power by the use of a new generator, and there is no doubt about it, each light will cost $1 50 per year. To attain this result the best engines must be used. Large engines are the best possible economy. The figures are based on 3000 or 4000 horse-power, all in one place, with all the modern appliances. I have figured it down. The fuel costs $9 per annum per horse-power. For that fuel I get six lights. Bring it down large and it comes to $1 50 per light. This is for fuel alone. Insurance on investment, wear and tear, cost of attendance, oil, and so on. Estimating all these expenses with the poorest engines and the poorest economy, where the expenses are lessened to the fractions of a dollar per horse-power, each light will cost not more than $5 33 per year."

The chevalier was silent. He went into a musing mood. He looked through the window at a little frog-pond for some moments, and then said: "With a one horse-power the Jablochkoff candle gives a light equal to sixty-six gas-jets. With the same power I only get six lights, equal to one gas-jet. People look at each other and ask how I can hope to compete with the candle. The answer is easy. The Jablochkoff candle consumes carbon that costs three times more than the power that supplies the electricity. Hence, at the same expense, I could use eighteen of my lights. The candle cannot be subdivided. Its light is so intense that a ground-glass is used to modify its power. This involves a loss of fifty per cent. of light, reducing the value of the sixty-six gas-jets to thirty-three. Thus at the same expense we have eighteen of my lights in one gas jet each to one carbon candle equal to thirty-three gas-jets. These eighteen lights, judiciously distributed over the area to be lighted, double their value when compared to a single lamp of eighteen jets. What I mean is this: Here is a room with one gas jet. The gas jet is equal to fifteen candles, but fifteen candles distributed around the room would give more light than the gas jet. On the same principle I saw that one carbon candle, equal to thirty-three gas jets, would give only about one-half the light that eighteen of my lamps would give. They would actually surpass the Jablochkoff candle in economy when used in lighting up a given area. And all this despite the fact that I can obtain only a total light of six gas jets per horse-power to sixty-six by the use of carbon candle."

Hard Nuts for a Prince to Crack.

San Francisco *Call*, London letter: "One principal reason why the duke of Edinburgh is so much less popular than his eldest brother is because he is exceedingly shy and therefore very retiring. So shy, indeed, is he that when he has to make a speech in public it is a painful effort to him, whereas the prince of Wales, without necessarily losing an inch of real dignity, is 'hail fellow, well met,' with his intimate friends, and as a rule, social and pleasant—not to say often jolly—with other people. He has also the happy knack of turning aside or answering good-humoredly—his tact and happy temper are proverbial—the most embarrassing, and at times, it must be confessed, impertinent remarks. Fancy a man—to be sure, it is said he had not the slightest idea who it was he was addressing—asking the prince if he had ever heard a report that the queen was in the habit of drinking to excess, and if he thought it was true? Yet that is an actual fact; I mean that the question was put, not of course, that her majesty imbibes. But it is also a fact that a lady hailing from your side of the Atlantic did recently very earnestly inquire of the prince (well-knowing, too, who he was) if it were true that his mother was about to marry Lord Beaconsfield. It has been hinted that, although the most dutiful of sons replied with due solemnity, if not assumed horror at the bare idea of such a contingency, he could not succeed in entirely suppressing an amused smile."

Where It Never Rains.

In Peru, South America, rain is unknown. The coast of Peru is within the region of perpetual southeast trade-winds, and though the Peruvian shores are on the verge of the great southeast boiler, yet it never rains there. The reason is plain. The southeast trade-winds in the Atlantic ocean first strike the water on the coast of Africa. Traveling to the northwest, they blow obliquely across the ocean until they reach the coast of Brazil. By this time they are laden with vapor, which they continue to bear along across the continent, depositing it as they go, and supplying with it the sources of the Rio de la Plata and the southern tributaries of the Amazon. Finally they reach the snow-capped Andes; here is wrung from them the last particle of moisture that a very low temperature can extract. Reaching the summit of that region, they now tumble down as cool and dry winds on the Pacific slope beyond. Meeting with no evaporating surface, and no temperature colder than that to which they were subjected on the mountain tops, they reach the ocean. Thus we see the tops of the Andes become the reservoir from which are supplied the rivers of Chili and Peru.

Searcy *Record*: "Squirrels are selling on our streets at four cents apiece. Considerable sickness is prevailing throughout the country."

TWO MUCH VIRTUE.

Peculiar Christmas and Christmas Work at Alpena, Mich.—A Highly Moral Murder—An Unfortunate and Erring Woman Driven from the Town to Die in a Snow-Drift.

NEW YORK, December 25.—A dispatch from Alpena, Michigan, said that Eva Leroy, a young and once handsome woman, was found lying in the road badly frozen, near Rogers City, Michigan, Monday night. She was brought to town and the surgeons decided the amputation of both legs to be necessary, but she died during the operation. She was a woman of bad repute, who had been driven out of Alpena without funds. Becoming exhausted, she had fallen by the roadside where she was found. She was a native of Cleveland and went to Detroit, where a few years ago she created a sensation, but sunk lower and lower until no one would give her shelter. Commenting on the doom of poor Eva, the *Herald* says: "Driven out of Alpena! This had been done to Eva Leroy while all the world was busy laying up stores of joy for the merry Christmas times. Tragedy marches side by side with comedy under the smiles of agony. She fell by the wayside in the bitter cold, and lay there in the numb stupor of creeping death. Just think of it for a moment amid your pleasures, while little faces dimple with delight, and older faces beam with softened pleasure, and lights gleam and fire blaze, how that woman wandered on through the darkened, wind-swept wastes, laughter dying out on her ears, the lights of Alpena fading from her eyes, even the hard words and stern faces of those that drove her forth leaving but an indistinct impress on her brain, so piercing was the cold, and so long and dreary the road stretching out before her. At length the lights of another village gleamed on her eyes, but she fell before she reached them. She was young, and had been handsome; but she was a sinner, and now the penalty was laid upon her with the dull savagery that man reserves for erring woman alone. There are persons who paint heaven for the godly, but there was nothing short of death for her. They found her where she fell, frozen and dying, and brought her in. Too late! The chalice of life was broken, and there was nothing left but to hide the fragments under the frozen clay. Think of her as she sank down, wearied, chilled to the marrow and despairing. You would pity a dog dying such a death; but a woman, young, with the lines of her beauty still to be traced under their haggardness, as God might trace the whiteness of lost purity under stains, the soul stains that they tell us can be washed away! Was her death made better by the thought that it was to be upon the eve of the time when the angels sung of peace and good-will among men on earth? She cannot be recalled to answer. The hardened men that drove her out cannot undo their deed, but all who read her fate to-day may make amends in some form for humanity, by pitying and helping one weighted soul among the poor erring and outcast, who are dear to God."

THE CHURCH AND DIVORCE.

Chancellor Judd, of Illinois, on Relations of Church and State to Divorce—The Episcopal Church Forbids Remarriages by Church Members not Divorced for Scriptural Causes.

New York *World*, 25th: Mr. S. Corning Judd, chancellor of the Episcopal diocese of Illinois, has recently answered in the *Living Church* certain interesting questions which had been put to him by a fellow-member touching the ecclesiastical view of divorce. The first question was: "In deciding the cause of divorce, must a clergyman be guided solely by the cause assigned in the decree of the civil court?"

To which the answer is made: In deciding the cause of a divorce a clergyman need not be "guided solely by the cause assigned in the decree." He need not and cannot in all cases be guided solely by the decree, for the civil courts sometimes are imposed upon by fraud and perjury. In such case the decree may be impeached for fraud in either ecclesiastical or civil tribunals, and the church need not wait for the secular court. Questions touching the facts of any case coming to the clergyman's knowledge, after due inquiry are to be referred to the bishop, who shall thereupon take such steps in a vigorous manner as he shall deem expedient, and shall deliver his judgment in the premises.

The other question was: "Suppose the case of a wife divorced for cause other than adultery. She had, however, evidence sufficient to convince her and others that adultery did exist, but for certain reasons—perhaps to avoid the stigma upon children—chose not to assign that as the cause. In such a case of the strong assertion of the wife, enforced by affidavit, if necessary, should a clergyman be justified in performing the ceremony? Or, the husband has married again, thereby committing adultery. In such a case may a clergyman officiate without becoming amenable to the canon? The point is this: May full and satisfactory proof of the adultery of the party be deemed to justify a clergyman in officiating at the marriage of the other? Or, does the canon contemplate the intervention of the civil court and an actual decree of divorce?"

To which the answer was: A clergyman may not act upon "strong assertion," "enforced by affidavit," in any case; nor will "full and satisfactory proof of the adultery *ipso facto* justify a clergyman in officiating at the marriage" of the innocent party. It is not for the priest to adjudicate upon "questions touching the facts." This is to be done by the proper authority of church or state; and the clergyman is to act upon the authenticated result, except that the finding of the State court in respect to the cause of divorce is not necessarily conclusive. For instance, the church will accept a decree of divorce rendered by competent secular authority, for the cause of adultery, when no fraud has interfered; but "where questions touching the facts of any case" legitimately arise, she has her own tribunal authorized to "deliver judgment in the premises." A div