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IN A NUTSHELL....
Twenty Years Ago--A Financial Parallel.
The New York Evening Post, apropos of the money stringency in Wall street, recalls that exactly twenty years ago last week "under circumstances strikingly resembling those of the last ten days, a reckless stock jobbing movement was brought to a halt by determined calling of loans by Wall street banks."
At the end of June, 1882, loans of the New York clearing house banks were \$322,884,000; net deposits, \$304,491,000; cash reserves, \$85,504,000, and surplus reserve, \$9,361,250. By Aug. 19 both loans and deposits had increased, but cash reserves had decreased \$8,800,000. The demand for crop-improving money came in and customs receipts began to increase. The imports for September were the largest in the country's history.
Still nobody looked for trouble. Crops were big, railway earnings were satisfactory--why should there be trouble?
By Sept. 20 money was up to 10 per cent. The treasury was called on for relief. The treasury failed to give it, and the result was a big smash in stocks. Even as late as Dec. 2 money went up to 30 per cent.
The parallel is remarkable, except that this year the treasury came to the relief of the business world, and has very likely succeeded in preventing any very serious prolonged disturbance of the country's business.

MINNESOTA POLITICS
After giving the successful candidate a good score, Albert F. Foster yesterday followed the example of Michael J. Dowling and defeated his congressional aspirations for two years more. Thus the last echo of the primary election dies away, and the issue is joined squarely between republicans and democrats for the next five weeks.
A contest by Mr. Foster would have almost certainly resulted in the election of Dr. J. A. Du Bois, the democratic candidate for sixth district. As pointed out before, the sixth is exceedingly close, and it will require a united republican party to elect the candidate. Five weeks may prove time enough to get a ruling out before the sixth is exceedingly close, and it will require a united republican party to elect the candidate. Five weeks may prove time enough to get a ruling out before the sixth is exceedingly close, and it will require a united republican party to elect the candidate. Five weeks may prove time enough to get a ruling out before the sixth is exceedingly close, and it will require a united republican party to elect the candidate.

Sworn Average Daily Circulation OF THE JOURNAL FOR month of September 55,693
Amount of Advertising carried by the Twin City Papers for September:
Journal, 26 issues 1415
Tribune, Daily and 30 issues 1151
Times, Daily and 30 issues 904
ST. PAUL.
Dispatch, 26 issues 1193
Pioneer Press, Daily and 30 issues 796
Globe, Daily and 30 issues 630

A Better System Urgent.
American public opinion is against branch banks and banking monopoly, but it is not against an elastic currency. It ought to be possible for congress to abolish the subtreasuries, deposit the public funds in banks and give the national banks extraordinary note-issuing powers, to be used in times of emergency.
In a recent address before the Pennsylvania Bankers' association Mr. A. B. Heppburn suggested the adoption of the German practice, which embodies this extraordinary note-issue idea. Applied in the United States the secretary of the treasury would have authority, when in his judgment the situation demanded such an emergency measure, to authorize national banks to issue notes to the amount of 50 per cent of their capital, these to be taxed at the rate of 6 per cent per annum; which would cause their withdrawal when conditions again became normal.
Down in Wall street they think that some such reform as that is more important than tariff revision. It probably is more urgent. In these good times the country can stand most any kind of a tariff, but good times are precisely the times that our peculiar financial system appears at its worst.

The Nonpareil Man
Fate.
There are various ways of going Out of this realm terrene. Some leave it by the poison route. Did he ever wish to die? Some boast whether a man would die in bed or on his feet. The auto will get him anyhow. If he strolls across the street.
There was general Grandpa Jackson. He lived at the Old Man's Home, And very rarely from its grounds. Did he ever wish to die? But once in a fit of passion, He crossed Fourteenth street, where The auto gentlemen lifted him. A million feet in air. And Auntie Doleful Waters. Who walked with a little limp And carried a faded calico bag. He was dressed as trimmed with gimp) One day went out for exercise. She was feeling rather spry. But the chuffer mail was also out And auntie hit the sky.
And little Margaret Bennett. Playing one day in the hall, Was trundling the little baby cart. Was containing her blonde doll. Also for Little Margaret. She crossed the street that day! When they tried to stop the chuchu man He was forty miles away!

Labor Unions and International Competition.
In the Popular Science Monthly and the World's Work for this month are two articles that should be considered together. In the former Dr. John Waddell, a Canadian, shows how American competition is beating English trade and manufactures wherever the two come in contact. The World's Work article is by M. G. Cunniff and deals with "Labor Union Restriction of Industry."
Dr. Waddell finds that it is unquestionable that English labor unions are largely responsible for the inability of English manufacturers to compete with Americans. They are thoroughly imbued with the idea that there is just so much work to be done and that, consequently, the slower the individual works, the more men will be employed. According to this theory a workman is false to the interests of his class if he works at his best, fast for that is to deprive some other man of work.
But according to Mr. Cunniff's article it appears that the difference between union men in England and union men in America is largely in the degree rather than in the principle of restriction. In some instances the restriction of industry by American unions is already very marked. The builders of the new Brooklyn bridge say they could proceed twice as fast if it were not for the labor unions, and build 20 per cent more cheaply. A Danbury, Conn., hat manufacturer says: "We're as badly off as England." The unions have prevented the working of 20 shifts on the Flatiron office building in New York. Then the unions delay by quarrelling among themselves over which one a certain piece of work of doubtful classification belongs to.

Books and Authors
The English critics found cause to praise the book. Now why the "Easy Chair" should permit Mr. Howells to make such a use of the plot of the book, which those who read only current fiction would recognize as the "Vicar of Wakefield," is a conundrum to which many will wait the answer with impatience. What kind of game is Mr. Howells after when he will do with it when he catches it?

Fifth Wheel to the Coach
By BALDWIN SEARS
Copyright, 1902, by T. C. McClure.
"How many of us are there?" asked Maisie as she cut the sandwiches. Caroline Lawson, busily packing the basket, stopped and counted on her fingers: "You, Tom Beaufort, of course--when you're going to accompany him, Maisie--Nora, Reggie, Arbutnot and I, Oh, yes, and 'R. G.', so be sure to make enough."
Maisie Brown looked up with a queer light in her usually gentle eye. "Is 'R. G.' as you call Mr. Gordon, a woman hater?" she asked steadily.
Caroline stared. "Mercy, no! What put that into your head, child?"
"Who is it always the odd man?" Maisie blushed as she said it.
Caroline laughed. "Oh, 'R. G.' is a confirmed chaperon, she answered carelessly. "In other words, an old bachelor. He likes to be with the crowd, but he doesn't care a bit for a particular girl. He's always been that way. He wouldn't know the least of the matter."



A Hard Question.
Mr. John Dunham is evidently a gentleman who prefers concrete instances to abstract generalizations. He submits the following brief petition for information:
"In your editorial in The Journal of Sept. 29, entitled 'Trust Extremists,' you say that 'little corporations are good and bad, and so are big ones.' Will you kindly give me the names of a half dozen good trusts and a half dozen bad ones, through the columns of your paper."
This question is certainly a poser. It is easy enough to say that big corporations are good and bad, just as little ones are. It is quite within the realm of the probable that a big corporation may be beneficially managed as it is within the realm of certainty that small corporations are managed in a good way.
But when it comes to picking out the good trusts, we confess that the task is no easy one. If the question were applied merely to big corporations, without regard to whether they constitute trusts, there might not be great difficulty in picking six good ones, but to find six trusts that are good is something that staggers us.
The truth is, there is a bad side to every trust. The United States Steel corporation is generally regarded as a good trust in the sense that it does not try to crush what competition it has, that it keeps lake freights at living rates and in that it does not practice extortion. As a steady agent for the iron and steel industry of the United States, it performs a very valuable service. But when we reflect that J. Pierpont Morgan and associates made \$58,000,000 in financing the trust, on an investment of \$26,000,000; and that the water in the capitalization is estimated at \$500,000,000, we cannot properly say that trust altogether good. The Standard Oil company would be classed as a good trust by many people. It has greatly reduced the price and improved the quality of illuminating oil. It is doubtful if the price would be so low as it is to-day if there were a dozen competing companies. But, viewing the oil trust from the standpoint of its exact competitors, it shows up in a bad light. Its great army of hired men have taken the places that would have been filled by a great many small businesses with independent men at the head of them, and its employees are probably worse off than they would be with independent companies in the field.
Every trust we can think of has a good and bad side. We frankly confess our inability to pick out six good ones. Probably no two people would agree on such a group, unless they were preferred stockholders in each of the six. But then it is true that every forward step in the world's history has its bad as well as its good side. The introduction of machinery is generally held to be good, yet it has brought the keenest suffering to thousands and millions. So far it has appeared to most people that mere bigness of a corporation is inevitably associated with badness. This may be merely because the evils of a corporation are more impressive in proportion as the corporation's size is impressive.

The Unexpected in Montana.
In Montana politics is business and business is politics. The democratic party appears to be the W. A. Clark interests. The Amalgamated Copper company has one wing of the republican party. Who has the other wing does not appear. After being thrown out of the regular democratic convention at Bozeman, F. Aug. Heinze, the meteoric millionaire of Butte, who has long been the idol of his friends and the evil genius of his enemies, organized a genuine Heinze democratic party. Now the kaleidoscope gets another severe shake and we learn that Heinze has joined forces with the Amalgamated and endorsed the latter's ticket. This seems incomprehensible to any one who has followed the endless, persistent and bitter quarrel between Heinze and the Amalgamated interests from the day the young "Napoleon" began to be a power in Butte.
As Heinze's political ventures and battles with Senator Clark have been for the purpose of getting control of the dominant democratic party and, thus, the judiciary, with a view to securing a favorable settlement of his litigation with the Amalgamated; political union with that company is about the most surprising move he could make. Our correspondent says that it means that Heinze has for some time been quietly in agreement with the Amalgamated and working with it for joint political control of Montana, or else has just come to business terms with it and cemented the agreement by a political alliance.
Opinions may differ as to the morals of Montana politics, but all must agree that it is highly interesting. The political novel and short story are very popular now, but we venture to say that an unvarnished narration of the politico-mining history of Montana for the past ten years, written by an author of pleasing style, would be much more interesting than any fiction. It would include the great struggle between Clark and the late Marcus Heinze and Clark, and between Heinze and the Amalgamated. And if today's news presents the last chapter it would be a story with sustained interest and a striking climax.
Germany has a kind of tariff commission that would not be exactly welcomed in this country. The government is in favor of a higher tariff on foodstuffs, but the tariff commission, controlled by the agrarians has made a report in favor of an extreme advance over the duties proposed by the government. A few examples will prove interesting. The present tariff on wheat is 89 cents a kilogram, the government proposition raises it to \$1.55, and the tariff commission to \$1.67. Pork is now free, the government would

AMUSEMENTS
Foyer Chat.
The two concerts at the Lyceum tomorrow afternoon and evening by the March King will be the last appearance of Sousa and his band in Minneapolis for two years, as a complete tour of the world is planned, to begin in London Jan. 2.
One of the largest mid-week audiences of a country minister and his family; kindly, human folk, with the follies as well as the virtues of their sort. The father was proud of his children and of his wife's housekeeping and thrift, and the mother was of a satisfaction in their sense and beauty, and his learning and righteousness, which extended to her own gifts of repartee and fatuous inconsequence of mind; a series of dramatic accidents deprived them of the little competence which they had enjoyed; the engagement of the eldest son was broken off by the parents of his betrothed, the youngest was bunked out of a part of the little money that remained. The father lost the parish where he had long been loved and honored, and was glad to find and restored to the enjoyment of his property and his old parish; the daughter's marriage turned out to have been performed by a real clergyman; the eldest son's engagement is renewed; the sharp-tongued younger brother means to persecute the father and to secure his imprisonment, while the family sank lower and lower into misery. Then, by the magic which novelists possess, the uncle of the wicked lover offers himself to the younger daughter, the father is freed from jail and restored to the enjoyment of his property and his old parish; the daughter's marriage turned out to have been performed by a real clergyman; the eldest son's engagement is renewed; the sharp-tongued younger brother means to persecute the father and to secure his imprisonment, while the family sank lower and lower into misery. 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