

# PHILLIPSBURG HERALD.

SPEAK TO THEM THAT THEY GO FORWARD.

VOL. XI. NO 14.

PHILLIPSBURG, KANSAS, FRIDAY, FEBRUARY 1, 1889.

\$1.50 IN ADVANCE

**THE HERALD.**  
PHILLIPSBURG, KANSAS  
ESTABLISHED IN 1877.  
The oldest paper in Northwestern Kansas.  
**TERMS:**  
One year \$1.50  
Six months .75  
E. F. KORN  
KORNS & D'AGUE  
PUBLISHERS AND PROPRIETORS.

**TIME TABLE.**  
The trains on the Missouri Pacific Railroad arrive at Marvin as follows:  
**GOING EAST.**  
Passenger 4:05 p. m.  
Freight 6:05 a. m.  
**GOING WEST.**  
Passenger 10:41 a. m.  
Freight 3:50 p. m.

**C. K. & N. TIME CARD.**  
**GOING EAST.**  
No. 14 Passenger 7:30 a. m.  
No. 16 Passenger 7:15 p. m.  
No. 42 Local Freight 3:10 a. m.  
**GOING WEST.**  
No. 13 Passenger 9:30 p. m.  
No. 15 Express 8:30 a. m.  
No. 41 Local Freight 7:30 a. m.

## PROFESSIONAL CARDS.

**H. WALLACE, M. D.,**  
Physician and Surgeon.  
Special attention given to the diseases of women. Office south side public square, Phillipsburg, Kansas.

**A. B. HOUCK, M. D.,**  
Eclectic Physician.  
Office at G. W. Blackford's Drug Store, north side public square, Phillipsburg, Kansas. All calls both day and night promptly attended to.

**D. BROTHERS, M. D.,**  
PHYSICIAN AND SURGEON.  
Office at H. A. Harmon's Drug Store, east side of Public Square, Phillipsburg, Kansas. All calls both day and night promptly attended to.

**WILLIAM BISSELL,**  
Real Estate and Loan Agent.  
Residence before the U. S. Land Office at Elvira, Kansas, and before the Department at Washington, D. C., promptly transacted.

**F. W. CARMAN, M. D.,**  
PHILLIPSBURG, KANSAS.  
Office at I. F. Mallett's Drug Store. Calls both day and night promptly attended to.

**DR. L. D. GRAHAM,**  
SURGEON - DENTIST  
Has permanently located in PHILLIPSBURG, - - KANSAS.

**G. A. SPAULDING, J. S. BARNES, L. C. MCCOY,**  
**G. A. SPAULDING & CO.,**  
Attorneys-at-Law.  
Will do a general law and land business. Collections made with promptness and dispatch. Office over the Phillips County Bank, PHILLIPSBURG, - - KANSAS.

**McKAY & McCORMICK,**  
Attorneys-at-Law.  
Furnish abstract of titles, make collections and transact a general land and law business. Office in the Court House, Phillipsburg, - - - Kansas.

**G. W. STINSON & SON,**  
Attorneys-at-Law.  
Will practice in the Seventeenth Judicial District and the Supreme Court of the State. Collections promptly attended to. Office on south side of square, Phillipsburg, - - - Kansas.

**W. W. GILL,**  
**ATTORNEY AT LAW.**  
PHILLIPSBURG, KANSAS.  
Collections attended to. Office over State Bank, Rooms 2-3.

**MISCELLANEOUS.**  
**D. L. LAWYER,**  
Plaster and Bricklayer,  
Phillipsburg, Kansas.  
Is prepared to do all kinds of masonry work in a good and workmanlike manner.

**Commercial House,**  
**E. ALBAUGH, Proprietor,**  
West Side of Public Square, Phillipsburg, Kansas.  
If house has recently been refitted, and rearranged, and now offers as good accommodations as will be found in Northwest Kansas.

**NATIONAL HOTEL,**  
**Wm. M. Bradley, Prop'r.**  
Good board by the day or week. First-class accommodations. East side public square, Phillipsburg, Kansas.

**Commercial Hotel!**  
**ONG ISLAND, KANSAS.**  
First-Class Accommodations.  
Special attention given to Commercial travelers. Rates reasonable. L. L. BENSON, Proprietor. may 15-3m

**For Insurance or City Loans call on McElroy & Lowe.**

**Tree Planters Take Notice!**  
**CATALPA SPECIOSA,**  
(HARDY WESTERN CASAPPA)  
For sale by thousands or in Car Loads. This is THE TREE for business purposes as fully shown by the extensive plantations at Eastington, where faster than any hard wood tree known and is unequalled in durability for posts, ties, etc. Prices, according to quantity wanted, on application.  
**GEO. M. MUNGER,**  
Eureka, Kansas

## Read This!

I have just received a full line of spring and summer samples which I will make up to suit the times

**SUITS FROM \$18 TO \$35!**

I have also on hand some fall and winter woollens which I will make up at **LOWEST LIVING PRICES.** I will make you a

\$35.00 suit for \$30.00,  
\$30.00 suit for \$25.00,  
\$25.00 suit for \$19.00.

Call at once and examine prices and goods.

Yours Respectfully,  
**G. A. BLUE.**

## HORSE-SHOEING

**C. E. HAIGHTS,**  
First door west First National Bank, PHILLIPSBURG, KANSAS.  
Bring in your horses, for I make a specialty of HORSE-SHOEING.

**SOUTH SIDE MEAT MARKET,**  
**L. E. NIPPS, Proprietor.**  
Call on him for all kinds of fresh and salt meats. Also the best grades of FLOUR. Jan-4

## COAL!

**HARD AND SOFT.**  
Anthracite, Colorado, Illinois, Iowa and Leavenworth Coals for sale by

**E. L. PRINCE & SON.**  
North East Cor. Square Phillipsburg, Kansas.

## GOOD BARGAINS

For good bargains in Dry Goods, Groceries, Boots, Shoes, Hats and Caps,

And in fact everything usually found in a first-class

**GENERAL STORE**  
-GO TO-

**PRAIRIE VIEW, KS.,**  
AND CALL ON  
**D. W. THOMAS.**

**JEFF HATFIELD,**  
**TONSORIAL ARTIST,**  
SOUTH SIDE OF SQUARE.  
For a good, smooth, slick shave or a nice hair cut give me a call. Other work in my line done with neatness and dispatch. Shop under Stinson & Son's aw office. 9-24tf

**Stuttgart's New Store,**  
**DAVID KLOSE, Prop'r.**  
Keeps a full line of

**GENERAL MERCHANDISE.**  
Staple and Fancy Groceries.  
DRY GOODS, BOOTS AND SHOES, ETC  
His Motto is

**SQUARE DEALING**  
GIVE HIM A CALL.

**BLACKSMITH SHOP!**  
**WM. DOUGLAS**  
Is now prepared to do all kinds of blacksmith work. Also

**Horse-Shoeing and Wagon Work.**  
Special attention given to all kinds of Machine Work. Shop on the Foundry lots, east of Bernon's Livery Stable.

**PHILLIPSBURG, KANSAS.**

**VEGA'S LUNCH ROOM!**  
-GO TO-  
Vega's Lunch Room on the South Side -FOR A-  
Lunch, or for Fresh Fruits, Candies, Nuts, Lemonade or anything usually found in a first class restaurant.

**ICE-CREAM PARLOR IN CONNECTION.**

## IMPORTANT TO KANSANS.

To Every Kansan Who Regards the Future of His State Worthily of Protection

From the Salina Gazette.

The legislature is now proposing to pass a redemption, and also a usury law. Before doing so it would be well to consider the effect of the present laws, also the immediate and future effects of those proposed.

Sixteen years ago, little money was loaned on real estate, and that at 12 per cent, and upward, and mostly on but one year's time. About that time the negotiation of loans, as a business, was commenced, and not long after I believe, the then existing redemption law, similar to the Mohler law in effect, was repealed. Rates of interest at first were 10 and 12 per cent, with a commission of 10 per cent, and upward, deducted from the loan. Competition of loaners amongst themselves rapidly reduced those rates until now a farmer in eastern or central Kansas can borrow at 8 per cent interest without commission, or if his security is choice, at 7 or 7 1/2 per cent, without commission, or possibly at 6 per cent, and a commission of 3 per cent to 5 per cent.

These rates which the farmer pays are two-thirds or less of the legal rate of 12 per cent, and have been secured by the competition of the loaners who were first induced to send their money here by being able to obtain so high rates as ten per cent, and 12 per cent, under the law. Millions have been loaned in Kansas during the past dozen years, which have helped city men to erect business blocks, opera houses, hotels and build street railways, and the farmer to put more land under plow, build better houses, buy more stock and to live in greater comfort. These millions have added immensely to the wealth, prosperity and productiveness of the state. A fact which cannot be denied, is, and must continue a borrower for some years to come. Millions of this borrowed money remains unpaid and renewals and an increased supply are necessary, and it certainly is not for the interest of this state to make any laws which will either prevent renewals of present loans, turn fresh capital to other states increase foreclosures or depreciate property.

Before considering the effect of proposed legislation it is well to bear in mind that during the past ten years the supply of eastern funds loanable on real estate has been concentrated and poured into Kansas, other states getting but comparatively little, and that Colorado, Wyoming, Washington territory, and other states and territories have been; during these past years, watching with envy, this favored state, and are now seeking to turn this stream of money to themselves and with considerable success, for many of them offer the lender desirable security and favorable rates and laws.

Let us now look at the effect of the proposed legislation. Among the evils you will find:

First, Its passage will at once almost entirely stop and turn to other states the large volume of capital heretofore seeking investment here at low rates.

Second, It will cause the withdrawal, as fast as it can be collected, of millions now invested here.

Third, It will reduce the amount that can be loaned on a given security.

Fourth, It will increase foreclosures and deprive thousands of farmers of their homes.

Fifth, It will decrease the sale of property and depreciate its value.

First, as to the reduction of the supply of money. It cannot be expected that an investor will send money to a state where the law requires him to wait three or four years after default before he can either collect his money or get possession of the security, which almost to a certainty has run down and greatly depreciated in value; but he will send it to other states where more favorable laws as to rates and collections are in force. The investor will wish to know whether he is loaning on five or nine years.

Second, as to causing withdrawal of funds now invested here. No one

will pretend that the proposed laws are for the advantage of the lender, and it is error and pretense only that they are for the advantage of the borrower. The can create but distrust of our security, and those having funds loaned here will certainly see that they cannot re-loan under so favorable conditions as heretofore, and will collect as fast as loans mature and re-invest elsewhere.

Third, it will decrease the amount the investor will loan on a given security. It is not reasonable to presume an investor will loan so near the value of the security, if it takes three or four years to foreclose and sell the property, during which court costs, taxes, insurance and interest are enlarging his claim, as he would if the time was one-third or one-half as long. He must have a margin to cover these years of accumulating interest, court costs, insurance and taxes, and a margin to cover the depreciation through probable neglect and by reason of lower market value and a further margin, to enable him, should he bid the property in after all these years of delay and expense, to price it low enough to effect a sale and yet return him his claim with interest, taxes and costs.

Fourth, it will increase foreclosures and deprive many of their homes. The effects of the stoppage of new money, the withdrawal of funds now invested, the reduction of the percentage of amount loaned on a given security, will all increase foreclosures. A farmer may have a loan soon maturing, say, \$1,000, which, under the present law and with the present supply of money is perfectly good and can be readily renewed with the present holder or even increased; but suppose he cannot pay, the holder wants it paid, the proposed laws are in force. He cannot borrow, for his security sufficient a few weeks ago is now no longer good and foreclosure is inevitable. On unmaturing loans where interest is in default the creditor cannot show leniency, but is forced by this legislation, in order to protect himself, to foreclose promptly and terminate the long litigation which must follow as soon as possible.

Fifth, it will decrease sales and depreciate property. Many farms are now sold on payments of one-fourth or one-fifth cash, and the remainder on time secured by mortgages. Could any one afford to sell a farm for say one-fourth cash down and wait one year for next payment or interest, not get it, foreclose and wait four years longer (five years after selling) before regaining possession of the property (which he would surely have to take back) and during this time have interest, court costs, taxes, etc., increasing his claim? Certainly no one would sell on so small a cash payment. None could buy excepting those who could pay all or nearly all in cash. Sellers would be numerous and buyers few. The last named would fix prices. One of the reasons of our rapid growth in population and increase in wealth is that railroads and individuals could, under existing laws, sell land on small cash payments and be reasonably certain that deferred payments would be met or they would recover the land before the deferred payment with accumulated interest, costs, etc., exceeded the value of the property. The increased number of foreclosures, the inability of property owners to borrow so much on the same property as heretofore, the impossibility to safely sell on small cash payments will increase the amount of property for sale, and the fact that those only who can pay a large portion of the purchase money in cash, can buy, will decrease the number of buyers and reduce values.

The proposal to pass the contemplated laws has already materially alarmed investors, and they now hesitate or refuse to purchase loans they would have accepted instantly a few weeks ago.

The above from the Salina Gazette, we lay before HERALD readers by request of some of our business men. In this connection we copy below that portion of the inaugural message of Governor Humphrey which bears on the proposed action of the legislature.

All three political parties put a plank in their platforms last year demanding some amendments to the interest law. The Governor says:

## INTEREST REDUCTION.

4th. Legislation was promised, reducing the legal rate of interest upon money to six per cent, per annum, reducing the maximum contract rate to ten per cent, prohibiting usury, and providing penalties for violations thereof; and this promise I trust may be promptly enacted into law.

The present statute regulating the rate for use of money was enacted years ago. Since then all the conditions have changed which naturally determine the rate of interest between parties, viz: the security, the hazard, the supply and demand, so that the rate of interest in bank discounts and commercial circles generally, have been very greatly reduced. There seems to be good reason for the proposed and promised legislation. The present statute practically imposes no penalty for contracting in excess of the maximum rate; simply declaring that the excess shall not be collectible in the courts. The usual and proper penalty is the forfeiture of all interest. This the new proposed act should embody. While the principle of usury laws has been much debated, the practical wisdom of them seems to be well attested by observation. They are not objectionable to legitimate bankers and business people generally, operating within strictly commercial circles, and the necessity for their existence is the protection of the more unfortunate and improvident against the cupidity of those who would take advantage of their distress.

**A NEW LINE.**  
The Colorado & Northern Kansas Charter Filed.

Articles of incorporation of the Colorado & Northern Kansas Railway company have been filed in the office of the secretary of state. The chief business offices of this corporation are located at Marysville, Concordia, Lincoln and Topeka; its capital stock is \$10,000,000, and its directors are: T. W. Osborne and George E. Hubbard, of New York; S. Webster, A. P. Morrison, J. A. Troutman, R. S. Cross and J. H. Dennis, of Topeka. Its purposes are to build, equip, operate or lease, a standard gauge railroad from a point on the northern line of the state of Kansas in the counties of Marshall, Washington or Republic, through said counties and the counties of Jewell, Smith, Phillips, Cloud, Clay, Mitchell, Osborne, Rooks, Graham, Sheridan, Lincoln, Russell, Ellis, Trego, Gove, Logan, Wichita, Greeley and Hamilton to the western line of the state, with such branches as may seem expedient and desirable; and to consolidate with any other company organized under the laws of any of the United States whose lines or proposed lines may connect with the lines herein proposed, and to build and operate a telegraph line in connection therewith. The estimated length of said railroad and branch lines is 500 miles.—Topeka Capital Commonwealth.

It is probable that a large number of sorghum sugar mills will be built in Western Kansas this year. Mead Center, Kingman, Cheney, Medicine Lodge and Kiowa, already have the matter under contemplation. At Ness City the business men have agreed upon issuing \$60,000 to \$75,000 in bonds to build a factory, and at Santa Fe a company has been organized and chartered.—Concordia Daylight.

Mr. Humphrey, our new Governor is a radical progressive, republican. Here is what he said in his inaugural message on trusts:

There so-called trusts are an excellent growth of the age—an ill-begotten child of avarice and mendacity, exhibiting in its most obnoxious form that lust for gain, regardless of the rights and interests of the people, too often seen in lesser degree wherever capital is organized and wielded in masses. The enactment of such laws by you as shall even measurably control or repress these evils will be an occasion for the most sincere congratulation.

## Penitentiary Frauds.

The Kansas City Times of Saturday contained an article making charges of crookedness in the management of the State penitentiary at Leavenworth, particularly in the letting of coal contracts. It is claimed that about four years ago Messrs. Hiatt and Richter, of the penitentiary board, entered into a conspiracy with Jas. A. Loper, formerly business manager of the Atchison Champion, and Dr. Phillip Krohn, present editor of the Champion, and D. J. Keller, ex-sheriff of Leavenworth county, and other citizens of Leavenworth, by which there has been a big steal on the entire output of the penitentiary coal shaft, which the parties in interest have divided. The Times figures that the state has been swindled out of over \$100,000 by this combination. It is also charged that this is only a moiety of the crookedness which can be proven in the management by the warden.

Messrs. Loper and Keller tell the story, and their testimony is supported by others. The great and only good Dr. Krohn admits that he brought \$1,000 of the swag from Leavenworth and gave it to Loper in a privy at Atchison, while Loper says that the Doctor received \$1,500 in Leavenworth, and stole \$500 of it before reaching Atchison, and only gave him \$1,000. This is only a specimen brick of the nastiness and low down thieving which will probably be brought to light when the facts are all known.

The Kansas City Journal, through its Topeka correspondent, seems to have been retained to defend the gang. The Capital did not hear of the expose until three days after it was published, and the Atchison Champion has not heard of it yet! The Leavenworth Times, while professing not to believe the charges, conveys the idea that it knows there is rottenness at the pen.

The Legislature will undoubtedly investigate the matter, and the Republican party of Kansas cannot afford to have any whitewash used in the premises.—Beloit Gazette.

## Who is Responsible for the Temptation?

The husband of a loving wife; the father of two beautiful children; the son of highly respected parents; this son lying on the lounge awaiting death as the result of having swallowed morphine with suicidal intent. At the side of the man there kneels a loving sister pouring out her grief and praying to God to save her brother. In answer to her query: "Why did you do it?" hear his answer: "I want to die! I cannot bear the shame of living a drunkard, and I cannot resist the temptation to which I am exposed. Oh, pray for my soul! Pray to God to save my soul, but don't let me live. I want to die. I cannot live a drunkard! Goodbye!" What a scene! What a spectacle for God, Angels and man! Who is responsible?

The farmers of Osborne county are preparing to organize a farmers institute, to meet at different places in the county, in order that all may have an equal chance to attend; the object being to discuss the best methods of cultivating crops, what crops are suited to the climate, and which can be grown the most profitably. The institute also considers stock raising in all the various details of breeding and care of same. This organization will undoubtedly be of great benefit to the people of Osborne county. We would suggest a similar plan for Rooks.—Stockton Record.

Col. Parkinson, the pioneer sugar man of Kansas, is visiting the principal sugar plantations of the south, and winds up a letter to the Capitol-Commonwealth as follows: "There is a future rich in sugar and in profit for Kansas, particularly western Kansas. Only let our energies and our limited means be properly directed and not dissipated by unskillful and negligent waste of opportunity, fairly sustained for a few years by intelligent and wise national and state legislation and Kansas will become the great sugar producing center of the Union."