FOR BETTER BANKING

MR. STUYVESANT FISH, OF NEW YORK, ON THE SUBJECT.

FAILURE OF NATIONAL BANKS.

Necessity for a Better System—A Substitution of Credit for Hypothecation—The Time for a Change at Hand.

BALTIMORE, MD., March 3.—Mr. Stuyvesant Fish, president of the Illinois Central railroad and vice-president of the National Park Bank, of New York, one of the largest banks in the United States, has given the Manufacturers' Record of this week a comprehensive interview upon the need of better banking laws, and among other things says:

"The difficulties which solvent borrowers encounter in the smaller towns of the West and South, the great discrepancy between the rates of interest charged them, when loans are at all obtainable, and those prevailing at the same time in the money centres, taken with the sudden and tremendous variations in the rates for money in New York during the past eighteen months, demonstrate that our banking system is neither national nor rational.

"The laws governing national banks originally showed in their title that they were intended to provide a currency secured by a pledge of government bonds, and were framed in order to force the old State banks, which had both capital and credit, to support the government's finances. As a war measure, this may have been wise and defensible, although it was cruel and unjust to the merchants, to whom those banks owed a first duty. As a scheme of banking for a great and widely scattered commercial people these laws are unwise, in that they make no use of the element of credit, which necessarily is the basis of banking. The law requiring a national bank to lock up $120,000 in government bonds in order to obtain the privilege of issuing $90,000 of circulating notes first diminishes the available funds of every small bank by one-quarter or more, and then teaches those operating under it, especially men new to the business, to favor loans by the banks against a pledge of securities, rather than on legitimate paper given by the buyer to the seller in a commercial transaction, and endorsed by the latter. Loans on hypothecation generally and naturally drift, through renewals, into making the bank a special partner in commercial, manufacturing, and agricultural enterprises, if not also in street-car and other railroad corporations.

"That a bank must at all times keep in reserve a certain portion of the depositors' money is, of course, necessary. But the provision of the law that part of the reserve may be deposited with other banks, in distant cities, often places the reserve out of the control of the bank when its needs are greatest. The law also creates congestion in the money centres. It also tends to leave the country banks at all times without sufficient cash to adequately care for the legitimate demands of their commercial depositors.

"The further provision that when the reserve of a bank falls below the per cent. named in the law, the directors shall not make new loans or discounts, if strictly and invariably followed, would, in every crisis, lead to the bankruptcy of all of the bank's commercial depositors, and necessarily to that of the bank itself."

Figures are presented by Mr. Fish to show by the diminishing capital of New York banks that the business there has not been particularly attractive. He sketches a comparison of the banking systems of the United States, England, and France, in which are revealed the advantages of the latter two, and says:

"Why, then, this difference between our national banks and those of other countries? Chiefly because, after thirty-four years of experience, Congress still insists upon keeping on the national banks the bonds and fetters which it was thought necessary to put on entirely new and utterly untried institutions, with small capital, at a time when the government's credit was none of the best, and the financial outcome of the war purely problematic."

REMEDIES.

Mr. Fish suggests as remedies for existing evils a law to establish a safe system of banking on credit, and not on hypothecation, that the necessary cost of banking be made as small as possible, consistently with safety, by establishing branch banks, and amalgamating the vast number of small concerns, with limited means, and, therefore, limited and unknown credit, into large institutions; that banks be divided into two classes, those of deposit and discount only and those of deposit, discount, and issue; that the latter be given the privilege of issuing circulating notes to the amount equal to their capital and surplus, less the book value of its land and other permanent investments, and that the former be relieved of the requirements of holding 25 per cent., or any other fixed per cent. of their deposits, in cash.

"The interest," continued Mr. Fish, "which I have in one of the largest of the New York banks, much of whose business is with other national banks in every State in the Union, would preclude me, if other reasons were wanting, from advocating an unsafe, or even a doubtful, method of banking. What I have said, or may say, represents only my own individual opinion as a citizen, having, or, rather, representing, varied interests in many States in the West and South. Concerning these opinions, or their expression, I have had no manner of consultation or conference with my colleagues in the bank. Indeed, it is manifest that the changes above advocated are not in its interest, except in so far as no evil can continue to happen to this country without affecting so large an institution; so, also, of the good to the whole country, which will surely follow the release of the national banks from the swaddling clothes, in which Congress put them in 1863."

Mr. Fish notes the mighty changes that have occurred in the country since the war as indicating the necessity for a change, and, in conclusion, says: "As far as the mere safe-keeping of the money of depositors, and its prompt payment on demand, are concerned, the national-banking system has worked better than any system of which the country at large has had experience. As a system of banking for those engaged in commerce, who base their operations on securing from their banks lines of discount commensurate with their average deposits, the system has failed whenever seriously tested. It failed in 1869—black Friday; it failed in 1873; it failed in 1884 (the Marine Bank and the Metropolitan Bank going under in New York); it failed again in 1890, on the Barings's suspension in London; again, in 1893, and again, in 1896.

"I do not say that the national banks, or any great number of them, failed; but I do say that the reliance of merchants on their banks failed them at each of these times, and that the fault lies in the provisions of the national-bank act, as now in force. The time for a change has come."

NO TRACE OF THE FILIBUSTER.

The Manhattan Returns—Accident to the Government Boat.

NEW YORK, March 3.—The revenue-cutter Manhattan, which left her pier last night, on orders from Washington, for the purpose of overtaking a Cuban filibustering steamer, which was reported to be off Barnegat, N. J., returned to port this evening, after a fruitless search for the vessel. The Manhattan proceeded as far as Barnegat, but did not sight the suspicious steamer, which is supposed to be the Laurada. The Manhattan, while on the return trip, blew out two of her boiler-tubes, and had to be towed to her pier. Nobody was hurt as a result of the accident.

IT WAS THE LAURADA.

NEW YORK, March 3.—It was definitely learned to-night that the steamer which took aboard a cargo of arms and ammunition off Barnegat was the Laurada. The news that the expedition was off the New Jersey coast was brought to port by two Pinkerton detectives, who were aboard the Philadelphia tug Protector. It was on their report that the Washington authorities ordered the cutter Manhattan out. These facts leaked out to-night, and, in addition, the statement is made that the filibusters on the Laurada had lots of fun with the two Pinkerton men. The Laurada anchored ten miles due east of Barnegat on Saturday evening. The tug Volunteer, with a schooner and a barge, was transferring munitions of war to the steamship, just as if Uncle Sam had nothing at all to say in the matter, when the tug Protector, which had left the Quaker City with the two Pinkerton men on board, hove in sight. There was much excitement on board of the Laurada before the character of the tug was made out; but when that was made out the Cubans resumed work. The Protector steamed up, and circled about the Laurada two or three times, while her officers got the name of the craft that had brought out the arms and ammunition. In the mean time a hundred dark-visaged filibusters crowded the Laurada's deck, and taunted the detectives with jeering remarks. The Laurada was seven miles outside the three-mile limit, and her men knew that the Pinkertons had no authority to arrest or board the vessel.

POWER-HOUSE DESTROYED.

Trolley-Cars Stopped—Two Persons Killed—Others Injured.

PHILADELPHIA, PA., March 3.—The power-house at Thirteenth and Mount Vernon streets, from which the Union Traction Company operated a half-dozen of its lines of trolley-cars, was destroyed by fire this evening. The loss is about $500,000, principally on the valuable machinery in the building. The loss is covered by insurance. The power-house was a large, brick structure, covering a third of a block, and contained eight dynamos and other valuable machinery. About 6 o'clock this evening some of the employees were swinging a big crane around that was in the building, and the iron chain hanging from the arm struck a generator. The blow smashed the generator, and a violent explosion followed. The breaking of the generator blew out every circuit, and wrecked all the dynamrs which were running.

Following the explosion fire broke out, gutted the building, and destroyed the eight dynamos, or rendered them useless, and irretrievably damaged the other delicate machinery in the building. The dynamos were the property of the Westinghouse Electric Company. The Traction Company claimed that they were not working properly, and had, therefore, never accepted them, and the Westinghouse company were running them at their own expense, pending some decision in the matter. About half the loss, therefore, will fall upon the Westinghouse company.

During the progress of the fire August A. Binder and a well-dressed, good-looking young man were run over by a fire-engine and killed. Both men were looking at the fire at the time they were run over. Several other persons were more or less injured by other accidents. The fire occurred at an hour at which thousands of people were returning home from work, and, as the cars on fifteen streets were brought to a complete standstill, much inconvenience to the public resulted. The Traction Company as speedily as possible looped the wires rendered useless by the fire to the lines operated by other power-houses, and made shift to give as good a service as they could under the circumstances. The destruction of the power-house will seriously cripple the surface-transit facilities of the city for some time, as the Traction Company will be compelled to reduce the number of its cars on most of the streets until it can supply the power lost by the burning of the house at Mount Vernon street.

ONLY TWO FAVORITES WIN.

Many Mardi Gras Visitors Again at Crescent City Track.

NEW ORLEANS, LA., March 3.—Warm weather and 5,000 people marked to-day's sport. The city is still full of Mardi-Gras visitors, and these swelled the attendance at the track. The going was fast and the results uncertain, only two favorites winning.

First race—one mile—Olean (87, Powers, 11 to 5) won, Senator Penrose second, Elkin third. Time, 1:44 1-4.

Second race—six furlongs—Inconstancy (95, Hirsch, 1 to 2) won, Fern second, Earth third. Time, 1:16 1-4.

Third race—one mile and twenty yards—Alva (102, C. Reiff, 4 to 1) won, Tenochittlan second, F. M. B. third. Time, 1:46 1-2.

Fourth race—seven furlongs—handicap—Gaston (96, T. Burns, 7 to 1) won, Lillian E. second, Sim W. third. Time, 1:29 1-4.

Fifth race—six furlongs—Summer Sea (95, Dorsey, 8 to 5) won, Matt Boykin second, Mauritus third. Time, 1:18 3-4.

Sixth race—seven furlongs—Judge Bullock (105, A. Barrett, 8 to 5) won, Pitfall second, Stanza third. Time, 1:31 1-2.

Washington (N. C.) Races.

WASHINGTON, N. C., March 3.—(Special.)—Washington inaugurated its first annual fair to-day with a large crowd and fine weather. The sport was of a high order, and honest races were pulled off. The crowd was very enthusiastic over the class heats. Dr. S. T. Nicholson, a prominent citizen of Washington, and a great admirer of horses, is promoter of and president of the Washington Fair Association. He expects to improve the fairs each year. W. J. Carter, of Richmond, is the starter.

SUMMARIES.

First race—three-minute trotting class, purse $150—Rivet (Chaman), 1, 1, 2, 1; Cally Lilly (Arrasmith), 2, 7, 2; Bell Fiske, Woodmore, Frank P., and Robert Burns, distanced. Time, 2:42, 2:41, 2:40, 2:25.

Second race—trotting, purse $200—Kittie B. (Hewett), 2, 1, 3, 1, 1; Birdeye (Smith), 1, 2, 1, 2, 3; Baron Wood (Moore), 3, 3, 2, 5, 4; Julian May (Bryan), 4, 4, 5, 4, 3, 2; John Pancoast (Haigh), 5, 4, 5, 4, 5. Time, 2:29, 2:32, 2:29, 2:34, 2:29 1-4.

Third race—running, half-mile heats, purse $75—Florence Hubbard (Jones), 1, 1; Tanglefoot (Lahman), 2, 2; Ginger Ale (McDaniel), 3, 3. Time, 53 1-4, 53.

DR. POTTER EJECTED.

The Watchers Upon Him Take Him Off His Guard.

NEW YORK, March 3.—The Rev. Dr. Daniel C. Potter, who for several months has resisted all attempts of the Baptist Mission Society and John D. Rockefeller to eject him from the parsonage at No. 162 Second avenue, was put out by force this afternoon. Dr. Potter was caught off his guard by the men who have been watching the house, and pulled out of the door, which was then locked against him.

PALMERITES OF MICHIGAN.

They Make Nominations for Judge and University Regents.

GRAND RAPIDS, MICH., March 3.—The Gold Democratic party of Michigan held a State convention this afternoon, and nominated the following:

For Justice of the Supreme Court—Dan. Foote, of Saginaw.

Regents of the University—Levi L. Barbour, Detroit, and Edwin F. Sweet, of Grand Rapids.

Resolutions reaffirming the Indianapolis platform were adopted.

Schwarzwaelder & Company Fail.

NEW YORK, March 3.—David F. Butcher has been appointed receiver of William Schwarzwaelder & Co., manufacturers of bank- and office-furniture. The business was established in 1834, and incorporated in 1893, with a capital stock of $250,000. Liabilities not yet known. The annual statement of January 1, 1896, showed assets amounting to $450,000; liabilities, $170,000.

CATS ON THE ELEVATED.

With More Especial Reference to Those at South Ferry.

Cats are rarely seen about the stations of the elevated road. They are, in fact, seldom kept there; but there is no rule of the company against keeping them, and they might even be needed, for the same use as elsewhere, to drive away rats. At one point on the elevated road cats have been kept for years, at the offices of the superintendent of the road, at South Ferry. The cat kept here, however, is never seen by the passengers on the road, for the offices are another flight upstairs over the station. How the rats get there nobody knows—whether they crawl up the pipes or go up the stairs—but they get there, and they are the kind that might be expected to be found at that locality, big wharf rats, active and enterprising and fearless. On one occasion a man sitting at work in the office, feeling a weight on his leg and hearing a scratching on his trousers, looked down and saw a rat walking up his leg.

The partiality of rats for paste is well known. One night some years ago, in their eagerness to get at the paste in the building, the rats gnawed the backs off five account-books here. After that the office provided itself with a cat, and with two intervals of a few months each it has had a cat ever since.

The first one, a black cat, stayed four years and kept the offices pretty free of rats. Then one night it disappeared and never came back, and nobody knew what became of it. It is possible that battalions of rats gathered that night and stormed the cat's quarters and carried the black cat off and drowned it in the harbor for revenge, but that seemed scarcely likely, for there are people about the station and the superintendent's offices day and night, and rats advancing from any point in large numbers would probably have been seen. It seems more likely that the black cat got lost, or thought that four years was long enough to stay in one place and so just went away on its own account; and it seems all the more probable that it went in some such way as this, because some months after its departure the rats remained more or less shy of the place, the mere recollection of the black cat's presence apparently inspiring them with sufficient terror to keep them away; but after that the rats became bold again and came back, and then the office again provided itself with a cat, two of them, in fact, but they were only little more than kittens.

The new cats, or kittens, were named Tom and Jerry. People are coming and going on business here all the time, and not long after the two kittens were brought in one of them got stepped on and was so badly hurt that it didn't live long afterwards. The other one grew up to be a credit to its race, and for about two years it kept the offices tolerably free from rats. Then one of the men in the office took the cat over to Jersey, where, it is said, there is now and then a rat. As was the case after the departure of the original black cat, so after the departure of this cat the rats stayed away for awhile, and then, as before, they began to come back, and the office got a cat—the one which it has now. This cat was provided by Messenger James W. Jones, who had raised it from a kitten. It is now about four years old, and is called Mike.

Mike is a black and white cat of great size. He has now been installed here for about a year. He has performed his part of the contract well, and in return is well fed and cared for.

Not on the Map.

(Youth's Companion.)

In a certain New England town there once lived a wealthy but illiterate man, who owned many sailing vessels and followed their course over the seas by the aid of an enormous atlas. A neighbor who stopped on one accasion to see him on a matter of business was ushered into the library, where he found the ship-owner, with his spectacles astride his nose, poring over the atlas, which was spread open on the table before him.

"I'm glad you've come in," said he, rising to grasp his guest's hand cordially, "for there's a little point you may be able to help me about. I've just had a letter from one of my captains, and he tells me that he's been in a storm and didn't know but the vessel would go to pieces.

"He's a well-educated man, and he uses first rate language," said the ship-owner, proudly. "I'll just read you out the passage from his letter that puzzles me. He says: 'The waves rose like mountains and the storm raged about us, while nothing but the vivid lightning broke the pitchy gloom. But although death seemed likely to be our portion, we were saved; driven before the wind and put into great jeopardy, but still here I am, pen in hand.'

"Now, what I want to know is," said the ship-owner, as he refolded the sheet from which he had read the precious extract and placed it carefully in his wallet, "what I want to know is, where is Great Jeopardy? I know it's somewhere on the Mediterranean, but I can't seem to find it on this pesky map anywhere."

Telegraphic Briefs.

Washington, D. C.—Secretary Herbert has ordered Captain Henry Glass detached from command of the Texas and to duty as commandant of the Mare Island navy-yard, March 31st.

Washington, D. C.—Pay-Inspector Edward Bellows has been ordered to Newport, to take the place of the absconding paymaster, John Corwine, whose whereabouts are still unknown, although his bond fully covers all the funds in his possession. Commander Dennis W. Mullan is detached from command of the Pensacola navy-yard.

MARRIAGES.

AUGUST — BODEKER.—Married, in Washington, Tuesday evening, March 2d, at 5:45 o'clock, by Rev. Hugh Johnston, pastor Metropolitan Methodist church, Miss GUSSIE BODEKER and Mr. ALBERT T. AUGUST.

SMITH—FIELD.—Married, March 2, 1897, in Washington, D. C., at Epiphany Episcopal church, Mr. W. T. SMITH and Miss EDNA E. FIELD, both of Richmond, Va. The bride is the daughter of Mr. G. S. Field, of Church Hill.

DEATHS.

CLARK.—Died, February 28, 1897, Mrs. ELIZA A. CLARK, at her residence, on Staunton river, near Clarkton, Halifax county, Va., in her 76th year, from a stroke of paralysis. Deceased was in perfect health up to her last illness, which lasted only a few days. 2t*

JONES.—Died, on Tuesday, March 2d, at her residence, No. 913 Beverly street, Mrs. SARAH JONES; aged 57 years.

Funeral THIS MORNING at above No., at 10 o'clock.

MONTGOMERY.—Died, at the residence of his brother, John T. Montgomery, No. 501 north Twenty-sixth street, Wednesday, March 3d, at 1:30 o'clock P. M., Captain GEORGE W. MONTGOMERY, of Warwick county, Va.

Interment at Denbigh, Warwick county, FRIDAY MORNING, March 5th.

A CARD.

In taking charge of the business so long conducted by our father, A. F. Jahnke, we wish to state that we intend making the practical branches of our business a specialty, and hope to earn for ourselves the reputation he has enjoyed for so many years, and we promise prompt attention to all work entrusted to us, with the best workmanship and the lowest prices consistent with good work.

We have a new and elegant line of

Diamonds, Watches, Silverware, Jewelry, and Spectacles,

which we invite the public to inspect.

JAHNKE BROTHERS,

Watchmakers, Jewellers, and Opticians,

912 Main Street.

(mh 2-Tu,Th,&w3m)

DEATH RIDES A BIKE.

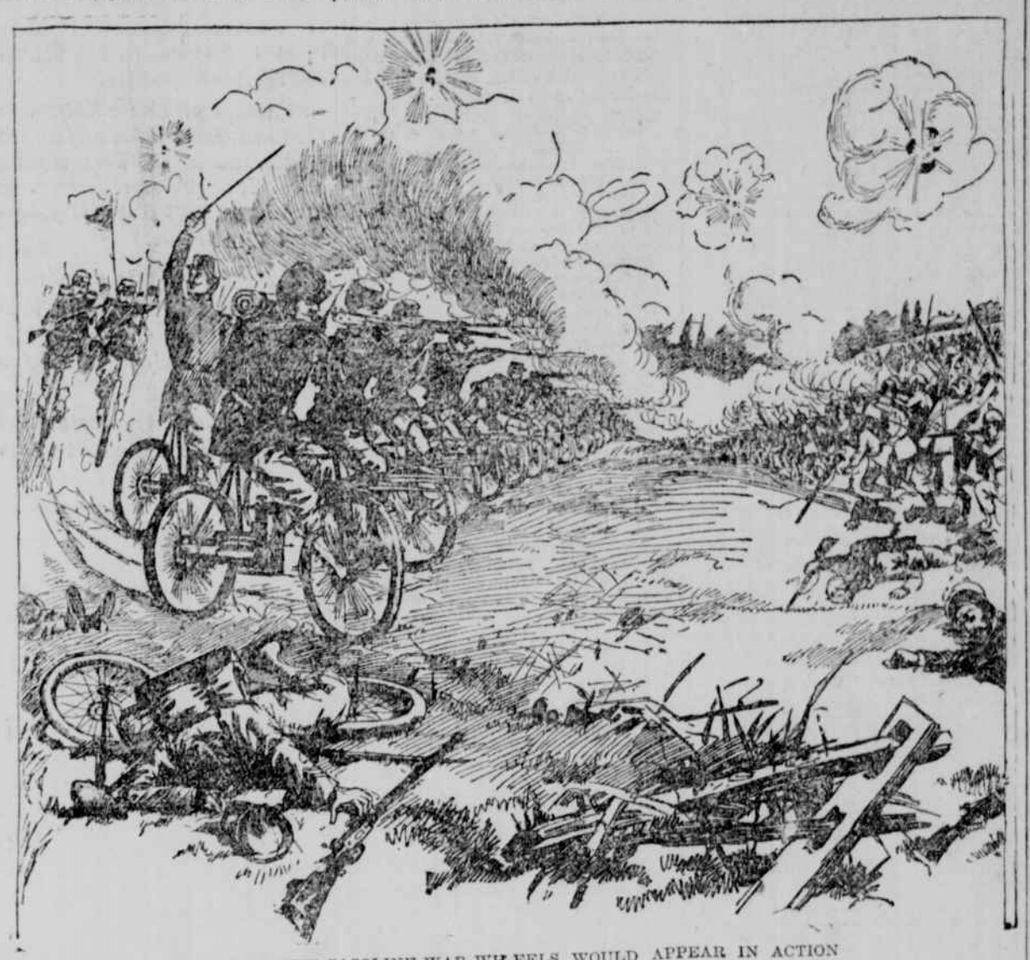
A MARVELLOUS MOTOR 'CYCLE INVENTED BY A FRENCH GENIUS.

BAYONETS BRISTLE FROM ITS FRONT.

The Only Duty of the Rider Regarding the Machine Is to Steer—It Is Impelled by a Gasoline Motor.

(For the Dispatch.)

A motor-bicycle has just been invented by a French genius, which promises to prove one of the most formidable adjuncts to an army in conflict which has been created for a number of years. Competent military authorities, who have given the machine and the idea of the inventor careful consideration, declare that a company of soldiers mounted on these 'cycles could inflict more damage upon the enemy, provided the conflict did not occur in a mountainous country, than four companies of infantry equipped in the regulation fashion could accomplish.



HOW THE NEW GASOLINE WAR WHEELS WOULD APPEAR IN ACTION

(Illustrated by Stuart Travis.)

So notable is the impression that the motor-'cycle has made in France that the French Minister of War, together with a military commission, made up of the most thoroughly-posted officers of the army of France, is seriously considering giving the new invention the sanction of the government, and equipping several companies of the army with the machine. No definite decision in the matter is likely to be announced for several weeks, for the most careful study is being made of the 'cycle and the ideas set forth by the inventor regarding what it can accomplish. It is hinted, however, that all things point to the decision being of a favorable nature, and the adoption of the machine as a regular feature of the French army may, therefore, be considered more than probable.

There have been many experiments with the bicycle in the armies of Europe, and the military authorities of no nation have taken more interest in the machine and its development than those of France. While it is only within the past year that any fixed effort has been made in the United States army to test the value of the bicycle as a method for conveying a soldier from place to place, both in company form and as a dispatch-bearer, our French compatriots have been experimenting with the wheel from a military standpoint for more than five years. It is not surprising, then, that this somewhat startling addition to the merits of the wheel that genius has made, should be the emanation of a French mind.

THE MOTOR ITSELF.

Now as to the motor-'cycle itself. It is, as the accompanying illustration shows, in form and principle like unto the motor-'cycle, with which we are all more or less familiar. There are, however, one or two important exceptions, the most notable of these, so far as the operation of the machine is concerned, being that the rider steers the 'cycle with his feet—the handle-bar, or, rather, the substitute for it, being adapted to a totally different purpose. The motor, the impelling force of the 'cycle, is located just forward of the rear wheel, and is of sufficient size to ensure a satisfactory rate of speed. The small tank, which carries the fuel which supplies the motor, contains an ample quantity to guarantee at least a day's journey without replenishing. The inventor claims that the machine will easily make, over a fairly rough country, from 12 to 15 miles an hour, and believes that, with good roads, unimpeded, it would do even better than this.

Perhaps the most notable feature of the 'cycle is the row of bayonets attached to a transverse bar, which is supported by a heavy steel rod that runs forward from the frame of the machine. As the illustration shows, the bayonets extend forward sufficiently to clear the machine entirely, and to be without an impediment to penetrate whatever the rider may charge at. In place of the handle-bars is a curved gun-rest, which may be moved upward to suit the desire of the rider. Every rider is supposed to be armed with a repeating rifle, and it will be understood that, from the fact that he can steer the machine with his feet, he is left entirely free to use the weapon—as unincumbered as he would be if he were standing on the ground, like the ordinary infantryman of to-day.

ALMOST IRRESISTIBLE.

Such a combination as this, the French officers argue, would be almost irresistible. A charge by a company mounted on these 'cycles would practically be one of those most dreaded events in a battle—a bayonet conflict, and a heavy fire from riflemen combined. Every wheelman knows how expert the rider of a motor-'cycle can become in maintaining the equilibrium of his machine against both ordinary and extraordinary shocks. It would take more than mere contact with a movable body to upset a rider of a motor-'cycle.

It has been a favorite argument of the opponents of the bicycle for army use that the machines could never be utilized except for purely transportation purposes, and that, therefore, they were in a great measure an encumbrance to an army in the field. In time of battle, it was alleged they were of no value whatever. The invention of this Frenchmen seems to remove this objection entirely. In fact, it has lifted the wheel out of the rut of opprobrium into which it had fallen, and placed it among the most effective sources of carnage that is at the modern military commander's beck and call.

The bicycle in itself has won its way to permanent fame and usage as a vehicle for the conveyance of a dispatch bearer. It is no exaggeration to say that for years to come, or until there has been a war between civilized nations to give proof, the use of the wheel for transporting troops would have been a bone of contention over which military officers would have argued incessantly. As it is, the motor 'cycle has solved the problem.

It might be said by quibblers that the new 'cycle is not up to date, because the motive power is gasoline, rather than electricity. This is unfair, because electricity for such use—for bicycles or motor 'cycles—is only in the experimental stage. While it is true that there is sufficient power to be obtained by electricity to drive the motor 'cycle or any other machine, there confronts one the old problem of the storage battery. This latter has never proved successful for continued propulsion. The motor 'cycle for war must be run on a basis of absolute certainty. This is why M. Francois l'Hereaux, the inventor, says gasoline was used by him.

The method of conveying an amount of gasoline sufficient to supply the various machines is as thoroughly modern as the machines themselves. It is a tank, very much like those with which we are all familiar, mounted upon a horseless wagon, which is also driven by a gasoline motor. It is the intention to recharge the motor 'cycles each day, as it has been estimated that the ordinary tank which forms part of the machine, contains just about a sufficient amount of gasoline to supply the motor for one day's travel, the highest estimated rate of speed being the basis of calculation.

Only one of the war-like motor 'cycles has been constructed as yet. If M. Hereaux's invention is adopted, it will be manufactured by the French Government only.

DESTINY OF SOUTHERN NEGRO.

Major Camm Patteson Discusses His Past and Future.

A striking problem, exceedingly difficult of solution, presents itself to the people of the southern portion of the American Union. It is the destiny of the negro, now that he is invested with the so-called rights of manhood suffrage.

The probable social and financial effect of his freedom and his new-born political rights upon that great section of this country is a question teeming with interest. The experiment has been in existence over a quarter of a century—sufficiently long to enable reflecting men to form an intelligent opinion as to the probable result.

The edict of Omar was not more unrelenting and far less cruel than the savage legislation which at one fell blow invested millions of people who were in a semi-barbarous condition with all the rights of suffrage. That it disorganized society was to be expected; that it caused comparatively so small a disorganization is the marvel of the age. The writer of this paper was a slave-holder and the son and the grandson of slave-holders, and has lived all of his life surrounded by negroes, and from his youth has given the problem more than ordinary reflection.

The most serious fear was long entertained by many people of the South that the result of giving the right of suffrage to the negro would result in a war of races, in which the weaker side would go down, and that this war, if it ever commenced, would be long, bitter, and unexampled in the ferocity that would accompany it.

Many white men and women prepared themselves as best they could for such a struggle, and I have often thought that the adequacy of their preparation and the firmness of their determination went a great way to prevent such a culmination.

It is difficult to estimate the moral force of at least 5,000,000 of intelligent white people living between the Potomac and the Rio Grande Del Norte who are an entirely homogeneous people, and who were and are united in one idea, and that is, to preserve white supremacy in the South at all hazards and regardless of consequences. All other questions up to a recent date paled into insignificance before this mighty problem. No political or economical question could for years be discussed, and the whites, who attempted to band the negroes in a solid mass were treated with a severity as merciless as it was just and proper. In the extreme South that dreadful band known as the "Ku-Klux Klan" made an absolutely appalling record and ruled an immense territory with a greater force and terrorism than the Czar of Russia did his domains.

Some of the details of their action were shocking to the moral sensibility of mankind, and have received, as they have justly deserved, the stern reprobation of an enlightened sentiment. The institution, if such it may be termed, never existed in the State of Virginia. And yet it must be admitted by all fair-minded persons that however much in our hearts we may abhor the methods of the "Ku-Klux Klan," there was a strong and imperious necessity for the existence of some power to maintain Anglo-Saxon civilization.

Our legislatures were filled with negroes and Carpetbaggers from the North, the "Carpetbagger" himself being the very scum of northern society, and his chief ally was the "scalawag," who was a native-born traitor; together they perpetrated the grossest injustice and inaugurated a carnival of crime certainly unparalleled in the history of America. Even the English dictionary has been enriched by new and original epithets of opprobium which we heaped upon them with a lavish hand. Under their infamous rule property of all kinds became well-nigh worthless and the most dreadful of all crimes, which is unmentionable here, became of frequent occurence by the negro, and at one time threatened the most dreadful consequences to our society. An organized freedman's bureau taunted us with a thousand petty annoyances and aggravated the negro to many wicked and malicious acts, done often for the purpose of airing his new-born zeal for freedom.

To whom could we of the South turn for relief? The government had branded us with the opprobrious epithets of slave-drivers and rebels; large masses of our best citizens were disfranchised, and Puritan literature was well-nigh exhausted in its efforts to discover terms sufficiently vile to convey to their readers an idea of our ferocity, our utter intolerance of the Union, and our lawlessness.

One would have soon expected a devout and pious Catholic to have imprisoned the Pope as for a southern white man to have expected redress during the Reconstruction period at the hands of the Federal Government. Hosannas were everywhere sung to the noble defenders of the American Union, while taunt after taunt was heaped upon the rebel who had dared to battle for what he deemed to be his rights under the Federal Constitution.

Our children were growing up in ignorance, for the alienation and acquirement of property were both almost impossible.

The writer has known a splendid tract of land in one of the Southern States during this period to rent for $5,000 a year, which was very inadequate, while $2,500 was all that was offered for its purchase, and, indeed, it was actually sold for that amount.

And this was the legitimate and logical result of the Reconstruction legislation, because the purchaser had to pay the taxes, which almost amounted to confiscation. It was for this reason that land in many instances would not sell for much, if anything, over one year's rent. The "Ku Klux Klan," whatever else it may have done, changed all this, and was a strong instrumentality in the preservation of peace and the restoration of order. The writer does not justify this organization; on the contrary, he abhors it, but the truth of history will substantiate the statement that while its annals are reeking with deeds that shock the moral sensibility of mankind at the same time it accomplished a great amount of good.

During all of the Reconstruction period, on the whole, a majority of the negroes behaved well, but with a large minority the contrary was the case. He was going through a transition state. Firmly impressed with the idea that the great United States Government could give him superiority over his white neighbor, the battle was long and fierce. It may be well at this stage of this paper to correct a widespread impression that the conduct of the negro during the war between the States of the Union was the result entirely of love and respect. The statement is in part true, and their conduct was certainly commendable, but the chief motive was fear of the action of the Confederate soldier.

They knew that stern justice would be swiftly dealt to them, and this is the chief solution and explanation of their action. This statement may destroy the glamour of a beautiful fiction, but it is the unbiased truth of history, and it cannot be successfully controverted.

After the negro had become free he had an idea that education would open up to him a world hitherto unknown, and that in books he could find the key and an "open sesame" to a grand prosperity. With lavish and unexampled liberty the States of the South fostered this idea, and the white people generously voted millions upon millions of dollars to promote and advance his education, and the same thing is to-day being continued. What has been the result? Has it been a failure or a success?

I can state with truth and fairness that it has been neither. Bitter and humiliating has been the disappointment of the negro and the intelligent and prejudiced white fanatics who expected what was impossible at the meagreness of the result, while those of us who have always had a better appreciation of their character think that on the whole the money has not been misspent, and that it has been productive of good, and we are willing to continue it for another decade, or even longer, in order that the experiment may have a fair and impartial trial, so that the world cannot taunt us with injustice in this respect. The reason of the comparative failure of the attempted education arises from the singular want of analysis in the reasoning power of the negro.

He is almost wholly lacking in it. He learns the alphabet and to read and write with extraordinary readiness. He is full of imagery, and many of them are natural orators, but when the necessity comes for mathematics or analysis he is lost and helpless.

Often have I known a simple problem like the following to stump and confound their so-called trained scholars: If "A" can do a piece of work in one day, "B" the same work in two days, and "C" the same work in five days, how long will it take them to do it if they all work together? As simple as this is they cannot, as a rule, comprehend it. It seems that there is a well-defined limit to their ability to learn, and it appears to be ingrained in their very nature.

The consequences is that as a class they do slovenly work and make slovenly mechanics. Their greatest weakness is their utter lack of ambition. Naturally of contented and happy dispositions, a very small amount of property suffices for their wants, and, generally speaking, they will not work except under compulsion. The great battle for supremacy is practically over, and they have fallen into a mediocre state which seems to content them, and never again as a class is it probable that they will attempt to overrule the Anglo-Saxon race.

The natural increase of the whites, supplemented, as it is, by immigration, as shown by the last census, places them more and more in the background, and it behooves us to treat them with justice and kindness and conciliation, and they undoubtedly are so treated.

Their rights of personal security, personal liberty, and private property are everywhere respected in the South, and it is done from a feeling of kindness which is the result of association. The negro loves to wait upon the southern white man, and the feeling of kindness is reciprocal. We know him, and he knows that we know him; we are disposed to condone his petty violations of right, and, as a rule, we always help him when he is in distress, and we do it from true principles of friendship.

He has many lovable qualities. He is not vindictive by nature, and easily forgets and forgives a wrong, the memory of which the Anglo-Saxon would remember all of his life. He is imitative in the highest degree, and copies the virtues and the vices of those with whom he associates. He is superstitious beyond all mankind, and the thin veneering of education does not conceal his natural ingrained partial voodoo worship.

Indeed, superstition is the chief source of his unhappiness, and all efforts to eradicate it appear to be vain and futile. A great amount of pleasant literature has been written about the negro and the family of his former master, showing the cordial relations that existed between them, and it is true, but the truth has often been sacrificed.

The entire South heartily and sincerely rejoices that the negro is free; this sentiment is practically unanimous, because we feel that a burden has been lifted from our shoulders, and we wish him well, and if let alone we feel confident that we can work out the problem to the satisfaction of all parties.

There is some selfishness in our rejoicing that the negro is free; that event has unlocked the dormant energy of the southern white man, and we can now work out our own destiny on a higher and nobler plan, unfettered by the incubus of slavery and its attendant consequences.

As a politician the negro has been a phenomenal failure.

To this day he cannot understand why the right to vote has done him so little practical good. At first he was the most incorruptible suffragran in the world, but many years since he succumbed to civilized influence, and now he sells his vote with equal facility if not for so great amount as the white man. I do not mean all of his race, because there are many who do not sell their votes, but it is undoubtedly true that a large minority of their votes are on the market at every strongly-contested election.

This has brought about with us many disastrous consequences. Sentiment has often been well-nigh discarded, and a new era of what is termed "practical politics" has been in many instances inaugurated. And it is undoubtedly a very bad era. By means of the new regime many men in the South have been elevated to high and exalted positions who otherwise would in all human probability never have been heard from outside of their own narrow and limited circle.

On the whole, I conclude this article with the prediction that the negro has given us more trouble in the past than he will ever again in the future. We would not trade him for the foreign population of Massachusetts or the Slav and Hungarian population of the Northwest; he is more easily satisfied, and does not believe in labor strikes, and with proper supervision makes an excellent laborer. The large homogeneous white population of the South will dominate him, but they will treat him with kindness and justice, and as far as the quantum of happiness is concerned, he will, perhaps, enjoy more of it than the superior race.

His docile and lethargic nature makes him accept his condition with patience and resignation. The cavalier understands his nature; the Puritan does not; hence, they reach different conclusions. Gradually as time passes the negro will become more contented when he finds, as he surely will, that he must always occupy a subordinate position to the white race.

Within his own limited local sphere, with the aid of the white man, he can work out a destiny that will satisfy all of the needs of his nature.

We of the South will not only do the negro no injustice, but, on the contrary, we will generously aid him in his aspirations for a higher and better existence.

All we ask on this question from our northern brethren is to let us alone. Of all the people in the world, we are best suited to solve the problem of his destiny, because the great principles which actuate us in our relations with him are justice, charity, and kindness.

The great mistake made as to the nature of the negro by our northern brethren, and by the enlightened people of Europe, is that they think that the same causes will bring about the same results in a negro as a white man; that education and property and freedom will make him a citizen equal to the native-born man of the Anglo-Saxon race.

This is only partially true. The negro does not, never can, and never will possess the same qualities. There are certain innate principles born in mankind which cannot be changed by circumstances.

Two hundred years ago the English-speaking people possessed in America only a few hundred miles of the Atlantic coast line extending some four or five hundred miles in the interior; the French enjoyed full sway over the immense territory from the mouth of the St. Lawrence to the Gulf of Mexico. To-day that great Anglo-Saxon race has invaded, with its possessions, the Arctic Zone, and holds all of North America with the exception of Mexico and the small States of Central America.

They are steadily growing in power and territory, and soon the Hawaiian Islands will be annexed, and the Nicaraguan canal completed, and the United States of America will commence a new destiny and a new career of prosperity hardly dreamed of in the past. Whence comes this mighty progress? It is from the inherent nature of the Anglo-Norman citizen.

The negro has been over 240 years in America, and a considerable part of that time he has been in the West Indies free. In all that period he has not produced a statesman, an orator, a poet, or historian, and, with the sole exception of Toussaint L'Overture, not a single general capable of commanding an army or directing great military operations.

Some years since a striking illustration of the nature of the two races came under my observation. The James-River and Kanawha canal had been greatly injured by the memorable flood of 1870, and a large number of convicts of the Virginia penitentiary, both whites and negroes, were engaged in repairing it. These convicts were under the control of armed guards, who had over them almost absolute power. In many instances they were long-termed convicts, who naturally had little or no hope of being restored to liberty again. Noticing, in very cold weather, the fact that the negro convicts went into water almost to their necks, the writer naturally inquired the reason why the whites did not do the same work. The answer was that it was impossible to make them; that the effort had been repeatedly tried and without success; that they would lose their lives first, and no power could make them do it. They considered it degrading to their manhood, while the negro performed this cruel work with alacrity and comparative cheerfulness.

The Southern States of the American Union have never received much foreign immigration, and the Anglo-Saxon blood there, is, perhaps, as pure as in England. This fact alone makes white supremacy absolutely certain. At the same time there is between the whites and the negroes in the South a kindly feeling, which is true and sincere; nothing has ever been able to seriously disturb it, and its effect upon both races is naturally obliged to be highly beneficial.

CAMM PATTESON.

In the equipment of the gas-engine railway at Blackpool, England, the engines are balanced, one cylinder being opposite, or 180 degrees, from the other, and are so arranged with regard to the gearing and governor that when on very easy going only one of the two cylinders receives a charge, and thus less work is done and less gas is used. When stopping, not only is one cylinder cut out, the speed of the engine is brought down from the ordinary 260 revolutions, subject to the governor, to about seventy-five revolutions per minute, the gas supply and the speed of the governor being altered by the movement of the hand lever, which throws the friction clutch of the driving gear out of action. At the same time the lubricating oil supply is reduced, so that no smell arises from the excess oil supply, which, under ordinary circumstances, collects when the engine runs light. A very ingenious arrangement of the lubricator is resorted to for this purpose, by which its action is controlled.

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