

Bleeding Mexico

IN MEXICO, in other days, fair maidens from their windows smiled, while lovers sang their buoyant lays, describing passions deep and wild. But that was in the dear old times before reformers took the helm, and filled with sorrows, tears and crimes, that once serene and happy realm. In Mexico, some years ago, the mother rocked her child to sleep, and prayed, in accents sweet and low, that holy saints the child might keep. But that was when the Tyrant held his country free from strife and storm, and before the Patriots rebelled, and waved the banner of Reform. But now the land is stark and red where once the peasant turned the sod, the mother weeps above her dead, and shakes her fist at saints and gods. In Mexico the child is played, through balmy evenings, on the green; and little lad and little maid no longer have their pain; for death is ever stalking near and dead men lie in every lane. And Mexico, where grief had birth when once old things were overthrown, should teach the nations of the earth to let the "Well-Enough" alone.

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The Best Proof of All

SINCE OCTOBER 21, 1913, in three months, deposits in El Paso's ten banks have increased by \$1,305,758. If The Herald should stop sight there; in its annual review of local and southwestern progress, the story would be right well told. But the next chapter is too interesting to skip: in the same three months, loans have decreased \$800,000. As is well known, deposits generally tend to increase with loans, for the reason that so large a proportion of bank loans are in the form of discounted notes the proceeds of which remain for a time on deposit in the bank of discount. But in the last three months in El Paso, not only have borrowers paid up \$800,000 of their debts, but in addition the patrons of the banks have deposited \$1,300,000 to their accounts, showing a real gain of \$2,100,000 to the banking funds of the city. Total bank resources in the same period, termed "banking power," have increased \$649,000.

The banking power of El Paso's national and state banks now totals \$20,282,000, to which must be added the resources of a big mortgage company whose statements are not required by law to be published with the bank statements, but whose resources are \$1,000,000 or more, bringing the total banking power of El Paso up to considerably over \$21,000,000. A new trust company is forming which will add \$150,000 to this total in the near future, and some increases in capital stock are being discussed.

In proportion to population, El Paso's banking power is in line with the big financial centers, and far ahead of many cities which boast, and justifiably, of their very high standing as financial and commercial centers.

A most remarkable fact in connection with the El Paso banking situation is that loans are less than \$10,000,000 while deposits are \$16,000,000, the exact proportion of loans to deposits being 60 percent. Proportion of loans to total resources is but 40 percent. El Paso banks as a rule maintain reserves of cash and cash items to the amount of 40 percent or more of the amount of deposits, whereas the banking laws have required but 15 percent in cities of this class.

El Paso banks today could loan \$3,680,000 more than they have out, and still not touch the minimum reserve under the law. But the net result of the long standing policy of the local banks of holding back approximately 40 percent in reserve has been that no pinch has ever come to El Paso business institutions by reason of the forced withdrawal of credit at times of business dullness or serious disturbance. El Paso banks have been known to borrow money or rediscount paper to keep their reserves up to the 40 percent mark, but they have never had to record a deficit in the lawful reserve, as New York banks have done hundreds of times. Under the new currency law, it is hoped by some leading bankers that conditions will ultimately justify a change in the reserve policy, and a letting out of more money. But no El Paso banker is going to change his policy until he sees very clearly just what effect the new reserve plan will have, and just what sort of protection it will afford in time of stress.

Sometimes El Paso bankers have been condemned as excessively conservative. Eastern bankers, used to loaning down to their legal reserves and then screwing up the vice just when business relief becomes imperative, have never comprehended why the prevailing interest rate is kept at 8 percent when it might be lowered by turning loose more money to go to work and make profits for the banks. Some critics in the east have even questioned the quality of our western securities, asserting that there must be great risk to justify a rate of 8 percent and make such heavy reserves necessary. But the real answer is that western banking is done on an entirely different basis from eastern banking, and that loans, while their ultimate security is as sound as the foundations of American achievement, growth, and national wealth, are not as a rule so mobile as the prevalent loans in the east; that "investment banking" is carried on to a greater extent than in the east, where "commercial banking" involves quick turnovers of great capital at small profits per unit.

At any rate, the traditional policy of El Paso bankers has proved itself wise, in the long run of steady growth and uninterrupted development. At times when several years of comparative dullness have succeeded one another, credit has never been withdrawn from legitimate borrowers carrying on enterprises employing labor, producing wealth, or doing an established business. Nor have liquidations of real estate been forced.

Look at the "want ads" in The Herald any day, and consider the small number of real estate offerings that bear the marks of distress or sacrifice. The record in this respect is marvellously clean. Men who have bought real estate on deferred payments have been protected by the real estate companies and by the banks, and a foreclosure of real estate against a solvent debtor is a thing practically unknown in El Paso's history.

It is partly from this cause that the record has been so firmly established, to the effect that "El Paso has never had a boom, yet real estate investments have steadily improved in value, and no man has ever lost money in El Paso realty unless he found himself forced to sell on a dull market in order to protect other interests." No man who bought wisely and held on, ever lost money in El Paso realty.

Since the bank statistics faithfully reflect the general course of business, the best news The Herald has to give its public in this Annual Review Edition is this table of comparison between the bank statements of October 21, 1913, and of January 13, 1914:

Deposits, increased \$1,305,758, from \$14,569,542 to \$15,875,300.
Loans, decreased \$800,000, from \$10,718,353 to \$9,918,353.
Resources, increased \$618,707, from \$12,633,370 to \$13,252,077.
This gives the key to the year 1914, and the thinking man who fails to receive stimulus from this remarkable news, toward unprecedented effort for tremendous collective and individual progress, has excellent material for billiard balls occupying all the space between his Adam's apple and the crown of his hat.

Missionary Work, Cheap But Effective

FIVE CENTS buys a copy of today's big Annual Review Edition of the El Paso Herald, which will be mailed free by The Herald to any address. Not only is the message it carries one of great accomplishment and greater promise for the immediate future; but it is safe to say that tens of thousands of dollars will be invested in El Paso as a direct result of this particular piece of publicity work, that many families will permanently establish themselves here as a result of reading the facts herein presented, and that new industries and businesses will be founded here by men thus induced to come here and cast their fortunes with us.

This edition contains several very distinctive new features, notably the picture of "The Pass" and the striking "Resources" map of the El Paso trade territory; both of these were designed in The Herald office and drawn by local artists. They will appear in multicolor printing in the new chapter of commerce booklet.

The picture of the Elephant Butte dam as it will appear when completed, will also be a feature of the new booklet, printed in four colors; it gives the first clear view of the approved design of the great dam, set in its place athwart the river canyon.

The picture of the first section of the dam under construction is the first view published in El Paso, of the work at its present stage. Imagine ten or 12 Mills buildings or Paso del Norte hotels in one block, and you will get a notion of what the dam really means in bulk; both these buildings are pictured in this edition and may be noted for comparison.

Millions of dollars will pour into El Paso from outside sources this year. The tables elsewhere presented are so stupendous in the possibilities they suggest for the unprecedented prosperity and advancement of El Paso during 1914, that they will not be comprehended at once by the average reader in their full significance.

Read your copy of today's Herald thoroughly, and then mail it to a friend or relative or business acquaintance elsewhere (postage 5c when mailed by an individual). There is no reason why every one of the 25,000 copies of today's Herald should not thus be made to do double duty as a messenger of progress and prosperity, and as an urgent invitation to come and share with us the good things that are coming our way.

And in reading this Annual Review Edition, bear in mind always that El Paso simply reflects the sound and prosperous conditions that prevail throughout the southwest in all the region covered by the "Resources" map. El Paso depends on her whole immense productive territory for her wealth and growth, and as the southwest goes, so goes El Paso.

Today's Herald is a mirror of the condition of the whole southwest, and there is not one note of doubt or pessimism to disturb the tranquillity of that content which prevails throughout the southwest as a result of the certain knowledge that people have of the solid foundations of their fortunes.

El Paso Businessmen History Readers

Among the Favorite Books the Bible and Shakespeare are in the Lead; Judge Jackson Likes O. Henry Best.

SHAKESPEARE and the Bible are among the best sellers in El Paso's business circles, to Judge by the first choice of the business men make. History, especially the history of France and the United States, are likewise popular in El Paso, and the interest in the subject varies from these to all the popular fiction authors. Some of the favorite authors and books of El Pasoans are: Frank E. Brown, "Victory Hugo of the southwest interests me most. I have two translations of Spanish manuscripts telling of the conquests of the southwest, which do not include those of Don Enrique Kelly in the valley of El Paso. My mind runs entirely to history, the history of my own country being the best liked."

Henry Jackson's Favorite. Judge Dan M. Jackson, of the 34th district court—"Give me a grate fire, a good pipe and O. Henry and I am happy. He was the greatest of all short story writers and I have no choice so long as it is O. Henry's. Bret Harte and F. Hopkinson Smith interest me, but not like Sidney Porter's stories."

Sam B. Gillett, attorney—"Here they are in the order of my preference: the Bible, Shakespeare, Dickens, Hugo, Thackeray and Scott."

Frank Erickleton, theatrical manager—"Colonial history of the United States and Shakespeare hold my interest more than anything else that has been written."

C. V. Nafe—"First the Bible, then Shakespeare and his plays. But the Bible has more good, wholesome interesting reading than any book that has ever been written."

Charles R. Moore, deputy United States marshal—"Les Miserables is my favorite story and 'Child Harold' my favorite poem. I read 25 books a year and skim over a great many more, especially history and travel. Mark Twain is one of my favorite authors."

W. H. Fryer, stenographer in the 24th district court—"Engene Field, Marion Ryan, the poet priest, F. Marlon Crawford and Mark Twain are my favorite authors, and I have no choice between them."

W. J. Bryan—"Woodrow Wilson's history of the American people interests me almost as much as does Dickens and Scott."

H. D. Camp, of Fabens, Tex.—"An old favorite is my favorite. It is no old person that I have chosen. It is the Bible, which I have read every time I read it and the great tragedy is as vivid to me as when I studied it in school."

J. E. Monroe, city ticket agent of the Sunset lines—"History for mine and Ripdath's history of the world attracts me most."

Major Fowel's Favorite. Major W. J. Fowel—"Boys have always interested me since I have been one and 'The Real Diary of a Real Boy' is my favorite book."

Otis Cole—"The Encyclopedia contains more good reading than anything else I know of and is worth more as an educational book than any other. Billy Wilson, of the Otto P. Kroeger Construction company—"Darwin's Origin of the Species interests me more than any other book I have ever read."

John L. Dyer, attorney—"Oh, I don't know. Say that I like 'Three Weeks' best."

C. C. Robey, Texas commissioner in the New Mexico hearing—"Riley's poems and 'Kennedy Square' are my best books and the ones I like best."

Frank Erickleton, theatrical manager—"Colonial history of the United States and Shakespeare hold my interest more than anything else that has been written."

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LITTLE INTERVIEWS

"WE will soon be riding prisoners to the city jail in an automobile," said police chief I. N. Davis. "The city council adopted the recommendation of Alderman Hewitt for the purchase of the car, and I have put in the necessary requisition for the purchase of the car. It will serve a double purpose. In addition to hauling in prisoners we will use it on emergency calls."

"This wind threatening to blow up some cold weather makes me afraid for the trees that are in the property out," said park commissioner J. J. Conners. "I anticipate some cold, freezing weather and in the event that it comes I am afraid that the fruit trees, as well as flowers, are going to suffer. The warm weather we have been having has started the buds blooming and the trees to budding. There would be no way to save the trees if a freezing spell strikes them."

"I hope the idea of building a stadium on the High school grounds will materialize," said L. A. Moltana. "It would be a splendid thing for the whole city, besides being a boon for that section of town, and increasing the value of the property. The situation of the hills is ideal for such a project, which would be building for a bigger, better El Paso. As the city grows, the buildings of the land and buildings have to be laid out in places for the board the chance to give for the big things and do this up right, even if it should require several years before the completion of the project."

"If dust carries germs," says G. L. Bancroft, "there is a good deal of danger in visiting the Mexican prison camp at Pecos. If there is any breeze at all, it stirs up the dust and when the wind is heavy the whole camp is filled with fine sand. As the Herald that smallpox and scarlet fever have been discovered among the prisoners. Visitors who are here are advised only by curiosity ought to be careful about approaching the camp."

"Although the position has been a trying one, I will be sorry to leave Juarez," says Gen. E. A. Benavides, commander of the Juarez garrison and the Zaragoza. "I have been here since I was ordered here in readiness to go south at any hour. It has kept me busy attending to the actual working of the model. They find, though, that it takes more time in the end to correct the mistakes made from a too hasty start than it does to plan every detail of the work carefully before beginning its execution."

"When I buy another automobile," said George R. Le Baron. "The first thing I will ask the salesman is whether he has a service in El Paso and whether or not that station will be in existence three years after I buy the car. This is as important as the make of the car, the kind of an engine or anything else which is considered in buying an automobile. A salesman who will take the time to be cared for by mechanics who understand their cars. Another thing I have noticed since I have been driving a car. This is as important as the make of the car, the kind of an engine or anything else which is considered in buying an automobile. A salesman who will take the time to be cared for by mechanics who understand their cars. Another thing I have noticed since I have been driving a car. This is as important as the make of the car, the kind of an engine or anything else which is considered in buying an automobile. 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