

LET CROAKERS WAIL.

Omaha and Nebraska Can no Longer Be Retarded by Them.

PROSPECTS FOR A YEAR OF PROSPERITY.

Bankers and Jobbers Forecast the Future of the City and State.

COUNTRY BANKS FILLED WITH CASH.

Discounts Demanded Where Extensions Were Pleaded for Last Year.

MONEY EASIER AND TRADE IMPROVING.

Conservative Financiers and Merchants Tell of Improved Trade and Show Why Prosperity Must Increase and Continue.

With a view to showing the actual condition of the financial and commercial atmosphere of Omaha and Nebraska, The Bee this morning presents a number of interviews with financiers and merchants who are thoroughly posted upon the subject.

John L. McGaughey, president of the American National Bank said: "There is no use of so much complaining about hard times. If those croakers will simply keep quiet a very short time they will perceive that their complaints are very largely imaginary. If every man will take advantage, so far as he can, of the impulse that is now being felt in financial affairs and commercial lines there will be no room for complaint. The financial conditions now are so much better than they were a year ago that they should not be mentioned in the same breath. The prospects are very bright. Last year, on account of the fearful crop failure, the west had to depend upon the east for capital and the money market in the east was depressed. This year, on the other hand, all except from the east at present are to the effect that there is a plethora of money.

Situation in New York.

"Here is the situation in New York," said Mr. McGaughey, handing the reporter the following advice from that great money center:

"There is now more money in New York than there is in any other city in the world. The banks have had over \$100,000,000 more than last year. The money is flowing in from the interior and being distributed by the government. With the supply abundant, the demand has been small. The speculators have needed little, and the merchants even less. Rates have declined to a very low figure, and if you want any money now, and have good collateral, you can get it at a very low rate. The situation is indeed remarkable in this respect. In a financial point of view, the government will bring the distribution of over \$100,000,000 in interest and dividends, and the addition of the sum of money seeking investment. Bankers are complaining that they have never known such a dull time. It looks, however, as if a use would soon be found for the surplus money. There is a large fund for investment securities. The sales of bonds show this. In the last half million of bonds were dealt in last week, and there is no record kept of the very good and active market. We look for improved conditions in Omaha, but they will come more slowly than in the other cities, where they realize the benefits of the good crops immediately.

Better Than Ever Before.

D. A. Baum—Trade in the line of heavy hardware has been particularly satisfactory during the past three months. It has been better than ever before, and every prospect for a very heavy trade right along through the winter and spring, which is something unusual for this line of goods. There is a better feeling in the country. The merchants have more money and are able to clear up old obligations. There has been a decided improvement in the money market. We look for next year to be the most prosperous ever experienced in Nebraska.

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