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## A COUNTRY OF CHECKS; NOT CASH

National Monetary Commission Gathers Statistics of How We Pay Our Bills.

### AN ELEMENT OF DANGER IN IT

Washington, D. C., Feb. 19.—The tremendous extent to which checks and other "credit instruments" take the place of cash in the ordinary business of this country, and the financial questions and problems growing out of the phenomenon are discussed in an interesting fashion in the latest of the monographs of the national monetary commission, to be issued in a day or two. This monograph was prepared for the commission by Dr. David Kinley, of the university of Illinois, and appears under the title, "The use of credit instruments in payments in the United States."

"The fact that the use of checks against deposits renders unnecessary a large amount of money, or currency," says the author at the outset, "attracted attention early in the history of deposit banking, and efforts have been made from time to time to determine the proportion of money, or currency, replaced with checks and credit documents of similar character." He describes the purpose of his inquiry as having been twofold: First, "to find a basis for estimating the proportion of business done by means of credit paper, or the volume of exchanges settled without the direct use of money or currency—in other words, the volume of money which credit instruments enable the country to dispense with, and, therefore, indirectly, the volume of money which the country needs," and, second, "to shed light on the effect of credit exchanges on the value of money, or the price level."

Dr. Kinley is sending out a series of interrogatories, extended the list of banks to which they were addressed to state banks, loan and trust companies, private banks and savings banks. The date on which these banks were requested to report their retail deposits was March 14, 1909. Replies were received from 12,186 institutions, of which 5551 were national banks, 452 state banks, 152 private banks, 422 loan and trust companies, and 794 savings banks.

The aggregate retail deposits reported for all the institutions where the blanks were made out properly were \$60,446,722. Of this amount, \$44,792,292, or 74.2 percent, were in credit documents, as against 87.4 percent in currency; and \$2,852,780, or 4.8 percent were in specie, pretty evenly divided between gold and silver. The largest volume of deposits was in the returns of the national banks, where the percentage of checks was 74.7, the highest shown by any class of banks.

The aggregate amount deposited by retail dealers in national banks on the day in question was \$28,623,102. Of this total, \$28,446,102 or 99.4 percent, was in checks; \$1,666,649, or 5.8 percent, in currency; and \$1,710,355, or 5.9 percent, in coin.

Taking up the table of aggregate retail deposits for all classes of banks, it appears that the average of 74.2 percent for checks deposited by retail dealers is not far from the average in most of the states.

In a concise summary of results and conclusions, Dr. Kinley says in part: "A large proportion of the business of the country, including the retail trade, is done by means of credit instruments. . . . We are justified in concluding that 50 or 60 percent of the retail trade of the country is settled in this way. Over 90 percent of the wholesale trade is done with checks and other credit instruments."

"The use of checks is promoted in a measure by the payment of currency in checks. Of weekly payrolls reported by the banks, aggregating \$134,800,000 for the week ending March 13, 1909, 70 percent was in checks.

"The transaction of so large a volume of our business by checks in an element of danger in times of stringency and crisis. In such times the uncanceled balances of credit transactions creates a larger demand for money, but the habit of settling by checks meantime kept the available amount of money at a minimum.

"Consequently there ought to be some means of supplying additional currency when credit as a means of payment diminishes. This currency ought to be as safe and as uniform as the ordinary currency, and it should be capable of being quickly emitted and recalled."

### TILLMAN IS UNCONSCIOUS

South Carolina Senator Is Still in a Very Critical Condition.

Washington, D. C., Feb. 19.—Senator Ben Tillman, who is suffering from paralysis, was reported this morning as having passed a fairly quiet night and to be much better than last evening.

The senator has been unconscious for hours, however. Even should he recover, and there is a bare chance, he will have lost the power of speech.

Friends of senator Tillman, who visited the sick room this morning, say they fear death may come hourly. He is still unable to talk or recognize the members of his family. His pulse is weak.

Several New York specialists have been sent for.

### THE WEATHER

Forecasts. For El Paso and vicinity: Tonight and Sunday unsettled weather; warmer tonight.



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### GAMBLER TO RECOVER FATHER'S DEFICIT

Body of Wheat Speculator Is Found Floating in River.

Logansport, Ind., Feb. 19.—The body of John F. Johnson, former president of the State National bank of this city, was found floating in the Wabash river today.

Johnson served six years in prison following his confession that he had embezzled \$569,000 of the bank's funds.

Recently he had been engaged as a grain broker. It is presumed he committed suicide.

Two months ago Johnson lost heavily in wheat and sold some to pay his debts. Since then he had been dependent. Johnson was always fascinated by the fluctuations of the wheat market. At the time of his trial on the charge of embezzlement he testified that if the bank examiner had given him one day more of grace, he could have made a great fortune in wheat. At that time Johnson held a large line of wheat, which had been going down steadily. The day after the bank examiner discovered the deficit wheat went soaring, but it was too late for Johnson.

Johnson said that his father had left a deficit of \$300,000 when he retired from the bank and he had gambled in the hope of recovering this.

ENTRIES FOR SUNDAY, JUAREZ JOCKEY CLUB

Sixty-fifth Day, Sunday, Feb. 20. First race, selling, five and a half furlongs—Jim Brady '97; Cesarillas '93; Maltine '98; Alarmed '99; Charles Fox '01; Skeps '01; Sam Webb '01; Ina Johnson '02; Alve B. '03; Deit '03; Dan Norton '04; C. A. Leiman '04.

Second race, selling, six furlongs—Valley Stream '05; Myrtle Dixon '05; Virginia Lindsey '05; Almena '05; Felham '07; Uncle Walter '07; Don Hamilton '07; Prince of Castles '07; Dick Vestal '07; Galves '07; Dick Rose '07; C. J. Cox '07.

Third race, handicap, one mile—Sensible '87; Glen Helen '90; The Wolf '92; Ocean Queen '95; Meadow '118.

Fourth race, selling, The Mexican Stakes, fwoyareolds, four furlongs—(Rue '97; Sterlin '08; W. McLemore); Frank Mullens '108; The Royal Prince '119; (Eldie '90; Flying Wolf '113; L. E. Clark).

Fifth race, selling, five and a half furlongs—Anne McGee '92; Shirley Rossmore '97; Barney Oldfield '98; Clint Tucker '03; Silver Stocking '103; Busy Man '03; Congo '07.

Sixth race, selling, one mile—Hardlyson '92; Lady Garven '95; Howard Pearson '97; Tom Franks '100; Buna '01; McNally '06; Gerrymander '04; Dene '09.

FEDERAL BUILDING NOTES. A. F. Slatter, formerly assistant secretary of the treasury and now a supervisor of the same department, is here today on an inspection trip of the treasury department service. His headquarters are in Washington and he was accompanied by Mrs. Slatter.

Mar Woezy was before commissioner Oliver Friday afternoon, found guilty of being unlawfully in the country and ordered deported.

Examinations for the position of census enumerators are still being held in the federal court room.

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BIG FIGHT FOR CALIFORNIA SURE

Tex. Rickard Finally Admits That It May Be Held There.

San Francisco, Cal., Feb. 19.—It is quite likely the big fight between Jeffries and Johnson will come to California, said Tex. Rickard, the promoter on arriving in this city early today from Ely, Nev.

"I will not make a positive statement," he continued, "but it looks favorable." He said he would have a conference today with Gleason, Jeffries and Berger, and that possibly an announcement would be made tomorrow.

Rickard declared he had not been correctly quoted as being opposed to San Francisco as the place for the fight.

PRESIDENT WILLIAMS NAMES COUNTRY CLUB COMMITTEES

Robert Krakauer Is Again Chairman of House Committee—Officers and Committee Membership.

The Country club standing committees for the year have been announced by J. F. Williams, the new president of the club who was elected at the annual meeting a week ago. Robert Krakauer will head the house committee, again this year; P. J. Edwards was selected as chairman of the greens committee; C. H. Leavell of the sports and pastimes committee; H. S. Potter the entertainment committee, and Dr. H. H. Stark and E. W. Kayser the membership and finance committees.

The complete list of committees are: House committee, Robert Krakauer, W. M. Lindsey, F. R. Gallagher; green committee, P. J. Edwards, J. C. Wilmarth,

T. J. Stafford; sports and pastimes, C. H. Leavell; Garnett King, Francis Moore; entertainment, H. S. Potter, E. E. Neff; Claiborne Adams, Will Fraser, W. K. Mard; finance, E. W. Kayser, W. E. Arnold, A. E. Loizseau; membership, Dr. H. H. Stark, V. R. Stiles and Dr. J. M. Riddle.

The new officers of the club are: J. F. Williams, president; C. H. Leavell, vice president; J. F. Primar, treasurer; J. E. Bachtel, secretary.

Mrs. John Rich of Minneapolis, Minn., who has been seriously ill here, left Friday for her home accompanied by Dr. C. T. Starke.

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Y. M. C. A. NOTES. Success is promised for the southwestern Athletic basketball meet March 18 and 19. The Socorro School of Mines and the A. and M. college are recent additions to the federation, making a total of seven institutions represented. The A. and M. team has arrived for

the contest with the "Y" team at the association tonight. The north and south dormitories will contest as a curtain raiser, and Luis M. Rahain, the Turk fit man, will demonstrate with the assistance of William Gouch, a Y. M. man, all as a special feature. The Y. M. team has defeated the college boys, but since the school has beaten the high school, and since the high school has defeated the association it appears that there is a snake in the

grass somewhere. The entertainment is called for 8 o'clock. The gymnasium tonight will have some new seats around the ground floor arranged in circus style. Seating capacity will be increased to a full 1000.

SHOOTS MAN WHO WEDDED ANOTHER. Winnipeg, Can., Feb. 19.—Claiming that Fred Carroll had broken his promise to marry her, Miss Lottie McCuller shot and fatally wounded him last night at his home. Young Carroll is a son of a member of parliament for South Brandon. He had recently married Miss Shark, of Southern Manitoba. Miss McCuller is in jail and says she does not care if she is hanged.

RUBBISH CAUSES BLAZE. Fire in an unoccupied adobe house at the corner of Fourth street in the alley between El Paso and Oregon streets, called out the central department at 11:30 this morning. The blaze was extinguished by buckets of water. Rubbish had been left in the house by the last occupants and this caught fire, communicating to the ceiling. No damage was done.

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