

H. A. LONDON, Editor.

Disorder and the want of confidence is the cause of the present apparent scarcity of money. We say apparent scarcity, because in fact there is as much money now as there has been, but it is not in circulation. It has been withdrawn from circulation and is hoarded up, so that practically it is of no service whatever and for all practicable purposes might as well not be in existence. This withdrawal of money from circulation and hoarding it up has been done both by banks and individuals. Many depositors in banks—those who have deposited their money in banks for safe keeping—have become alarmed, afraid the bank would break, and have withdrawn their money and hoarded it at home. And the banks are refusing to lend out any money and withdrawing loans heretofore made, because they are afraid that a run may be made on them at any time by panic-stricken depositors, and they must be prepared to pay them. And thus the strange spectacle is presented in this country today—banks and individuals are hoarding up all the money they can get, withdrawing it from circulation at the very time when it is the most needed and all business stagnating for the want of it.

In order to illustrate this clearly and explain the practical workings of a bank, and by the way it is strange that there should exist so unjust a prejudice against banks, which are really of very great benefit to the communities in which they do business, every intelligent business man will know. For instance, a number of persons obtain a charter to establish a bank and they pay in a certain amount of money as capital, say \$100,000. The bank then receives deposits from the community, say \$150,000, making the sum in \$250,000 that the bank has received from its stockholders and depositors—from persons who have no immediate need of their money. All this money is not kept in the bank vault—is not hoarded up, but the greater part of it is put in circulation, is loaned out and circulates in branches of business. We pay for greater parts of our bills, because of course no bank can lend beyond its money, but these amounts are kept on hand a sufficient amount to pay any and all depositors who may at any time call for their money. By ordinary times a bank can usually lend out two-thirds of every three-fourths of its money, and then promptly pay all depositors who may call for their money. So that the advantage of having a bank in any community is very manifest. It receives the money of persons not needing it and lends it out to those who do need it, and thus keeps the money in circulation—in circulating all kinds of business and promoting the prosperity of the community.

Of course, then, the more confidence that people have in a bank and the more money that is deposited in it, so much the more money can that bank lend out and keep in circulation, and so much the more prosperous will be the business of that community. But when there is a general distrust and want of confidence persons will not deposit much money in the banks, and consequently the banks will have very little money to lend out, and all kinds of business is crippled. As an illustration of this we cite the following. An old colored man who had saved up some of his hard earnings and had deposited it for safe keeping in a bank in a neighboring town, having become alarmed recently went to the bank and called for his money, and by the way he did not want silver or greenbacks but only glittering gold, which the bank promptly paid him. One of the bank officers asked him what he was going to do with his money, and he answered that he had no use for it but was afraid the bank might break and he was going to move it at home. There are thousands just like this old colored man, who have no particular use for their money but have withdrawn it from circulation and are hoarding it up for fear it may be lost, and thus it is doing nobody any good and creates a scarcity when it is so much needed.

Is it not then the duty of all good citizens to do all within their power to remove this general distrust and restore that confidence which is a necessary for the prosperity of us all? Let us all do all that we can to keep in circulation every dollar that can be made available. Let us stop crying "hard times" and thereby making the times harder. Remember that soldiers when pitted in a battle cannot win a battle

SOME persons charge President Cleveland with inconsistency because he has called a session of Congress to relieve the financial panic that prevails in the country. They allege that he has heretofore argued that the tariff was the chief cause of all our troubles, and that now he places the tariff as secondary to the financial question. But really there is no inconsistency in this, as may be clearly perceived from the following illustration. Suppose a man is walking away and slowly dying from some particular disease, which is not checked is sure to kill him after awhile, and while thus suffering with this lingering disease he is suddenly seized with a spasm of some other nature, which if not relieved at once will probably kill him. Of course any physician called to see such a patient, will first and immediately try to cure or relieve him of the spasm or other sudden sickness, and then afterwards try to cure him of the lingering disease. Thus it is with the body politic, which while being slowly weakened by the tariff is seized with a financial spasm, which has thrown the whole country into convulsions and which demands immediate attention and treatment, and as soon as this is relieved then the tariff should and will be readily attended to.

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The House of Representatives was the scene of a most dramatic play, a play which was not only a political one, but a personal one. It was a play of the highest order, and one which will be remembered for many years to come. The scene was set in the House of Representatives, and the play was acted out before the eyes of the whole country. The play was a play of the highest order, and one which will be remembered for many years to come. The scene was set in the House of Representatives, and the play was acted out before the eyes of the whole country. The play was a play of the highest order, and one which will be remembered for many years to come.

Chicago, July 31.—Sunday opening at the fair yesterday was a complete fiasco. All the restaurants were closed, and the water booths, wheel chairs and music pavilions were without attendants. Trains were not run, and the few visitors were obliged to get to the grounds as best they could. When they reached there they found the main buildings open, but the exhibits were almost without exception closed up. All the State buildings were barred, and there was little to do besides wandering round the grounds. The number of visitors was pitifully small. Very few of the citizens remained for any length of time. It was no festival. The fact on the Midway Plaisance did not seem to make anything out of the day. All their shows were open, but the number of visitors was so small that they did a poor business. Notwithstanding the fact that there seemed to be scarcely a banker's door of people within the park after daylight, the directors felt all they could to make the grounds cheerful, and the buildings were beautifully illuminated with electricity.

Every officer of the State Alliance is a Third party man. Every officer of the Citizens' County Alliance is a Third party man. The editor of this paper is pretty well acquainted with the views of Citizens' County. We make the positive statement that we do not know a single respectable Democrat in the county who belongs to the Alliance. If there is a single Alliance man in the county who voted a straight Democratic ticket last year and also in every Democratic year, let some body make it known and we will publish the list.

Vance Writes Another Letter.

WASH. D. C., July 27, 1894. A. J. P. [Name redacted] Dear Sir: I have received your letter of the 25th inst. regarding the tariff. I have read it with interest and have been much surprised to find that you have taken exception to my words in the letter of the 25th inst. The charge that I have made is a charge which I have made in my own name, and I have no authority to make any charge in the name of the Government. I have no authority to make any charge in the name of the Government. I have no authority to make any charge in the name of the Government.

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Washington Letter.

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Wrecked Weather Crop Bulletin.

WASH. D. C., July 31.—The report of the weather bureau for the week ending July 31st, shows a very dry and hot week. The temperature was generally high, and the rainfall was very light. The crops are in a very poor condition, and it is feared that the yield will be very small. The weather bureau has issued a bulletin regarding the weather, and it is a most interesting one.

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Killed by Lightning.

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