

MILLS AND MARKETS

CRUSADE AGAINST GAMBLING.

Southern Senators Will Pursue Their Campaign to Procure Legislation Against Speculating in Cotton and Grain This Session.

Washington, March 21.—The campaign to procure legislation against speculation in cotton, grain and other agricultural products will be carried on in the Sixty-first Congress with even more vigor than in the Sixtieth Congress, according to the statements of Southern members.

Representative Macon, of Arkansas, has reintroduced his bill to prohibit this speculation by forbidding telegraph and telephone companies from transmitting information concerning the buying, selling or dealing in such a future. "I intend to fight for such a law as long as I am in Congress," said Mr. Macon today, "provided a law is not enacted, as I hope it will be."

His bill, together with a number of others on the same subject, was considered by the committee on agriculture at the last session, but no report was made. Under the Fitzgerald amendments to the rules it is believed that the House will be called upon to vote on the proposition at the first regular session.

Representative Garrett, of Tennessee, has introduced a bill to prohibit the use of the mails for dealing in these futures.

Representative Burleson, of Texas, intends to introduce a bill on the subject. "I do not expect to get any action on it at the special session," said Mr. Burleson, "but next winter I hope to see it become a law."

Others who are reported as redrafting bills to prohibit the alleged gambling are Representatives Heflin, of Alabama, and Henry, of Texas.

CLEWS' FINANCIAL LETTER.

Correspondence of The Observer.

New York, March 20.—Now that the tariff bill has been actually introduced a sense of relief is felt in the stock market. The change in the direction of the tariff reform that were expected, are in no sense radical or disturbing. The bill as announced can only be regarded as a line of discussion and a starting point for further discussion and change. All the forces for and against it are now drawn upon in a clearly defined and from now on the tariff struggle must continue with increased earnestness. A conclusion is reached that the opinion is general that the changes as may be made in the proposed bill will be in the direction of advances rather than in the direction of retrenchment. It is predicted that the steel schedule, the most important of all, will be advanced, and it is not unlikely that cotton, wool and silk schedules have been treated with great leniency. A very important element in the new bill is its revenue-producing qualities, there being serious question as to whether these will provide sufficient resources for the government. It is anticipated that the Treasury show improvements, and the Treasury outlook is less gloomy than one or two months ago. The great increase of Federal expenses, however, continues unabated, and there is little prospect of their diminution. Treasury policies, therefore, additional securities certificates and additional quantities of government bonds would have the effect of further inflating in an already over-expanded currency system. The ultimate effect of the proposal consequently be to largely eliminate gold exports and weaken our financial strength. This feature has not received the attention which it is entitled, since it is an element of danger that should not be lost to view.

Stock market operations have been much restricted by tariff uncertainty and also by the continued absence of many prominent operators. As tariff many prominent operators are anticipated for an additional three months, there is little reason for expecting encouragement in this direction. Generally speaking, the trade is expected to be largely owing to the fact that the process of readjustment rendered necessary by the panic, but forcibly held in check. In 1908, the new industries have partly accommodated themselves to new conditions, yet even they are feeling a depression sympathetic with other industries which have not yet so adjusted themselves. For instance, the cotton goods trade, the first to meet new conditions, is now feeling the depression in iron and other industries. There is a general feeling of depression in turn affects general business, because such a step necessarily implies a lessened demand until prices to a consumer fall correspondingly. A number of reductions have already been announced in the iron and steel trade, although there is a suspicion that these announcements are made in order to influence legislation at this time with a view of influencing the steel trade. The depression in the annual report of the Steel Corporation, whose sales in 1908 were \$482,000,000, or a loss of nearly \$175,000,000 in twenty months. During the same period net earnings amounted to less than \$92,000,000, a decrease of \$69,000,000. The gross sales and the net earnings were the smallest in any year since 1894.

The money market continues extremely easy in spite of declining bank reserves and large gold exports. Further shipments of the precious metal are expected both to London and to London. Should this outward movement continue on a large scale some stiffening of interest rates must, of course, be expected, but at present such a possibility is not in immediate sight. Time money is a little firmer owing to the approach of the usual April settlements, which, however, are a less disturbing influence than was the case in former years. For commercial paper there is a good demand but limited supply.

The outlook is for a quiet market with moderate fluctuations either way. A steady undertone, however, and recuperation forces are quietly at work to a degree that later on should be reflected in renewed improvement. Our great bankers, our great merchants and our great manufacturers are not disturbed over the future. They are content to let matters rest and permit recovery to take a natural and slow but safe course. Very soon the gap will begin to rise, and that is not the time for taking gloomy views. When the tariff question is settled business will certainly become more active, and orders which have been held back for months will be placed.

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A merciless murderer is apprehended by many victims. But Dr. King's New Life Pills will cure you. They gently stimulate stomach, liver and bowels, preventing that disgusting flatulence, constipation, headache, indigestion, etc. at all drug stores.

for execution. The lowering of prices and wages will also in due season be a stimulus to renewed enterprise. Much will depend upon the crop outlook, and up to date this is not so unfavorable as at one time expected. Large crops will be gathered as desired. The possibility of an outbreak between Austria and Serbia is one that keeps all European markets in an unsettled condition. Of course, any disturbance in the foreign bourses will be reflected in New York. Strong efforts are being made by the great powers to prevent complications should war break out, and this should prevent any serious apprehensions.

HENRY CLEWS.

FINANCIAL REVIEW.

New York, March 21.—The important new legislation proposed in the tariff revision bill introduced at the special session of Congress last week has been of paramount importance in the securities markets, and, indeed, in all the financial and commercial markets. The effect has been one of confusion rather than of any definite shaping of opinion and the consequence is to check new undertakings. This is partly due to the conviction that the bill as introduced is destined to amendment and also to the necessity for a period of adaptation to new conditions that will follow its final shaping. The changes in duties proposed were in themselves of mixed effect in the securities market. The opening stocks of some companies for which an advantage is anticipated from the changes, and weakening others for which lessened earning power is looked for.

The professional element of the speculation anticipated some selling of stocks to follow the introduction of the bill and sold stocks short. The event did not fulfill the expectation and the requirement of the short interest for covering had a strengthening effect on the stock market. The effect of the tariff bill on the new bill receive special attention in the country's money centre. A feature of the bill to produce adequate revenues is discussed as a possibility and the prospect for the issue of Panama canal bonds to reimburse the Treasury for expenditures on that account and the authorization of an increase in Treasury certificates for \$100,000,000 to \$250,000,000 gives an impression of appreciation on the part of the framers of the bill of shortcoming as a revenue producer. On the part of the banking and financial community this phase of the problem receives as much consideration as the effects on imports to follow the changes in duties. The effect on the Treasury position of gold exports offers a subject for some anxiety owing to the low supplies of gold in the Treasury vaults and the congestion there of national bank notes in course of redemption. Attention is drawn to the matter by the gold outgo to London and the development of a new factor in that outflow.

At present the over supply of money in New York is so great that New York bankers are purchasing bills in London for the purpose of employing their funds. This makes a demand for remittance and is a factor in the strength of foreign exchange. So also does the continuance of foreign liquidation of American securities. The foreign trade statement for February indicates how far the commercial exchanges are working in the same direction, the concurrent heavy decline in merchandise imports and decline in exports having reduced the excess value of exports for the month to \$2,400,000, compared with \$3,000,000 in February of last year. Large money resources seeking employment are an effective instrument in the present maintenance of stability of prices, not only of securities, but of commodities.

The New York money market up to the present time has not been appreciably affected by the gold outgo, which reached a large volume by the end of the week.

ECHOES FROM CLUBDOM.

CIVICS DEPARTMENT.

The only club meeting of the outstanding meeting for March is that of the civics department Wednesday morning, the 24th, at the Carnegie library, the hour being 11 o'clock. The civics department is always an active force in the club and city life, and is of importance to the civics committee. For instance, the meeting committee reports will be reviewed, and the chairman promises to launch a most timely and important piece of new business. Any one inclined to be curious as to the nature of the new project is invited to come Wednesday.

The sanitary department and committee are not yet ready to report to the award of the "clean-up" day prizes.

It is said that some children collected as much as a hundred bars and several others for "value received." A prominent Charlotte member sent the results of the clean-up movement were worth thousands of dollars to the city.

LIBRARY DAY COMMITTEE.

Mrs. C. G. McManaway, chairman, has called a meeting of this committee for Wednesday, the 24th, at the library, at 10:30, just before the session of the civics department. The plans that have previously been outlined in this column, will be perfected for the day in May to be given over to work for the betterment of the public library by the Woman's Club. The committee is made up as follows: Mesdames McManaway, Tinsley, McNeish, Abbott, Reilly, Durham and Finger.

DEPARTMENT OF LITERATURE.

The department of literature is the literary programme of the home of the club members, Mrs. I. W. Faison, Mrs. C. G. McManaway was in the chair, in the absence of the department chairman, Miss Dillehay. The feature of the business session was the election of a committee, whose duty it will be to present possible themes, or topics of study for next year's programme at the next meeting. Miss Emma Hall, Mrs. J. E. Reilly and Mrs. F. L. Wyche, club members, were asked to suggest to the committee their preference or ideas for the next year's work as an aid to it in presenting popular and desirable subjects from which a choice will be made by ballot.

Mrs. Charles E. Platt opened the literary programme by a study of Scotch superstitions in the Sixteenth Century with the doing of "Witches and Warlocks" that were mixed in with that of nobles and kings. Mrs. McManaway presented Macbeth, the truly historical character, while Mrs. F. C. Abbott showed the poetical "Macbeth," that Shakespeare has made in the workshop of his fancy. One of the delightful features of the study was the reading of a number of

REHEARSALS FOR THE FUTURE.

the choicest lines of the play, where Shakespeare put the most noblest and most poetic fancies into the mouth of Macbeth.

Mrs. Faison followed with a paper on "George Buchanan, the Scholar of the Reformation," telling of his opportunities of culture in the French court and study of reading with Mary Stuart. The discussion of "War System and Dress," led by Mrs. Annie Smith Ross, told of the early fire signals for war, the Scotch plaid kilt, tartan, etc., that characterizes national dress.

GENERAL CLUB MATTERS.

The meeting of the education department and the second of the March club meetings, to have been held at Mrs. Faison's, was called off on account of the death and funeral of Miss Marian Washburn, whose mother, Mrs. A. H. Washburn, is a valued and loved member of the club.

The business of the deferred meeting will be continued until the April ones.

According to the revised constitution each department elects its own chairman. Instead of this being done at the general club election, it will be done at the first April meeting of the several departments which will be after the general election which takes place April 1.

TREBLE CLEF.

The treble clef had a most entertaining meeting at Elizabeth College for its March session, a good number of members and guests being present. Two good papers were presented, the first on "The Canon, Counterpoint and Fugue," by the chairman, Mrs. Glasecock, who illustrated her paper with quaint examples of the early form of music writing, and the other, "The Violin and Its Ancestry," by Mrs. Henry F. Anderson, which gave a splendid account of the origin and development of this instrument.

As Mendelssohn's centenary was celebrated last month, in honor of the occasion, Kreis's march for pipe organ, piano and violin, was given with fine ensemble. Miss Klippelberg read an account of the many celebrations throughout the musical world of Chopin's one hundred anniversary, and the discussion that followed brought forth some interesting data in Chopin's life.

Mrs. H. F. Anderson played on the violin Chopin's beautiful G minor nocturne, which brings in the chanting of the works. Miss Dixon and

RHEUMATIC FOLKS.

Are You Sure Your Kidneys Are Well?

Many rheumatic attacks are due to uric acid in the blood. But the duty of the kidneys is to remove all uric acid from the blood. Its presence there shows the kidneys are inactive. Don't dally with "uric acid solvents." You might go on till doomsday with them, but until you cure the kidneys you will never get well. Doan's Kidney Pills not only remove uric acid, but cure the kidneys and then all danger from uric acid is ended. Here is Charlotte testimony to prove it.

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STATEMENT

Rochester German Insurance Company, of Rochester, N. Y.

Condition December 31st, 1908, as Shown by Statement Filed

Amount of capital paid up in cash	\$ 500,000.00
Amount of ledger assets—December 31st previous year:	
Income from policyholders, \$18,333.94; total, miscellaneous, \$49,392.97	1,488,876.78
Disbursements to policyholders, \$67,322.97; miscellaneous, \$264,365.90	1,363,955.87
Fire risks—written or renewed during year, \$170,230,953; in force, \$124,866,394.00	
ASSETS:	
Value of real estate	\$ 609,042.18
Mortgage loans on real estate	226,615.00
Value of bonds and stocks	6,900.00
Case in company's office	91,422.75
Deposited in trust companies and banks not on interest	262,688.21
Deposited in trust companies and banks on interest	192,074.12
Agents' balances, representing business written subsequent to October 1st, 1908	171,432.37
Agents' balances, representing business written prior to October 1st, 1908	8,924.49
All other assets, as detailed in statement	2,009.99
Total	\$2,388,721.61
Less assets, not admitted	8,924.49
Total admitted assets	\$2,379,797.12

STATEMENT

Rochester German Insurance Company, of Rochester, N. Y.

Condition December 31st, 1908, as Shown by Statement Filed

Net amount of all liabilities except capital	\$1,302,339.54
Capital actually paid up in cash	500,000.00
Surplus	614,468.38
Total liabilities	\$2,416,808.92

BUSINESS IN NORTH CAROLINA DURING 1908.

Gross risks written	\$1,234,513.90
Less \$48,000 return on cancelled and \$23,975 reinsurance in companies authorized in North Carolina	574,999.90
Net risks written	\$1,283,513.80
Gross premiums received	\$ 343,531.08
Less \$5,485 return premiums, and \$9,110.60 premiums for reinsurance in companies authorized in North Carolina	14,595.64
Net premiums received	\$ 328,935.44
Losses paid (deducting salvage)	\$2,074.72
Less losses on risks reinsured in companies authorized in North Carolina	16,522.98
Net losses paid	\$ 18,451.71
Losses incurred	\$ 24,306.55
Less losses on risks reinsured in companies authorized in North Carolina	17,015.78
Net losses incurred	\$ 7,290.77
President, Eugene Batteries, Secretary, H. F. Atwood.	

Home office, 11-13 Main street West, Rochester, New York.

Attorney for service, R. S. Buebe, Charlotte, N. C.

Business manager for North Carolina, E. G. Seibels, Columbia, S. C.

State of North Carolina, Insurance Department, Raleigh, Feb. 23, 1909.

I, James R. Young, Insurance Commissioner, do hereby certify that the above is a true and correct abstract of the statement of the Rochester German Insurance Company of Rochester, N. Y., filed with this Department, showing the condition of said company on the 31st day of December, 1908.

Witness my hand and official seal the day and date above written.

JAMES R. YOUNG, Insurance Commissioner.

STATEMENT

New York Life Insurance Company of New York

Condition December 31st, 1908, as Shown by Statement Filed

Amount of ledger assets—December 31st of previous year:	
Income from policyholders, \$48,733,133.73; miscellaneous, \$13,792,864.94; total, \$62,526,000.67	62,526,000.67
Disbursements to policyholders, \$49,275,944.22; miscellaneous, \$19,776,250.00; total, \$69,052,194.22	69,052,194.22
Business written during year—number of policies, 8,538; amount, \$78,295,593.50	
Business in force at end of year—number of policies, 1,993,659; amount, \$78,295,593.50	
ASSETS:	
Value of real estate	\$12,646,993.97
Mortgage loans on real estate	\$9,736,418.36
Loans secured by pledge of bonds, stocks or other collateral, and loans on interest	100,000.00
Loans made to policyholders on this company's policies assigned as collateral	\$2,011,137.09
Premium notes on policies in force	4,865,594.35
Value of bonds and stocks	\$7,318,187.19
Cash in company's office	10,966.54
Deposited in trust companies and banks not on interest	1,879,417.61
Deposited in trust companies and banks on interest	7,581,915.45
Interest and rents due and accrued	3,602,846.84
Premiums unpaid	7,413,892.69
Case in company's branch offices	113,769.16
All other assets, as detailed in statement	1,291.70
Total	\$899,423,542.96
Less assets, not admitted	2,145,812.13
Total admitted assets	\$897,277,730.83

STATEMENT

BUSINESS IN NORTH CAROLINA DURING 1908.

Total liabilities	\$1,302,339.54
Net amount of all liabilities except capital	\$1,302,339.54
Capital actually paid up in cash	500,000.00
Surplus	614,468.38
Total liabilities	\$2,416,808.92

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Net risks written	\$1,283,513.80
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Less \$5,485 return premiums, and \$9,110.60 premiums for reinsurance in companies authorized in North Carolina	14,595.64
Net premiums received	\$ 328,935.44
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Business manager for North Carolina, E. G. Seibels, Columbia, S. C.

State of North Carolina, Insurance Department, Raleigh, Feb. 23, 1909.

I, James R. Young, Insurance Commissioner, do hereby certify that the above is a true and correct abstract of the statement of the Rochester German Insurance Company of Rochester, N. Y., filed with this Department, showing the condition of said company on the 31st day of December, 1908.

Witness my hand and official seal the day and date above written.

JAMES R. YOUNG, Insurance Commissioner.

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