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THE CURRENCY PUZZLE

A short while ago the Treasury at Washington was being besieged by the Western banks for paper money, especially notes of small denominations, and could not supply the demand, now the demand comes from Eastern banks which are short on notes, and this cannot be supplied either. Why it cannot and why this peculiar situation presents itself is explained in the following, which we clip from the Washington Star:

The Treasury Department has been criticized by certain banks, mainly in the Eastern States, for the stringency of the currency of which those banks complain. It is said at the department that the Treasury was never in a position to be treated with such criticisms as at the present time. The Treasury has taken special pains to provide against a currency famine, considerable forethought having been manifested in its direction. The Treasury is in a position to exchange all denominations of notes.

The trouble is that the banks want to give gold for notes, and this the Treasury cannot do. The volume of United States currency is definitely restricted by law. Silver certificates are issued against silver held in the Treasury. Treasury notes are issued only against bullion which has been purchased, and this is now forbidden by law. There can be no increase in the volume of the currency beyond the limit fixed by law.

It is said at the Treasury Department that the vast amount of currency represented in this is in the hands of the people, and the creation of about twenty millions, which is held for the redemption of unit bills and this amount is about hard pan for the redemption fund. The Treasury is said to issue any amount of small bills in exchange for other denominations, but cannot issue currency for gold, because the issue of currency is limited by law.

The total volume of currency outstanding June 30, 1899, was \$1,121,333,400. In round numbers there were \$500,000,000 in \$1 bills, \$34,000,000 in \$2 bills, \$27,000,000 in \$5 bills, \$329,000,000 in \$10 bills, \$230,000,000 in \$20 bills and the remainder in bills of higher denominations.

There are many reasons, it is explained in the Treasury Department, why the Eastern banks are complaining of a lack of currency in their cash boxes. The principal one is that the money is in the hands of the people. A few years ago it was customary, at harvest time, to ship money—that is, currency—from the east to the west, and the result was that the money in the west came back after the crops were moved, to pay debts in the east.

But, since the period of prosperity has set in, through the west and the money is being sent off in the west and coming back. It has remained in those sections. Furthermore, it has not stopped in the banks in those sections, but it is now scattered among the people.

In the west banks that used to lend at 8 per cent. are now glad to get 4. Chicago and St. Paul are offering money to loan to New York. Money is being sent off in the west and south, and all this shows that the money is remaining out in abnormal quantities.

The word "said" an official of the Treasury to day, the prosperity of the country is the reason for this clamor on the Treasury for currency. It is the best indication of the hearty and unqualified approval of the Government in all branches of trade and industry.

There are two ways to increase the volume of the money in circulation. One is to increase the national bank currency, and the other is to increase the high premium on bonds, there is no disposition on the part of the banks to increase their circulation, but rather the contrary. The other method is to use gold coins.

The banks claim that there is abrasion and loss in the use of gold coins, but this is imperceptible, and is argued in particular by the Western banks. The main objection, of course, is the weight of the gold, entailing higher charges for express and inconvenience even when exchanging in the same city.

It is said at the Treasury, however, that the banks usually want just what the Treasury wants. When the Treasury was craving gold, the banks held on to it. Now that the Treasury has plenty of gold, the banks are flush also, and want to get rid of it.

In this connection it is interesting to note that the amount of gold in the Treasury is now higher than the average of any month. The total yesterday was \$246,338,887. Of the Treasury receipts in 1898, 4.5 per cent. were paid in gold, while for the fiscal year 1899 the amount was 22.8. Of the payments made by the Treasury in 1899, 7.6 per cent. was in gold, and in 1898 it was 23.1. These figures showing the increased use of gold.

We have no doubt that the Treasury officials state the case truly and give the true reasons why they are powerless to supply the demands for paper money. It is not their fault but the fault of the law and the system that keeps money tied up instead of letting it go into circulation where it is needed.

It is somewhat remarkable that the Treasury officials attribute this financial tie-up to the prosperity that has struck the Western farmers, who, they say, have the money, and are holding on to it, and yet they

VOL. XXX.

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"IT MAKES FOR DELIVERANCE"

The Biblical Recorder is not a political paper, and seldom if ever touches upon a political question unless some moral issue is involved, and then it discusses it not from a political but from a moral standpoint. It is a church paper, and an able and zealous representative of the Baptist denomination, for which it speaks. It views the pending suffrage amendment as something more than a mere political question, as one vitally affecting the future welfare of the State, and thus briefly but forcibly expresses its views on that subject.

"We are no constitutional lawyer, and we have dismissed the question of the constitutionality of the amendment upon the ground that it is better and wiser to vote for it and do the best one can than not to vote for it to oppose it. Besides we have head eminent authorities say that it will be no easy matter to get the amendment into the court. Likely enough its constitutionality may never be called in question if the people of North Carolina ratify it. But whether or not, it makes for deliverance and towards progress, and that is the main question."

This is the sensible view to take of this question. To oppose the amendment or to fail to vote for it for the reason that the courts might possibly pronounce it unconstitutional would be little short of idiocy, for it may never go into court at all, and the courts might not decide against it if it did. The courts decided in favor of the Mississippi law, which is much like our proposed law, and although there has been plenty of time to test it, the Louisiana law, after which ours has been framed, has not been tested in the courts, although, as in this State, there has been some talk of that. The talk of that in this State is simply buncombe, but float with the hope of influencing votes against the amendment, and to make the negroes believe the white Republican machine runners are standing by them. It is a mere trick that they have no idea of seriously carrying out, and if they did it wouldn't amount to anything.

GOOD, IF TRUE.

Several days ago it was stated in the Washington dispatches that Gen. Charles Garcia, son of the late Gen. Calixto Garcia, had an interview by appointment with the President on the matter of holding conventions in Cuba for the purpose of nominating candidates for local offices, thus in a measure inaugurating home rule. A Washington special to the Philadelphia Record, of the 26th inst., thus reports the result of this and subsequent interviews that General Garcia had with the President before his departure on his summer outing:

"At their last interview at the White House yesterday evening, the President informed General Garcia that a full and complete census of Cuba would be taken without delay, and that when completed, municipal elections would be ordered as a preliminary step in the organization of a local government.

"This is the best piece of news I've yet heard for my people," remarked General Garcia to a reporter this afternoon. "It is a confirmation of what I have claimed, and along with the present is a means of carrying out the will of Congress and granting us independence."

"Of course, independence cannot be accomplished in a day, or week, or month. It will take time to perfect the municipal governments, but to know that the Administration is with us in this matter will give comfort and satisfaction to the Cubans."

This is good, if it is true, because it shows that the administration is at last beginning to realize the necessity of doing something to remove the suspicions of the Cubans as to the purpose of this Government and the unrest that naturally grew out of these suspicions. With reasonable and conservative Cubans the matter of time is a secondary one provided they have the assurance that there will be no unnecessary tardiness in permitting them to get their local governmental machinery in operation. The McKinley to facilitate this will or should have a good effect in removing suspicion and allaying agitation and therefore we hope that the statements in the dispatch are true, and that the Washington manipulators have not been simply playing with Garcia.

Boston is suffering from a plague of bugs, and the whole country is suffering from a plague of humbugs, and that's the way it goes.

THE FIGHT AGAINST POSTMASTER CHADBOURN.

The Report That He Has Resigned Not Credited by Those in Position to Know Best.

It has been known for several days, and in fact weeks, in political and newspaper circles here, that considerable trouble is being made for Postmaster W. H. Chadbourn as the Wilmington office, in the Postoffice Department at Washington by certain prominent members of his own (the Republican) party in this State, but it has not and is not now believed by those who should be in a position to know best that the fight will result seriously for Postmaster Chadbourn; that is, it is not believed by them that his enemies will succeed in ousting him from his office, as appears to be their intention.

BOTH PARTIES IN CHARLESTON

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A Virginia Mother

Friend, beginning six months before confinement. She felt perfectly well up to a few hours before the baby was born, and was in labor less than two hours. She had no morning sickness, no headache, no distressing tightness, no swollen or rising breasts. Her baby was strong and the picture of health.

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At New Bedford, Mass., Eddie McDuffie broke a world's bicycle record, riding a mile in 1.28.

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THE CITY OF WILMINGTON.

Its Matchless Resources and Manifold Attractions—Business Relations and Industrial Activities.

Editor Robinson in the Durham Sun. Every observing man knows that people are brightened up, polished and quickened by attrition, the contact of rubbing against each other, as pebbles in the bed of a swiftly running stream by contact polish and give a brighter look to each other. This was made manifest by a recent visit to Wilmington—Wilmington on the Cape Fear, the only river in the State going directly into the open sea; Wilmington, "the city by the sea," the North Carolina mistress of sea and land, commanding unsurpassed facilities of transportation, by rail and water; business relations widely extended; largely developed industrial activities; wonderful fertility of soil; vegetation including that of both temperate and sub-tropical zones; a splendid climate, distinguished for durability, less courage, energy, grit, hospitality, intelligence and social refinement.

The people of North Carolina, and the outside world as well, are just beginning to learn of this enterprising region, and of Wilmington, historic and full of Cape Fear lore though she be, and great opportunities that lie all around her for future prosperity and greatness.

As a seaport city Wilmington possesses advantages that should be thoroughly known, and inspire every North Carolinian with pride to use his tongue and pen in making her a great Southern harbor, and shipping point, to which she already enjoys to a remarkable degree the attention of the world. It is catching the spirit of progress that is stirring the energies and kindling the hopes of other places less favored. The genius of change and development is abroad in her borders. She is feeling its electric touch. Her matchless resources and manifold attractions are beginning to be understood and in large measure appreciated. Capital—keen-scented and sagacious—is spying out this goodly land. Enterprises that promise handsome returns to the investor and great benefit to the public are being inaugurated.

Surrounded by an unexcelled, rich and beautiful region of country adapted to the growing of all known vegetables, the possibilities of the trucking interests, the lumber business, the fishing trade, are unbounded and give promise of golden harvests along the coast. The measure of the city's resources—Wrightsville and Carolina Beach—in parching summer heat, are convenient and their shores are washed by the grandest and most beautiful surf that lave the borders of the majestic Atlantic. There is not an element that stimulates the growth, or assures the happiness of a community, that Wilmington does not possess or may not command. Health, climate, soil, scenery, a market that supplies alike from sea and land unite here in rare combination, and their seaside city all the while reveal.

Indeed fancy in her most riotous moods could scarcely paint a picture of the future greatness of this historic city, whose splendor may not be eclipsed by its actual achievement. Nature has bestowed upon Wilmington her blessing with a generous, if not a prodigal hand. Her people are aware of it, and are endeavoring to locate with them in utilizing the multiplied opportunities for making an honorable and successful career.

In the active career of Wilmington may be seen the energetic figures of the Waddells, the Worths, the Chadbourns, the Taylors and a host of others who have the vision and the will to fit the region with energy, progress and accommodation, and pour their traffic, like a cornucopia, into Wilmington's harbor, and give special attention to her exports.

What more can we say to inspire our readers with the advantages and progress of our beloved old Cape Fear city that has taken on new life? Wilmington is the city of the future. God's speed in all that pertains to her material advancement, and hope to see the day when she will be one of the largest foreign export ports on the South Atlantic.

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THE FIGHT AGAINST POSTMASTER CHADBOURN.

The Report That He Has Resigned Not Credited by Those in Position to Know Best.

It has been known for several days, and in fact weeks, in political and newspaper circles here, that considerable trouble is being made for Postmaster W. H. Chadbourn as the Wilmington office, in the Postoffice Department at Washington by certain prominent members of his own (the Republican) party in this State, but it has not and is not now believed by those who should be in a position to know best that the fight will result seriously for Postmaster Chadbourn; that is, it is not believed by them that his enemies will succeed in ousting him from his office, as appears to be their intention.

BOTH PARTIES IN CHARLESTON

Mr. Rice Left Yesterday Afternoon for the Stage of Action and is Confident of Winning—Captain Gannon Already There.

There was nothing new here in the Rice-Gannon contest over the hull inspectorship yesterday. Mr. Rice, who stoutly contends that he is the regularly appointed successor to Captain Gannon and that he is only debarred from entering unhampered into the duties of the office by the refusal of Captain Gannon to examine his credentials, left yesterday afternoon for Charleston, where he says he will again present the papers and if possible take charge of the office.

Capt. G