PRESENT AND FUTURE PROSPERITY

Address of M. E. Ingalls of Cincinnati Before the American Bankers Association

At Atlantic City, N. J. September 27.

Mr. M. E. Ingalls, president of the Merchants National Bank, Cincinnati, O., spoke on "Our Present and Future Prosperity." His remarks, in part, follow:

"We can tell of the prosperity of today, but who of us can read the signs of the future? I feel honored by this assignment, for it is the thought that is in everybody's mind today, whether he be rich or poor, politician or business man. Has this liquidation, which has been going on in New York for a year, reduced the volume of business and is it going to produce such a panic and depression that we shall see again the dull times of '73 to '78 and '93 to '98, when the mill will be closed and the streets filled with idle men?

"Some people affect to disregard the liquidation in Wall Street, and say it is only paper loss of speculators, and that there has been no actual loss, and that the general business of the country and the future are not affected, and that we may go on without reference to what happens in that realm of finance known to the public as Wall Street. As well might they say the mariner on one of these large ocean steamers need pay no attention to his barometer, but keep on sailing his ship regardless of what it may show. We know that he might soon be wrecked and that the prudent mariner, when he sees the barometer falling, always trims his sails and puts his hip in condition to meet the coming disturbance which the variation of that instrument shows is coming. While the fall in the price of securities in Wall Street may not force everybody to sell, and as some men say it is nothing but a loss of paper profits, the fact is whether a man is obliged to sell or not it affects his financial ability to carry on business and help others, and there is no doubt but what the mechanism of business and trade of our country is as delicately adjusted to the conditions of that financial center as the barometer to the atmosphere. And the ups and downs of Wall Street show to the prudent business man whether he should put his business in order and limit his commitments, or go on regardless of the signs of the times. The chances are that if he follows the latter course he will soon be in trouble and find himself and friends crowded to the wall by disasters which, if he had taken heed, he might have avoided.

Not An Alarmist.

"I had the honor one year ago to deliver an address to the Bankers of Ohio, and when I warned them, even in such good times as we were having then, that there were signs of coming trouble, they evidently thought I was unnecessarily alarmed. We had then the largest crops ever known, our merchants had more orders on their books than ever before, our railroads were earning more gross money than they had ever done, labor was well employed and getting high wages, yet it seemed to me that the clouds in the financial sky betoken trouble. Our expenses were too great and it seemed that no nation could very long prosper that was as extravagant in its daily life as were the people of this country—not the expenses of a few multi-millionaires, but the ordinary people. I mentioned as an illustration the fact that there had been in the last one or two years four hundred million dollars spent for automobiles, and I might now add that that expense has gone on and increased and it is only one of the astonishing extravagances of our people. At that time I said there was a political hysteria which was taking the form of legislation against business interests and it meant trouble. We were too anxious to eradicate in a day or a year wrongs that had been going on for years. I ventured then to make the prediction that if the Sherman Law was continued and left on our statute books, and enforced, it would produce financial disaster to the business of our country. That, gentlemen, was only twelve months ago, and yet I might say today, I think, without egotism, that they were words of prophecy and truth, as the times have demonstrated. What is the condition in the country today, and what has brought it about? First of all, the great extravagance of the people; next the reckless expenditures of corporations, especially the railroads, some of which undertook to rebuild and enlarge their lines without any regard as to how the money was to be provided.

Spending Money Recklessly.

"Years hence, when the history of the financing of railways in the years of 1906 and 1907 shall be written up, people will wonder if such things could and did happen at this time—the millions and millions of expenditures which were ordered without any visible means of providing for them. All at once the blow came, and the legislation which I have alluded to was one of the causes that aided in bringing the collapse, and the first thing the gentlemen managing the great enterprises knew they had no means of paying for their expenditures. Their bonds were not selling, their stock rights were not taken, except at a great sacrifice. Then it was that they woke from their dreams and found large sums due and no money in the treasury. A scheme was devised which was possibly the best and only one that could be taken by which short-term notes were sold to the public, mostly at one and two years, and paying from five to twelve per cent. interest. This large interest, of course, tempted the people who might have purchased bonds, and the result has been so far in 1907 we have had no market. The government hysteria has been fanned into a flame by people who thereby found a better excuse than any other for their mistakes, and the result was that when Wall Street began to liquidate there was no one to buy, and no matter how good and valuable some of the securities were they were thrown over at a great sacrifice. Added to this was the fact that there was some doubt as to the amount of crops we were going to harvest and the surplus we would have to sell to foreign countries, and also the fact that the world itself was short of ready money, and the different financial centers of Europe were endeavoring to strengthen themselves, and this militated against our own success in obtaining needed funds. Further, we were already beginning to discuss the Presidential election which occurs next fall, and this is apt to deter men from embarking in new enterprises. All of these things would make one feel that present business was surely doubtful, and that there was some alarm over the future. On the other hand, I believe that the business headache that we have had and the pains that we have been through have helped our system and that we are so strong in our economic condition that we shall avoid further liquidation and further depression of business, and that we shall have four or five more years of good business where labor will be well employed and our factories and industries busy. Let us consider the conditions of business at the present time: The railroad earnings look well, the factories and other industries are well employed. There is possibly no better test of the business of the country than its clearing house reports. If you will turn to the Financial Chronicle, which always publishes on its first page these clearings, you will find that for the month of August there is a large decrease in clearings in New York city. This is due undoubtedly to the liquidation and lack of investment and speculation in Wall Street, but outside of New York city there is a gain of nearly 8 per cent. over 1906, and for the eight months of 1907 there is a gain of nearly 10 per cent. over the comparative months of 1906.

Business Improving.

"If you will look at the clearings as shown in the same sheet for the years 1904, 1905, 1906 and 1907, for the last week of August, you will find a constant progression and increase in all the country outside of New York city. This shows that business is still improving in the country at large, and that the liquidation has not seriously reached as yet the country outside of its financial center, and while there may be more of a depression it will take a very large reduction to bring it down to the business of three years ago, or to the place where it will seriously affect the mills, factories and labor. I think we can safely say that business so far has stood up under various calamities such as earthquakes, fires, severe liquidation, and excitement of the people, and that there is as much doing in the country today as it has facilities for.

What of The Future?

"The real question that troubles us is, what of the future? And here I am inclined to be optimistic; not that I think for an instant that the rate of increase for the past five years can go on for the next five years; neither should we wish it. The railroads would be swamped with business, the factories would be forced to work overtime, and the banks could not take care of their demands, but there is a vast difference between this wild, excited state of ever-increasing business and a steady, continual progression where each and every one has what his facilities enable him to do comfortably, where labor is well employed, and yet not so crowded but what it can give good service and fair results. Let us look at some of the things that have happened lately which would lend strength to this conclusion: First of all we might consider the sale of the New York city bonds as the turning point in our finances. It is true that they have sold at a high rate of interest. Every one knew that with the demands that are on the capital of this country such a large sale, even with the credit of a city as good as New York, would demand high interest. One of the good things about this high rate of interest for city bonds which will spread all over this country, is that it will tend to make our city officers more careful in their expenditures. The people will watch and criticize the same more, and thereby the extravagance of municipal expenditures will be checked, and it is time they were checked, for they have outrun all reason. Then we must put in force economics that will enable the people to save and invest their surplus so as to absorb the large amount of short-term notes that have been put out. The Financial Editor of the New York Evening Post answers my inquiry by saying that between the first of January and the first of July, 1907, the railroads have issued of short-term notes $586,000,000—industrial corporations $123,000,000. Here are over $700,000,000 that must be provided for; but if the people will make up their minds that we have passed the crisis the Savings Banks, Insurance and Trust Companies and investors will soon absorb this large amount and relieve our banks and individuals so that they can take care of the current business of the country with their funds. We must remember that they have all been sold. It is only a question of placing them in the form of a permanent investment and not providing new funds.

Wealth in Our Crops.

"It has also been somewhat of a question hitherto as to what the outcome of our crops would be; now it is pretty well settled that while they may not be equal to the bumper crop of last year they are still above the average, and with the enormous amounts carried over there is a greater surplus than ever before, and prices for them are so high that it makes the farming community very rich. Think of it. Corn at their door bringing 50 cents per bushel, and a fair crop from this year and a large amount from last year to sell. The result is the mortgages are being paid off, new investments are being made, and altogether the agricultural community, which is the real foundation of our wealth and prosperity, is in such fine condition that it would be almost impossible to have a long-continued depression in business in this country. Furthermore, you must remember there is about $1,000,000 per day of gold going into the currency of the world, of which we get our share, and this is like cheering the sick man by giving him stimulating and healthy food that he needs.

"Now what is the duty of the Bankers today? To furnish readily, and with courage, the currency necessary to move these crops, to transport them to foreign countries, and thus enable our merchants to pay their debts and turn the exchange in favor of this country, charging therefor a reasonable rate so that money may at last have its change. It is no chance when rates were going at 3 per cent. and 4 per cent., but with the standard rate of 6 per cent. all over the country the banks ought to make a fair return to their stockholders, and at the same time such a rate is not oppressive to business. Six per cent. money in this country does not mean bad business, but good business. No money ought to be furnished for the enlargement of plants in the shape of current loans; all extensions should wait until the capital of the country, seeking permanent investments, could be used. The banks of this country should set their face against loans for speculation or for promotion of enterprises. Let the new developments wait a little, let the business people learn that the extravagance and wild speculation of the last year or two must stop and economy must be the rule. I was once told in my younger days by an old banker who had been very successful in the West, that there was but one way for an individual or corporation to get rich, and that was by doing without things they wanted. Let the people of this country apply this rule, and they will see how little time it takes to change business conditions from their despondent and [illegible] condition to those of energy and [illegible]ise."

MOVED HIS SEAT.

Bullet Crashed Through Car [illegible] a Moment Later.

Goldsboro, N. C., Sept. 27.—[illegible] out knowing why, or being conscious of what he was do[illegible] R. W. Priest, the "Red Feather" representative, coming down from Raleigh Wednesday night, got up from his seat, soon after the train left Princeton, took his grip and went into the next car, and he had no more than left the car in which he had been riding when a pistol ball crashed through the window of the seat in which he had been sitting, and had he been still sitting there he would have undoubtedly been killed. Some murderous miscreant had fired at the train from the outside. The gentleman sitting just behind where Mr. Priest had sat rushed into the other car, white with excitement, and brought him back to show him how narrowly he had escaped death.

NO WATER WORKS AGREEMENT.

Five Steamers in Wilmington to Carry Out Cotton Cargoes—Racing Event—Damon and Pythias Play.

(Special to News and Observer.)

Wilmington, N. C., Sept. 27.—There are now five steamers in port for cotton cargoes and two others are expected to arrive any day. Two have already cleared this season and another will be ready today. The receipts of the staple here continue very much in excess of last year and there is no difficulty in filling the ships as fast as they come, yesterday the receipts were 4,536 bales against only 2,880 bales same day last year. The receipts for the week ending today are upwards of ten thousand bales in excess of the same week last year.

The Wilmington Driving Association was organized last night with John A. Arringdale president and W. D. MacMillan secretary and treasurer. The next racing event will occur here next Thursday afternoon when some new and fast animals will be put on the turf.

The play of Damon and Pythias last night at the Academy of Music under the auspices of the four local lodges was a big success from both an artistic and financial standpoint. Pythians came for the production from Lumberton, Clarkton, Elizabethtown, Warsaw, Burgaw, Wallace, Councils, Chadbourn, Whiteville and other points.

The special committee from the Board of Aldermen to negotiate for the purchase of the existing plant of the Clarendon Water Works Company to be enlarged and improved and operated as a municipal property will call on the officials of the company tomorrow and ascertain when they may expect a reply to the city's recent offer of $140,000 for the plant. This must be in before the regular monthly meeting of the Aldermen Monday night week. It is believed that the company will not accept the proposition and will take its chances with a competing plant to be laid anew by the municipality. The question is being discussed her generally, $500,000 in bonds having been recently voted for water and sewerage with $400,000 additional for street improvement.

TWO WEDDINGS AT ONCE.

Procession From the Country at the Home of a Statesville Minister.

Statesville, N. C., Sept. 27.—Wednesday afternoon about 5 o'clock there was somewhat of a stirring time around the home of Rev. R. S. Howie. A few minutes before five o'clock a happy wedding party consisting of nine couples from Chambersburg township, drove to town in buggies and went straight to the home of Mr. Howie, where, in the presence of the party, and a number of others who were called in to witness the affair, four of the party became happy brides and grooms. Mr. Howie had been notified that the couples were coming and he had everything ready to do the work when they arrived.

When the time came for the ceremony and everything was ready, Mr. Howie, the officiating minister, wanted the two couples to stand together and allow one ceremony to tie the knots for both couples, but the young people prefered having them tied seperately so there would be no possible chance of a slip, and the parson acceded to their wishes. The first couple to advance to the altar was Mr George B. Fox and Miss Lizzie Carter, and immediately after the words had been said that made them one, the other couple, Mr Henry P. Carter and Miss Beulah Lowtharpe, advanced, and took the solemn vows which made them man and wife. Immediately after the ceremony and congratulations, the young people returned to their buggies and drove back down town, where they made a number of purchases and had photographs taken of the brides and grooms before returning to their homes in the country, where, it is said, there was a jolly time Wednesday night.

WASHINGTON DUKE MONUMENT.

Finely Executed Statue by Valentine to Be Erected in Trinity Park.

Durham, N. C., Sept. 27.—The contract for the foundation and base of the monument to Mr. Washington Duke at Trinity Park, has been awarded to N. Underwood, of Durham, and work has started. This monument is to be placed in the middle of the present driveway leading from the front gate to the Duke building, and midway between the gate and the building. A survey and plans have been made for changing the grounds in front of the Duke building, so that the monument will be in the center of a wide grass plot extending from the Annie Roney fountain to the front entrance to the grounds. The driveway and walks will be changed, and the improvements will add much to the beauty of the park. This monument is the gift of friends, a large number having contributed to the fund. It is to be a heroic size, sitting posture. It is the work of Valentine, of Richmond, the artist who made the reclining statue of Robert E. Lee, and other famous pieces of art and one of the most noted sculptors this country has produced.

Those who have seen the statue of Mr. Duke say that it is a remarkably fine piece of art, and the friends who have contributed to this fund are exceedingly well pleased with the work.

WAREHUOSE PLANS.

[illegible] and Business Men of Three [illegible]mmunities Interested.

([illegible] to News and Observer.)

[illegible]nd, N. C., Sept. 27.—The [illegible] men of the place and many [illegible] from 3 to 6 miles in the [illegible]ng country gathered at the [illegible] hall last night to hear Pres[illegible] C. Moore, of the Cotton As[illegible] Mr. Moore explained the [illegible]mply in showing how easy a warehouse could be built, that those present voted to make a move at once.

On Saturday 28th at 1 p. m., a committee from Pendleton and a like committee from Rich Square will meet a committee from this community at Woodland, a charter will be drawn up and will be sent to Secretary of State Grimes.

Mr. Moore enlists the interest of the influential men. The committee he selected in this county are among the best men here.

HAS BRIGHT FUTURE.

First Brick Laid in the Carolina Methodist College Walls by Miss Katie Lee McKinnon.

(Maxton Scottish Chief.)

Last Tuesday morning, together with Major McKinnon, Secretary; Rev. S. E. Mercer, Financial Agent, and a party of young ladies we drove out to the college grounds to witness the laying of the first brick in the walls of the main building now in course of construction.

We were surprised at the vast excavations which have been made and the excellent clay foundations secured. The ground plan at once places this work to the front of anything yet undertaken in this part of the State. A large number of masons were present and ready to flourish the trowel and make the mortar fly.

Under the guidance of the superintendent, J. C. Parish, Miss Katie Lee McKinnon, lovely daughter of Secretary A. J. McKinnon, soon laid the first brick in the institution which under the guidance of the All Seeing Eye is destined to bless our community, and the regions beyond in our own day, and hand these blessings augmented down to coming generations. Though with great hopes, and wide prophecy this college is being established, we risk little in predicting that its promoters are building better than they know or hope or dream.

CHEAP POWER FOR HICKORY.

Three Thousand Horse Power Will Be Developed on Catawba River.

(Hickory Democrat.)

Col. M. E. Thornton and Mr. Frank Hart have returned from New York where they went to complete the necessary preliminaries before work is commenced on the dam, which will be located on Catawba river about three and one-half miles from Hickory. The gold bonds are now being engraved and a large portion of these will be taken by the Carnegie Trust Company, of New York city. Three thousand horse power will be developed now, as that is considered sufficient to supply the needs of Hickory for some time to come. This electric power will be a great saving to the industrial enterprises of our city. The electric power will be put on the market at about $25 per horse-power per annum, which is far cheaper than power can be developed by steam.

Election of Aldermen by the City-at-Large.

To the Editor: It would be much easier for aldermen elected by the whole city instead of by wards to appreciate and reflect public sentiment, especially in the public utilities. The interest of the city in all matters of public concern are, or should be, one. A united city—anything which promotes unity of endeavor, unity of sentiment and unity of interest—will build us up as nothing else can. Division is a loss of energy. United we could look out beyond our borders and make ourselves felt both by our rivals and the powers that be. With aldermen elected by the whole city, it would be impossible for them to misapprehend public sentiment about an auditorium or any other improvement.

W. J. PEELE.

Raleigh, N. C., Sept. 27.

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Effective Monday July 1, 1907, the new line between Washington, N. C., Greenville and Farmville, N. C., will be open for freight and passenger traffic by the operation of trains upon the following schedule:

Westbound No. 3, mixed daily except Sun		Eastbound No. 29, mixed daily except Sun
STATIONS		
a. m.		p. m.
9:30	Lv. Washington Ar.	5:30
9:50	Chocowinity	5:10
10:25	Grimesland	4:35
10:50	Simpson	4:10
11:20	Greenville	3:40
12:15	Ar. Farmville Lv.	2:45

Effective July 1, 1907, between Washington and Farmville.

Westbound No. 30 mixed daily except Sun.		Eastbound No. 40 mixed daily except Sun.
STATIONS		
a. m.		p. m.
9:30	Lv. Washington Ar.	5:30
9:50	Chocowinity	5:10
10:25	Grimesland	4:35
10:50	Simpson	4:10
11:20	Greenville	3:40
12:15	Ar. Farmville Lv.	2:45

R. E. L. BUNCH, Traffic Manager.

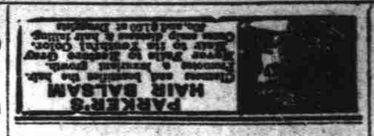
ABERDEEN & ROCKFISH R. R.

Trains leave Aberdeen, Daily Ex. Sunday, 8:20 a. m. and 3:50 p. m. for Leavitts, Montrose, Raeford, Dundarroch, arriving Hope Mills (46 miles) 10:00 a. m. and 4:55 p. m.

Trains leave Hope Mills 12:15, noon, and 5:15 p. m., arriving at Aberdeen 1:55 p. m., and 6:55 p. m.

Connects at Aberdeen with Seaboard Air Line and Aberdeen & Asheboro Ry.; at Hope Mills with Atlantic Coast Line.

For further information address,
NORRIS SLOAN, Pres. & Treas., Mac[illegible].



Is Glenwood Going to Build Up?
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Capital City Fuel Co.
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Announcement
On account of bad health for the past two or three years, I have decided to sell my place of business, known as Wharton's Book Store, located in Greensboro, N. C. This is a splendid opportunity for a young man of energy. The business is well established and well and favorably known throughout the State. I shall be pleased to give further information on demand.
Very truly,
HENRY W. WHARTON, Greensboro, N. C.
9-12-1

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