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G. K. GRANTHAM, Editor.

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OUR WASHINGTON LETTER.

(From our Washington correspondent.)

The breeze is laden with complaints about the new tariff bill. There are shouts of approval and cries of dissatisfaction. Whether it is in line with the national democratic platform or not is immaterial to the interests involved in the struggle. They either want it or they don't. The new tariff web was woven in an apartment beneath the marble esplanade of the House wing of the Capitol. There are eleven democratic members of the committee on the Ways and Means. The tariff schedule was intruded to three of the members of this committee. These three were Wilson of West Virginia, Clifton R. Breckenridge of Arkansas and William of Michigan.

Mr. Wilson, the chairman of the committee, was, in fact, to assume, placed at the head because of his intimate relations with the administration. No man is closer in the councils of President Cleveland. This being so, it is generally understood that his tariff bill reflects the new tariff bill is not only before the House but before the people. The House will pass upon it as promptly as the leaders desire, and the people will pass upon it one way or the other next fall. Mr. Wilson is about the size of Napoleon when he landed in Egypt. Here the resemblance ends. There is nothing corsican about him. He has straight, sandy hair, a light mustache, and a Roscoe Copking nose and chin. He was brought into prominence in the House by a telling speech against the arbitrary action of Speaker Reed in the Fifty-first Congress. He has personal similarity enough to animate and consolidate his following. These are qualities that will tell in the coming struggle.

The tariff question predominates even the Hawaiian inquiry. A re-imposition of the duty on sugar amounting to three quarters of a cent is one of the revisions of the Wilson tariff bill which may yet be made. The opposition to an increased whiskey tax is so great and the difficulties surrounding such increase so numerous, that it is not likely any part of the deficit caused by the reduction in rates will be met from that source. Some of the members of the Ways and Means committee believe that with a small duty on sugar, the increased cost to the consumer would be very slight, while the revenues resulting therefrom would be considerable. Such a movement would be very gratifying to the Louisiana delegation, and to the delegations from other States where the beet sugar industry is rapidly developing.

The work on the internal revenue schedule is proceeding slowly. A definite understanding regarding the form and scope of the proposed income tax has not yet been reached. There is but little doubt that an income tax will be imposed, but the opposition to placing it on individual incomes is still very great. If this purpose be abandoned and the tax be placed only on corporations and legacies, a very considerable revenue must be raised from other sources. The increased tax on cigarettes, a tax of six cents a pack on playing cards, and a probable tax on cigars will, at the best, yield only an additional revenue of a few million dollars. It is among the probabilities that nothing definite regarding the internal revenue schedules will be accomplished until the re-assembling of Congress after the Christ-

mas recess, about the 4th of January.

The message of President Cleveland to Congress, accompanying the papers and correspondence in the Hawaiian matter, has been made public. In the message the President criticises with great severity the actions of Mr. Minister Stevens, who is referred to as a minister full of zeal for annexation, and reviews at length the occurrences in Hawaii, his conclusion being that the Queen was wrongfully dispossessed of her throne by the use of the troops of the United States. He states that he gave Minister Willis' instructions to restore the Queen to her throne provided that she would be willing to grant amnesty to all persons concerned in her overthrow, but on these conditions, the President adds, the Queen has not yet given her acquiescence. The matter is, therefore, in a quiet, cent state. But the message discloses that "the policy" has been everything feared; that it was to the full as sinister and as perilous as rumor had it. Now the whole question is before Congress, where it rightfully belongs, and where it should have been from the beginning. We shall soon see what is thought of it by the only authority competent to decide questions of war. Pending which consummation congratulations may be extended the people of Hawaii upon having escaped re-enslavement to an ignorant and vicious despotism, and to the people of the United States upon having been spared the shame of even a vicarious complicity in such action.

The official Treasury figures show that the receipts are running at the rate of \$26,000,000 a month or \$312,000,000 a year, and expenditures at the rate of \$32,000,000 a month or \$384,000,000 a year. These figures indicate a deficit for the fiscal year ending June 30, 1894, of \$72,000,000.

THE COUNTRY NEEDS STATE BANKS.

Let us have State banks. They are needed. Strange to say some Southern newspapers are opposing them. They are so wedded to the National Banking system that they can see no safety, utility or excellence of any kind in "home" banks. We do not insist that the National banks should be wiped out of existence, but they should be strengthened, made safer. Depositors should be protected by every possible guarantee.

It is understood that a bill to repeal the 10 per cent. tax on State banks is ready and will be reported soon to the House. It is said to be very long and full of radical changes. It provides for the repeal of the tax, but limits the circulation of State bank issues to the States in which they operate. There are many clauses looking to make the issue safe. We doubt if a bill of this kind can pass. If State bank issues are made as sound as it is possible to make them—based upon United States, State, municipal and county bonds, why not let them circulate wherever they may as they did prior to the war? We are satisfied that a provision of the sort named in the bill would produce confusion and embarrass traffic and business.

The Committee having charge of this bill, in referring to the registering of State issues by the United States Comptroller of Currency and his inspection from time to time, singular in all respects to the inspection of National banks now, say it is bas-

ed upon the admittedly constitutional right to regulate commerce between the States, and that the details of the Federal duties prescribed are confined as nearly as may be to administrative functions. They are intended to constitute guarantees against fraudulent issues and of the periodical testing of the issuing banks.

At present we do not see our way to approve of this feature of the bill. The Federal Paul Pry business is not a safe way, if we may judge by the past, which Patrick Henry held to be the right way to judge—that experience was the lamp unto our feet to guide us. The less of Federal intervention in State affairs, the less personal Government we bear, and the least possible interference with the people in their rights and liberties, are the things needed and give the surest guarantee of stability, satisfaction and high patriotism.

We are glad to see that even in the North that State banks are growing somewhat in favor. The New York Financial Chronicle says:

"As the currency cannot be retired and cannot be exported, and as the situation is an oversupply of money, and as the only kind of money that can go elsewhere is gold, rates for foreign exchange advance and an outflow of gold sets in. Do not these few facts show that there is something radically wrong in a paper money system that induces such conditions? Furthermore, is it not evident that the defect lies in having a system under which the machinery for note issues is not so contrived as to automatically carry the notes back to the issue and keep them there in readiness for home uses while business is slack and the paper is not needed for making domestic exchanges.

State banks would to some extent remedy the evil suggested. Representative Warner, of New York, is in favor of repealing the tax while saying that many Northern Democrats advocate the measure, while the large bankers of the East will not oppose it. We do not see the New York Journal of Commerce, but it is reported as also favoring State banks.

It is given out that the President opposes the repeal and State banks. It is thought in Washington that the repeal will come anyhow. Strong men in the House are advocating it. A bill will be reported and Speaker Crisp is enthusiastic in its behalf. Representative Hall, of Missouri, is on the Committee on Banking and Currency, and he says it is of very great importance, especially to the laboring and producing classes—the very classes that deserve well, we may add, and always at the hands of the Government. Mr. Hall says:

"The national banking system was originated for a purpose, to-wit: The floating of United States bonds at a time when they were being hawked about the market at a 40 or 50 per cent. discount. As a currency, national bank notes have been a signal and deplorable failure, in the most important element of a valuable currency. The time this currency should have expanded to have met the increasing demands of trade it contracted, for while the volume of circulation of national banks was at one time near \$600,000,000 at the time when the recent panic occurred the circulation was not in excess of \$180,000,000, showing National bank currency to be a complete failure on that most important element of flexibility. There is no question in my mind that a State bank currency will create a flexible currency that will expand and contract with the needs of trade and thereby to a great degree, at least prevent the recurrence of panics."—Wilmington Messenger.

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