

Corvallis, April 18, 1879.

Polk County Letter.

ED. GAZETTE—Dear Sir:—After shaking hands with you, and other friends in Corvallis, on last Saturday morning, I soon found myself traveling on the road leading to Monmouth. As I did not fall in company with any conveyance, I had to foot it all the way, a distance of about fifteen miles, to the point where I expect to spend a few months in teaching school. I found the road good and the day fine for traveling, as it was cool and pleasant. It would make this article too long, to tell all I thought of on the way. As far as my eyes could see, all nature seemed to harmonize with the sublime teachings of the one hundred and forty-fifth Psalm, which I read at your house, just before starting. When we meditate on the goodness of God, until our hearts are full of overflowing with love to Him, and to all mankind, how easy, how pleasant, how happy we feel in that state of mind. We know then, by sweet experience, what is meant by the words, joy and peace. While I noticed the flocks and herds feeding on the rich young grass that now covers the hills and valleys, and the little birds flitting about finding their food, I thought of the sixteenth verse of that beautiful Psalm, "Thou openest thine hand, and satisfiest the desire of every living thing." As I looked over the promising green fields and blossoming orchards and saw that every man's labors are blessed, it brought to my mind the ninth verse, "The Lord is good to all; and his tender mercies are over all his works." The farmers were very busy, in the fields, on each side of the road, finishing up the putting in of their crops. Farmers as a class of men are worthy of the respect, honor and love of all other classes, as all are supported by the labor of their hands. I had short and pleasant conversations with several of them on the way, and found them interested in every good subject that was mentioned, such as building railroads, temperance, education and religion. I talked with one old gentleman, who said he had lived to become in possession of a large tract of land, and had raised a family of ten children, but had not as yet found to his full satisfaction the way of life everlasting. He seemed somewhat willing to know the way, so I tried to tell him how we are to come humbly to God, with the simplicity of little children in order to receive His rich blessings. The scriptures point to Jesus as the life, the truth, and the way, and as the Lamb of God that taketh away the sin of the world, and as the only name given under heaven whereby men can be saved, and to Him only can we safely direct those who are anxiously seeking the good and right way.

I learned that the meeting recently held at the Gingle's school house, resulted in the salvation of some several precious souls, and that the Blue Ribbon Club is doing good work at that place for the cause of temperance. When I arrived at the house of Bro. D. C. Baughman, where I am now making my home, I received a cheerful and welcome reception. After feasting on fish and other good things for supper, and an hour or two of pleasant conversation, we read the first chapter of Ephesians, and worshipped God by prayer and by singing some of those spiritual songs found in the Gospel Hymns. I rejoice to find Christians down here to associate with and as I am closing up this piece I am thinking of the many with whom I had the privilege of being with during the past winter, in Albany, Corvallis, Philomath, and in different parts of the county. In conclusion I wish to say this to all that I feel as though we ought to try to keep this work of reformation going on wherever we are, from the first day of January until the last day in December, of every year. It is a life time work, and if we meditate much on the word of God and His goodness the work will break out afresh in all our hearts and spread all over the land. J. D. Wood. April 6, 1879.

Fairview correspondence of Weston Land:—I would call the attention of land hunters to the Cold Spring country, where there are hundreds of acres of as fine farming land as is to be found in Eastern Oregon. Permanent supplies of water can be obtained at depths ranging from 12 to 75 feet. The vicinity is now partially settled. And parties desirous of further information in regard to the land would do well to call on Mr. Geo. Einsieder, about five miles from the head of Cold Spring canyon. The country lies about 15 miles from Weston, and is one grand, rolling prairie. A bill, selling silverware ware of bad quality, has lately victimized a number of people at Independence.

AMERICA REDIVIVA.

The return to the specie payments, if safely effected on the 1st of January, will make an epoch in the history of the United States and a great moral tradition for the people. The accomplished fact will end the belief in all reform and progress, and will falsify the predictions of the prophets (and they were many) who foretold that the democracy would never submit to the great sacrifices necessary to raise the value of all debts from thirty-eight cents in 1864 to one hundred cents to day. A recent instance will prove what a crucial test this has been. In June, 1864, an Englishman lent 10,000£, or its then equivalent, \$120,000, on mortgage on an American farm worth \$400,000. The loan has just been repaid, and the \$120,000 produces 24,500£. Thus his profit has been 14,500£, besides interest during the fourteen years at the rate of six per cent. per annum to start with, increasing to fourteen and a half per cent. per annum with the rise in value of the currency. What he, as a creditor, has gained in this way his unfortunate American debtor has lost. There can be no doubt of the hardship of such a case. Here truly is an "unearned increment of value" almost sufficient to justify the expression "bloated capitalist!" And this is the real meaning of resumption. It is of course true that depreciation is equally hard on all creditors, and if the two processes concerned the same individuals the results might be equalized and no great harm done. But as a matter of fact this never can be so, and I think it redounds to the credit of universal suffrage that each time hard or soft money has been fairly brought to a popular vote the people have been true to themselves, notwithstanding all that the most skillful and unscrupulous demagogues could urge to seduce them. The honesty evinced at the polls is the more striking when it is remembered that one person out of every four in the United States has both a foreign father and a foreign mother, and that their patriotism therefore cannot have very deep roots. Not to mention Englishmen and Scotchmen, there are almost as many Germans as Irishmen, and these are not always the best specimens of their nationalities, while a very great number of them went to the country as professed socialists. The working of this immense foreign mass into the native metal is a very trying process, and must ever be borne in mind in criticising American proceedings. After resumption it will be very difficult even for pessimists altogether to despair of the republic. We have known something of the difficulties of paper money in England, and so lately as 1835, Mr. Mill found it necessary to adopt very severe language in denouncing the "currency juggle" here.

But the birth throes of resumption were not the only cause of the bad times and suffering which have been experienced in America during the last five years; and it may be useful rapidly to run over the period between 1862 and 1873 before proceeding to notice the later events which have culminated in a very considerable revival of soundness and prosperity. The root of the evil was the destruction of capital during the civil war which may be measured, in some sense, by the withdrawal of a million and a half of soldiers from active production, and the annihilation of all industry and of a vast amount of property in the Border and Southern States. These influences were not felt in their full force at the time, in the North, owing first to the issue of four hundred million dollars in convertible legal tender paper money, and afterwards to the extraordinary amount of borrowing. The immediate effect of the large issues of paper was to make all debtors "feel good," as they say in America. The appended table will show what the one hundred dollar greenback was worth in gold on 30th June of each of the years following 1862:—

Table with 3 columns: Year, Value in Gold, Value in Paper. Rows include 1861, 1862, 1863, 1864, 1865, 1866, 1867, 1868, 1869.

Any statement of figures, however, can give but a limited idea of the bad effect on all kinds of business and the wide-spread demoralization incident to the violent delay and hourly fluctuations in the value of the circulating medium. The way in which mercantile transactions were carried on in the second largest commercial city in the world, for several years after the suspension of specie payments, was certainly most curious, and in looking back on it it appears already like a dream. Up to 1867, it is my memory serves me right, there was no gold clearing bank in New York; and up to the end of 1865 there was no bank that would take gold on deposit and let cheques be drawn against it. The consequence was that all the gold bought and sold for the first four years after suspension was delivered from office to office in bags containing 1,000£ each. These used to go round and round from buyer to seller—shoveled in and out again, generally in a few minutes' time—just sufficient to test their weight in a very rough and ready way. It was a striking instance of the difficulty of a community suddenly accommodating themselves to new conditions. No city in the world had better banking accommodation than New York; nowhere was the economy of labor by the use of cheques and clearing better understood or more fully acted on. But, when business had to be done in two currencies instead of one, the requisite facilities could only apparently be developed

by slow and gradual stages. First, the bags of gold going round, as in primitive times; then, after some years, cheques; lastly, after some more years, clearing; a beautiful example for students of evolution! Transactions on a large scale in gold did not begin till about the end of July, 1862, when the price rose rather suddenly to one hundred and twenty. This advance made it evident that all mercantile operations must of necessity be kept on a specie basis, by immediate sales of gold against all produce shipped, and by purchases of gold against all sales of goods imported. A forced paper currency might be a local standard of value in America, but all her external trade operations had to be finally adjusted to the world's standard. This necessitated immense dealings in gold and, speculation aiding it, the premium advanced by leaps and bounds. In June, 1864, the highest price of two hundred and eighty was touched; that is, it took two hundred and eighty paper dollars to buy one hundred gold dollars. On the day that sales were made at two hundred and eighty, in the morning, the price fell, in one drop, to two hundred and fifty-five, and at three o'clock the same afternoon it was offered at two hundred and twenty-five. From this it will be seen at a glance that any one who borrowed \$100,000 in gold in the morning and sold it at two hundred and seventy-five, could have bought it back the same evening at two hundred and twenty-five, netting \$50,000 currency profit on the operation. This is a sample (no doubt an extreme one) of daily fluctuations which went on for months and years. Conducting business under these circumstances was like driving a high-pressure engine, and sitting on the boiler without a safety valve.

When money was liable to be made or lost in such amounts, in every necessary transaction, the use of working became less and less obvious. How could any really legitimate mercantile operations be entered into under such conditions of uncertainty? A cargo of tea or coffee might be sold at a most satisfactory price in currency, but before the vendor could get from his place of business in South Street to Exchange Place, where he had to buy his gold, a rise or fall in the premium would upset all calculations. So too with exports of produce, paid for by bills drawn on Europe. Everything depended on how the gold was sold. The uncertainty was even greater in Philadelphia, Baltimore, or St. Louis; since New York alone had a gold exchange, where all the business of the country concentrated. This being so, many merchants turned their attention to trying what could be made by buying and selling gold, pure and simple, without complicating the transactions with merchandise. This was fatal in its simplicity and in the habits it formed. For the step from gambling in gold to gambling in stocks, or anything else, is a very short one. There is, too, at all times a peculiarly speculative element in the ordinary American man of business. He fears the ups and downs of life less than the ordinary European. Excitement is more pleasing to him than any small certainty. He is fond of exercising the sharpness of his wits, and in the fluctuations of the currency opportunities were boundless. The result was that gambling became a predominant national vice, with the sure concomitants of excessive extravagance in living and in general expenditure. New York ran riot. Rents were doubled and trebled. The number of private carriages increased ten fold. So morbid was the craving for perpetual excitement, that a stock and gold exchange was in active operation "up town," at the Fifth Avenue Hotel, then the center of what may be called the west end of the city. Nor was the fever confined to New York. It permeated every city of the Union. The only people who really seemed to feel poor were the wealthy. It looks like a paradox, but it is a fact. The man with 50,000£ out on safe mortgages, who for the war got his 5,000£ a year interest, and spent it, found his income gradually going down to 4,000£, 3,000£, 2,000£; that was the decline if, for instance, he was living in Europe, and it had to be remitted; or, what amounted to the same thing, the currency price of commodities increased to that extent in America. On the other hand, to make quite sure of growing rich, it was only necessary to borrow currency and to buy gold, stocks, merchandise, houses, land, any property, in short. And the more any one borrowed the richer he got. It was well, therefore, to do it en gros. Finally it came to this, that nearly every one began to think, and to end by stating, that he was "worth a million dollars." It was so easy to make apparently. Thus it will be understood how, even during the existence of the civil war, the whole mass of the people in the North who were debtors felt themselves better off.

The farmers got high currency prices for their products, and as they were mostly in debt to their mortgagees, they seemed to be coming money. The shopkeepers who bought goods on a credit in currency found them constantly advancing in value on their hands. And the moment the war was ended, gigantic borrowing commenced. It is estimated that between 1865 and 1873 America got from Europe, between 300,000,000£ and 400,000,000£ of sales of government, state, city and railway bonds. This no doubt went a long way to fill up the vacuum of capital caused by the war. And in the five years ending with 1873, over twenty-eight thousand miles of new railroad were constructed at a cost of 280,000,000£, so that the demand for

labor was at high pressure, and a vast mass of laborers who had been engaged in the war were quietly absorbed back into productive employment. This put off the day of reckoning, because it is easy to pay high wages with borrowed money. But the sudden pouring in of immense amounts of new capital is always a very dangerous process in any country, as we have since seen in the payment of the war indemnity to Germany. It is very apt to sap the morality of the people, and it will be understood that the morality of the American people had already been pretty well sapped. No nation could have been subjected to more demoralizing influences than those accompanying the advance in gold from par to 280 in three years, and the decline from 280 to 130 in the five following years. It was in September, 1869, that Messrs. Jay Gould and Fisk concocted the great gold "ring," which was the dying kick of the expiring gold excitement, when in three days the price was forced up from 137 to 167, and back again to 132.

This was one of the most successful and disastrous "concerns" ever effected in Wall Street. It came to a head on "Black Friday," the 24th September, when these stock gamblers, having all the available gold in their own hands, locked it up, and made it impossible for those who had sold to make deliveries under their contracts except at the conspirators' own price. Many an honest man was ruined by that day's work; and that so many of them should have paid out their last dollar rather than fail on their contracts shows how binding is that outside conscience, derived from a custom of trade, which will not admit that even such a conspiracy can be pleaded in bar of the fulfillment of obligations. The clearings for the three days were said to amount to one hundred millions sterling, and it took weeks to get the accounts straight. The "corner" was only broken in the afternoon by a telegram from Washington ordering the assistant treasurer to sell gold for immediate delivery. Even persons very high in the republic were said not to be free from the complicity in the whole transaction. If the rose itself was pure, those who dwelt very near indeed to the rose were unquestionably tainted. Corruption was in the air. It grew with what it fed on. Between 1868 and 1873 there were "corners" in everything: in stocks, in grain, in cotton. There was the famous "day of the three corners" in 1872, when five-eighths per cent. was paid for the loan of money, five-eighths per cent. for the loan of gold, and two and one-half per cent. for the loan of Erie stock for the day. Riches were supposed to be made by one man getting his profits out of another's loss. Two-ed was robbing the city. Credit, Mobiler scandal in connection with the Pacific railway had come to light. The ministers of two of the great departments of state were accused of sharing in the plunder of contracts, and a judge in New York was issuing blank injunctions to the most notorious stock gamblers. The money market was in a state of constant spasms. Day after day, for weeks and months together, borrowers were paying one-eighth to one-quarter per cent. commission per diem, besides interest at the rate of seven per cent. annum for loans. This could not last. The fruit had got to "that stage which succeeds ripeness," and fell. The failure of Jay Cook and Co., on 19th September, 1873, followed by a string of houses who had been occupied in financing the new railroads, was the point of apparent origin of the panic, but as I have endeavored briefly to point out, the whole catastrophe was in reality a slowly prepared growth of the entire character of the business of the country. Following these, finance houses, railways, mercantile firms, and savings banks became bankrupt in rapid succession, and to such extent that credit may be said to have ceased to exist. During 1873 the price of gold ranged from 119 to 107. The currency price of commodities which had followed the upward movement in the gold premium, had not kept pace with its decline. By the end of the year hundreds of thousands of workmen had been thrown out of employment by the breaking of that small wheel of credit which keeps all the big wheels of production and transportation turning. This of course affected the demand for every article of consumption, and the distributing merchants throughout the country felt the pinch, not only of this smaller actual demand, but also found that their stocks of goods laid in at the high currency prices were constantly shrinking in currency value owing to the appreciation of greenbacks. Shrinking was universal. To add to the depression of the harvests of cereals in 1870-71 and 1871-72 had been below an average, and the farmers felt the growing burden of their loans.

(To be Continued.)

R. R. TERMINUS.—It is quite within the range of possibilities, that the western terminus of the Northern Pacific railroad will be located at Cape Foulweather, in Benton county. Portland will simply be a way station, even though the Board of Trade has resolved that Port Orford, is the best place for a harbor of refuge. The great fight will be between the C. P. R. and the N. P. R. R., as to which shall possess this "outlet to the sea." The world waits.

A Swede in Umattila recently put up a house, cleared a "garden spot," dug a well at considerable expense and then found that all his improvements were beyond his line and on the ground of a neighbor. Moral: "Be sure you're right, then go ahead."

The Lafayette school challenges any other school in the State to a reading match. Six persons from each school to contend for the award of merit.

Church Directory. Catholic Church: Services on the 1st and last Sabbath of each month. Mass commences at 10:30 a.m. Rev. VAN LEE, Pastor. M. E. Church South: Preaching morning and evening on the 1st and 4th Sabbath of each month at 11 and 7:30 respectively. Sabbath School at 9:30 every Sabbath. JOHN R. EMMETT, Pastor. Evangelical Church: Services at 7 p.m. on the 1st and 3rd Sabbath and at 11 a.m. and 7 p.m. on the 4th Sabbath of each month. Sabbath School at 8:30 p.m. every meeting. Wednesday evening of each week, at 7 p.m. W. C. KATZNER, Pastor. Presbyterian Church: There will be preaching morning and evening on the 11 and 13th of October. Sabbath School immediately after the morning service. H. P. BOHNSIE, Pastor. Episcopal Church: The services for the month of Oct. will be as follows: Oct. 6th and 10th at 7:30 p. m., Oct. 13th and 27th at 11 a. m., with Holy Communion. Sunday School every Sunday, between the hours of 9 and 11 a. m. Rev. L. STRAZER.

CORVALLIS LODGE No. 14, F. & A. M. holds its regular communication on Wednesday on or preceding each full moon. Brethren in good standing are cordially invited to attend. By order of W. M.

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