

The West.

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A NUMBER of leading women of Kansas City have agreed not to wear out doors any dress or garment that does not miss the ground by at least three inches.

SO LARGE is the collection of valuable historical papers in the state department library at Washington, that the work of indexing and binding them, begun several years ago, will probably not be completed within a decade.

THE tide of destiny is setting fast towards Florence. All sorts of accumulation of facts point that way. The habit of the town is one of push, energy, pluck and good order. It is the grandeur of the slope of the mountains and the rhododendron garden of the Pacific Coast.

Two men in Tacoma some days ago discovered a sure way to beat the faro game. Wearing masks, they walked up to the layout as if to stake their money, and each poked a big revolver at the dealer and banker. Then they lifted about \$1,700 from the bank, backed out, and got safely away with their plunder.

"IN THE house the vote on H. B. 204, for the creation of Blaine county, was 34 to 12. Almost 3 to 1," says the *Junction City Times*. That is not true. The bill failed to pass; then was reconsidered the following morning and passed, 34 to 20, 6 absent. But the editor, who is wagged by a disappointed office seeking capitalist, neglects to state that the same Blaine county division bill was indefinitely postponed by a vote in the Senate of 29 to 1.

IF THERE is any utility in energy and progress that is not discoverable by the people of Florence, they should go from the town a couple of months, as we have gone, and, like us, be astonished at the marvelous changes in so short a time. On every side we see development and growth. New houses have been built, business enlarged and changed, street and other public improvements made, all giving us a deeper insight into the meaning and purport of substantial and rapid growth, than could have been learned in a year, if it all were done under our every-day inspection.

Soon before the close of Congress, the Democrats began the war against the Sherman silver coinage act, providing for the purchase of a fixed amount of silver annually by the treasury. Senator McPherson, a New Jersey Democrat, introduced in the Senate a resolution authorizing and directing the Secretary of the treasury to suspend all purchases of silver bullion. If this had carried, it would have practically repealed the Sherman act for the present. Senator McPherson based his action upon the plank in the Democratic platform adopted at the Chicago convention which denounces the Sherman bill as "a cowardly makeshift" and demands its repeal. "It was upon the strength of

that pledge," he said, "that more than 100 electoral votes were given to Mr. Cleveland, not one of which he could have received without it, and now that the Democratic party was soon to be in absolute control of the legislative and executive departments of the Government in all its branches, the people demanded to know when and in what mode the pledge was to be fulfilled." The Senate was then controlled by the Republicans, but the Democrats desired to get on record as soon as possible as against the Sherman bill and the free coinage of silver. This piece of congressional history augurs poorly for the success of the free silver men with the new Congress.

THE editor of the *Junction City Times*, who probably voices the sentiments of at least some of the people in his town, is thoroughly inoculated with county division madness, and in an article replete with obscene language and worse English, calls Florence a "bailiwick" and speaks sneeringly of the Sinslaw country and its people. If we are of so little importance, why make such endeavor to take a portion of our country and people into your proposed Blaine county? The people here have an intense love for their homes and neighbors second to none, and although, at the present time, we may not be skilled in the conventionalities of the period at *Junction City* of which the *Times* boasts, yet trust we are distinguished by a manner essentially charming—true candor. Parade and boast over a new country by an older one is all very well in its way, and it may sound pleasant to those who are in the fierce dynamics of the battle field of county division, but we trust before many years o'erlap themselves, Florence will not be out ranked by any town in Lane county, and the man who uttered the insult may well feel contempt for his folly. There is a unity of our people, incident to a new country, that does not exist in older settled places, and the young gentleman of the *Times*, who has been robbed by the tax gatherer of Lane, may find this out if he lives long enough in the county to become a citizen.

HOW THE BOOMERS SEE IT.

Senator Alley's usury law is a howling fraud. It provides that the rate of interest charged in excess of the legal rate shall be refunded, but whether to the borrower or the state we have not been informed. As the law stands if complaint is lodged with the proper officer, the amount in excess of the legal rate is refunded and the people will therefore foot the costs of prosecution. It is a losing game on the part of the state and usurers will still have full swing. To enforce the law is a loss to people and to ignore it the poor man pays the usury.—*Junction City Times*.

The usury law, before the passage of Senate bill No. 96, provided that if the borrower proved a greater amount of interest was taken than that provided by law, the whole amount should be paid

into the school fund. As this in no way relieved the borrower of any part of his debt, usury and all, not a complaint has been made and, consequently, the school fund not enriched. Presumably the borrowers concluded that if they had to pay the full price of their bargain, it would be cheaper to pay to the man from whom they borrowed than to expend their time in a law suit, at the end of which they only change the party to whom they must hand over both principal and interest.

The present law provides that the borrower is relieved from the payment of interest, both legal and usurious, and as it is a civil action between the lender and borrower, the people do not "foot the costs of prosecution."

The very sage editor of the *Echo-Leader* blandly asserts that the new law is directly in favor of the monopolist. But when the poor, who are the borrowers of money, find out that they have some redress accruing to their own benefit when the lender taxes them \$50 to \$75 to "find a man that will loan \$500," it will require better evidence than the assertions of an editor who sacrifices truth in his wild endeavor to injure others, to convince them that the law is, in favor of monopolists. The two county seat boomers may attack that law with the result of eventually falling into their own mire.

CASH VS. CREDIT.

A bad debt is the beginning of bankruptcy. Practically, any merchant who "fails" is certain to tell the inquirer that he sold his goods on credit, and, when the pinch came, could not get in his money. He was ruined, in short, by bad debts. No man can conduct a credit business in this day of fallible humanity without incurring these inevitable consequences. Insurance companies, with all their careful machinery of agents and examining physicians, insure bad lives. It is hardly surprising then that the credit merchant, acting through his clerks and doing business with comparative strangers, about whose financial standing and honesty he can know little, frequently insures "poor pay" customers, whose "claim" falls due as surely as that of a defunct policy holder.

The credit system is a village idea; and frequently it brings disaster even there. In a quiet, home-staying village, the combination grocer, druggist, gent's clothing and ladies' dress goods merchant, can know a good deal about the income and integrity of most of his patrons. He likely went to school with them, is fully conversant with every step they have taken in life, and has the advantage of spending many an evening in their society about his own store stove and upholstered cracker boxes. Such a man can manage a credit business, if any one can; but experience has shown that even he cannot. The small trade of a village, all transacted

under his own eye, will empty his shelves without filling his till; and when he must meet his "paper" at the bank, the needful money cannot be collected. This is the story of many a business wreck in the city as well as the country, and the chances are much more heavily against the city man than his village competitor. Bad debts are always paid by somebody. This is a fact that is too commonly lost sight of. If the merchant fails, and can only pay seventy, fifty, thirty cents on the dollar; the wholesale man from whom he bought, pays the bad debts of the customers whose ruinous patronage overthrew the retail house. If the merchant keeps above water and goes ahead, then the bad debts are paid either by himself or by the other customers who pay their way. Many merchants frankly make allowance for bad debts by charging credit customers more than those who buy for cash; thus compelling credit patrons as a class to bear their own failures to pay. This is not a matter that merchants care to discuss in detail, but most of them will admit that they add a certain sum for "bad debts" to their annual expenses, as regularly as they reckon in rent and taxes. In such cases these deficits are paid by the regular customers of the establishment on every article they buy.

The cure of this evil is to adopt the cash system. When the money is paid across the counter for all goods purchased, there simply can be no bad debts. The merchant who demands cash down does not have to pay interest on his own investment, and should be able to sell goods at a cheaper rate than one who carries a large credit clientele. The advantages of the cash system are abundantly clear to all—so much so that it would smack of the kindergarten to dwell upon them. It is one of those things whose benefits are universally admitted and then all but universally ignored. Theoretically the man who proposes to do a cash business has the support of the whole community; but practically, we seem to have a weakness for running bills. In most cases, there is absolutely no reason for such a course. Very few men are so circumstanced that they cannot pay for what they want in ready money, but pay at the end of certain periods. The delusion that one must run in debt until "pay day," whether that be weekly or monthly or what not, is obviously absurd, when it is remembered that the money received can be used for the expenses of the coming week as easily as for that just past. The custom of getting credit for a certain period is fraught with danger; for, as is perfectly well known, frequently the money will not go round when pay day comes, and either the grocer or the tailor or the merchant must suffer. Then is it not the frankly told truth of many a family fireside that things will be bought on credit which would be done without if the actual cash had to be forthcoming?