

HOME MARKET FALLACY

HOW IT FAILS TO PAN OUT FOR THE FARMER.

A Specimen Humbug with Which Protection Bureaucrats the Farmer and Obtains Goods Under False Pretenses—The Theory Briefly Stated.

Here, let us say, is a farmer located on a bit of land a hundred miles away from the nearest city. That city is his market. There are farmers all about him; he cannot sell to them either his staple products or the occasional surplus of fruit or garden stuff which unusually good seasons may bring upon his hands. He must carry everything to the city. The cost of transportation is so much taken from his profits.

Here steps in the protectionist. There is in this region, say, a stream capable of abundant water power. Let us put up a woolen mill here," the protectionist urges; "let us agree to pay something more than we pay now for woolen stuffs, and so make it an object for some one to come here and start a manufactory. Hundreds of hands will be employed; the railway will be put through. We will build up a town right in the midst of our farms, and have a market at our very doors. Good prices then for everything." It is done. The mill is built; the railway is laid; the town grows up. And the farmer—what of him? Strange to say, we presently find him getting poorer.

Where is the mistake? It is just here—in the agreement to "pay something more than we pay now" for manufactured goods. In the protectionist's theory that "something more" is put away in a quiet corner; in the actual practice it comes out and plays the mischief. If the farmers of this locality want a woolen mill, those in the next county want an iron furnace, and so on. The result is that the farmers everywhere pay "something more" for everything they buy.

But this is not all. The promise for higher prices for wheat in the "Home Market" calls for scrutiny. The appeal, sifted down, comes to this: "Pension a number of corn consumers to come and buy of you. Subsidize an army of artisans to settle at the farm gate. Pay them for making goods at a loss, and out of their profits they will purchase your abundance."

This, however, is not the worst. It is but fair to admit that though the protectionist logic was always at fault and the farmer never helped by "protection," yet that, in fact, the farmer did use to have the "home market" for which he bargained—patriotism might be the whistle for which he had paid so dear. But nowadays there is no such thing as a "home market" for any considerable portion of his produce. The farmer in the Genesee Valley, New York, not merely sees the train run past him to Rochester, laden with flour rolled in Minneapolis from Dakota wheat, but uses the same flour in his own household, and his village butcher sells fresh meat from hives killed at Kansas City. No manufacturing town dreams nowadays of looking to the locality about it for any supplies, except only the cheapest part of its "garden truck." The labor markets of the world are open to the American manufacturer, who thus has free trade in the one thing he buys most of—labor. He lives in a land where transport facilities are so developed that he need not depend upon the locality about him—and he does not—in a country whose surplus of food products is so great that their first-price-increasing markets are found at Liverpool, a free-trade city; and so he gets them, too, at free-trade rates. The American farmer has sold his birthright and has lost his postage to boot.

The home market theory may be briefly stated as follows: If you farmers will only give us manufacturers enough money to enable us to go into business, and will consent to pay prices high enough to make it possible for us to continue business at extraordinary profits, we will agree to buy our supplies—what we must have from some source—from you at low and steadily diminishing prices—if we can't get them cheaper elsewhere.

That is all there is to it. What the American farmer most needs is a "home market" in which he can purchase his supplies as cheaply as his competitors purchase theirs; and if he cannot secure this, then he should have the poor privilege of making his purchases where he is compelled to make his sales, and be permitted to bring his goods home without being compelled to pay unreasonable taxes and fines for carrying on legitimate business.

The new tariff bill will soon become a law, and then will come the process of finding out in the courts just what it means. It is one of the beauties of protective tariffs that they cannot be so constructed as to shut off all doubt as to their meaning, and in this way there is always a long process of litigation to find out just what the law is.

Thus the McKinley bill, which is now about to go into operation, may be so torn to pieces by the courts within a few years that McKinley himself will not be able to recognize it. Horace Greeley, the great protectionist, said once: "The longer a tariff continues the more weak spots are found, the more holes are picked in it, until at last, through the influence of successive evasions, constructions, decisions, its very father would not discern its original features in the transformed bantling that has quietly taken its place."

An interesting case of this kind has been seen since the present administration came into power. The present tariff, which was made in 1853, divides cloths made of wool into the two classes commonly recognized in the dry-goods trade. These classes are woollens and worsteds, the latter being made of the finer wools. In the law of 1853 these worsteds bore a lower rate of duty than woollens.

But the manufacturers of woollens were not satisfied and went before the present Treasury authorities last year and got a decision that worsteds were woollens and that the same duties should be collected on them as on woollens, notwithstanding the fact that it stood plainly written in the law that worsteds should pay the lower duty.

On this point the importers made a fight in the United States courts, and after a long trial they won their case, and the Government had to refund all the extra duties collected in the meantime, amounting to some \$6,000,000. In this instance the attempt was made by the Treasury Department to revise the tariff laws in the interest of the manufacturers; but, as it turned out, the courts overruled the Treasury decision

and forced the law to be applied as it was plainly intended.

Now will come the struggle over the McKinley bill; for it may be assumed that all persons benefited by it who see a way of securing a still greater benefit out of it are going to fight for every inch of advantage in the courts.

TARIFF LETTERS TO FARMER BROWN.

NO. 2.

The Nature of a Protective Tariff.

Dear Farmer Brown: There is not much difficulty in giving such a definition of a protective tariff as will be accepted by the plain, honest people of the country who have no private axe to grind. Abraham Lincoln was right in holding fast to his confidence in the good sense and general fairness of those whom he was in the habit of calling "the plain people."

To such people I turn with confidence and appeal to them whether this is not a fair definition of the expression, "A Protective Tariff." A protective is one in which duties are collected on certain articles, when imported, in order that the price of these articles may be so increased that individuals in the protected country may go into the business of manufacturing like articles and make a profit which was not possible without such duties. It is of the very essence of a protective duty that it should raise prices; and a duty which does not do this is not protective. Protectionists admit this themselves, and do not hesitate to speak of protective duties and revenue duties. To speak of a protective duty that does not raise prices is the same kind of absurdity as to speak of a square wheel, or water that is not wet, or of a fire that is not hot.

I have just said that protectionists admit the claim here made, but there is such a mass of doubled and twisted contradictions in the talk of protectionists—that I shall have to qualify my language. I should say that many protectionists admit that duties raise prices, but often-times they will find the same man protesting quite the contrary. Others will argue by the hour in favor of protection, with the one thought running through every sentence that protection raises prices; but they will avoid saying this in so many words, and if you ask them whether protection raises prices, they are quick to protest that it does not.

In connection with this subject I wish to call your attention to one fact which I think quite significant as showing the real opinions of the protectionists. Have you ever observed that they have a habit of crying down cheap prices as a thing to be resisted? Do you not remember that when President Harrison was a candidate for his present high office he said in one of his speeches that a cheap coat usually covers a cheap man? Maj. McKinley, too, defends his high tariff bill by saying that "where merchandise is cheapest men are poorest," and again, speaking for himself and his political associates, he says: "We want no return to cheap times in our own country." All this talk means, of course, that a tariff is a good thing because it makes goods dearer.

Now, I am confident that you and all your neighbors have your opinion of such talk. Neither you nor I have ever seen the day when we did not have to practice the most rigid economy in all our buying; and if at any time we bought anything of superior quality, we did so only because we thought it would be cheaper in the long run. There are many men, I know, who get what they want, cost what it may; but you and I are not of that number. If you keep out of the interest on your mortgage, and if I let no board bills accumulate behind me, we must be content.

This strange position of President Harrison and Major McKinley, it may be said in passing, is directly opposed to the progress of American civilization. It is everywhere recognized that the men who are doing most to put the world forward in industrial development are the great inventors. How? By producing labor-saving machinery, by the use of which we have a more complete control over the forces of nature. What for? In order to supply the needs of humanity at the cheapest possible price. For all men, except tariff-makers and those who thrive on tariffs, acknowledge that cheapness is the great end and aim of all man's strivings in the field of industry. The thinkers and the workers everywhere are engaged in the struggle to produce commodities in new and better ways, in order that we may get what we want more easily, in order that we may have to labor less. According to the ideas of our President and of Mr. McKinley, all this struggle should be abandoned; for dearness is better than cheapness; or, in other words, toil is better than rest; and the more you, Farmer Brown, are compelled to sweat the better for you. You do not believe it, eh? Neither did Moses when he got his quails and manna in the desert without any labor at all. A long gap between Moses and Maj. McKinley!

But let us return, as the French say, to our sheep. If there is any wavering in the minds of protectionist politicians as to whether protection raises prices, there is none at least in the minds of the tariff beneficiaries. They flock to Washington in great numbers whenever a tariff bill is to be made, pay big bills for railway fares and at hotels, and in order to get before the committee to ask for duties. Then, in many cases, they hire an expensive lobby to look out for their interests while the bill is going through. Do you think they do all this, and pay out all this money, in order that the articles they manufacture may be made lower? I trow not. It is true that these men have a great deal to say about their labor—protection must be given in order that the laborer may have better wages. And these better wages, of course, are to come out of the increased tariff prices of their goods. A clear case.

Notwithstanding this fact and the words of President Harrison and Major McKinley above quoted, it is a recognized protectionist doctrine that protection lowers prices. Mr. Blaine says that the general effect of a protective tariff is to lower prices, putting himself thus at variance with the two eminent men just quoted. But I have no time here to keep on pitting eminent protectionists against each other. Much could be done in that line and curious results would be obtained.

We come back, then, to the bed-rock principle that protection can protect only by raising prices. There is also, however, a further question, is at once suggested: How much does it raise them? As this letter, however, has already extended to too great length, I shall reserve that question for my next.

Meanwhile let me say that if any man who reads these letters wishes to ask a question or to make a suggestion I should be most happy to have a letter from him. I can be addressed at 271 Franklin street, Chicago. Farmer Brown and I are not a close corporation, are we? Yours truly, RICHARD KNOX.

A Rush for Money. An event has just happened in New York which throws a flood of light on the state protectionist cry that it is the foreigner who pays the tariff tax. When the Senate passed the McKinley bill it added a provision that the law should go into effect on October 1, and that the imported goods brought into the country before August 1 and placed under bond in the Government warehouses should be subject to the McKinley duties, unless the duties are paid and the goods thus removed from bond by November 1.

Under the present law a merchant is allowed to import goods and leave them in the Government warehouse one year, by placing himself under bond to pay the legal duty when the goods are removed. The effect of this is to allow the merchant to order large shipments of goods, and then place them upon the market gradually as he may wish, distributing the payment of the duties in this way even a longer time, much to his relief.

Now, however, that the Senate has said that all goods brought into the country before August 1 must pay McKinley duties if these goods are not removed from bond before November, fears of a panic have been felt in New York. Why? Because merchants have been hurrying into the country during the summer enormous quantities of foreign goods in order to escape the new McKinley duties. They did so under the belief that they would have several months in which to pay the duties and place these goods into their stores.

Under these circumstances the action of the Senate, as just described, fell like a bombshell among New York merchants. As soon as it was known that they were to have so short a time in which to pay these duties there was a hurrying and scurrying among the merchants to borrow money to pay the present duties and remove their goods rather than leave them in the warehouse to pay the higher McKinley duties. There was already a great stringency in the money market, it being extremely difficult to make loans; but the new need for money drove an unprecedented number of borrowers into Wall street, and there was great excitement. One day money was borrowed at a rate equivalent to more than 90 per cent.

These facts are stated here in order to set them over against an assertion of Maj. McKinley in a recent speech in Maine. He said that "by putting our duties on foreign products, the like of which we can produce in the United States, we make these competing foreign producers bear the burden and supply the revenue to the public treasury." In other words, that the foreigner pays the tax.

Now, if this claim be true, how would Maj. McKinley explain the fact that these New York merchants are crowding into Wall street to borrow money for enormous rates of interest in order that they themselves may have the where withal to pay these same duties? Let him explain that.

Mr. Claflin, the representative of the great Republican firm of New York, said that the merchants of that city would need about \$15,000,000 to pay the duties on their bonded goods, and he thought that the withdrawal of this large sum from circulation, at a time when there is already a scarcity of money, would have a serious effect. This good Republican merchant evidently takes no stock in McKinley's foolish talk about the foreigner paying the duty.

What poppycock these protectionist "statesmen" are talking nowadays, anyway! Scotched the Snake—Not Killed Him. It was supposed that the recent action of the Senate with reference to the duty on binding-twine would take the sting out of the binding-twine trust, but it now appears that that opinion was too hasty.

This fact has been pointed out in the following terms by a member of the firm of James F. White & Co., linen merchants of New York: "Another evidence of the underlying current of trickiness that has marked the entire arrangements of the schedules is to be found in the manipulation of the binder-twine clause. It is the general opinion that all binding-twine is placed on the free list, but a careful examination will disclose the fact that the word jute has been omitted, and that it is only twine made from manilla or sisal grass that is on the free list, and that, as a consequence of the omission, binding-twine manufactured from jute (which is more largely used than any other) is still subject to the duty on jute goods—40 per cent—while protects the jute trust."

It is more likely, however, that binding twine made of jute will fall under section 259 of the bill, which reads in part: "Cables, cordage and twine, except binding twine, composed wholly of manilla or sisal grass, one and one-half cents per pound." When you except binding twine composed wholly of manilla or sisal grass, you leave only one kind, and that is jute twine, and this, according to the provision just quoted, must pay a duty of one and one-half cents per pound, which is equal to 30 per cent of 2,000 pounds.

From these facts it appears that the farmers have not yet escaped the clutches of the binding twine trust, unless an amendment is still put into the bill making jute twine free also.

It is a noteworthy fact, all the same, that fifteen Republican Senators from the Northwest could be found to vote with the Democrats to put any kind of binding-twine on the free list for the purpose of squelching the trust. In voting thus they endorse the Democratic position that trusts are encouraged by the tariff, and that the greatest blow you can strike at a tariff trust is to put the competing product on the free list.

Let jute twine go on the free list now, and the snake is not only scotched but killed. The trusts continue to multiply. Now it is a window-glass trust. McKinley's day is the heyday of trusts. Of course the window-glass manufacturers deny the existence of a trust; but they say that "undue competition must be done away with."

Only a trust of another color. If protection is to give a benefit to anybody, where is the benefit to come from? Who creates it? The Government? Does not create anything, and neither does protection. Is it not clear that the consumer is the man who gets left.

PROPERTY to the value of \$123,000,000 was consumed by fire in the United States during 1899, an increase of \$12,000,000 over the preceding year.

IN THE HOOSIER STATE.

ITEMS GATHERED FROM VARIOUS SOURCES.

Light Punishment for a Terrible Crime—Patents to Indiana Inventors—Railroad Accidents—Weddings—Deaths—Criminal Record, Etc.

Miser Who Had Forgotten His Savings.

Just over the county line of Shelby County, on Flat Rock River, lives William Brown, an eccentric old farmer. Last spring Mrs. Brown died, leaving the old man and the youngest child, a daughter, at home. A few days ago he applied to the Court to have a guardian appointed for him. The guardian immediately entered upon the discharge of his duties. The old man turned over about forty thousand dollars of his savings, and told the guardian that he had been in the habit of hiding his money, and the places from which he dragged the large sums of money indicated that he had yet some knowledge of his own eccentricity. The guardian thereupon instituted search for more hidden wealth. Climbing through a scuttle-hole into the garret, he found an old coffee-pot full of gold and silver of the early specie series of the country, amounting to \$1,500, and in a nail-keg sitting in one corner was \$300, and in an old rag-poke in another part of the house was \$60. The money had evidently been hidden for many years, and the old man had entirely forgotten that he had ever had it. He has two children to inherit his fortune at his demise.

Minor State Items.

—Nathaniel E. Block, of New Castle, is dead.

—The Columbus street-car line is in operation.

—Several cases of malignant diphtheria have appeared at Goshon.

—Fort Wayne capitalists propose to erect a \$200,000 ice factory in that city.

—Burglars got \$50 from the safe in Frank Smith's livery stable at Columbus.

—Martin O'Day killed Tim Duffy at Indianapolis by striking him with a stone.

—Romoo Mertz got his arm caught and badly mangled in machinery at Mulberry.

—John C. Kilne, of English, unearthed a number of old Spanish coins in his yard.

—The Steuben County grand jury has returned seventeen indictments for gambling.

—The postoffice at North Union, Montgomery County, will be discontinued after October 1.

—Rev. J. P. Engstrom, of Waveland, has accepted a call from the Lebanon Presbyterian Church.

—Daughter of John Holloway fell from a second story window at New Albany and was killed.

—Mrs. John Morrison, who lived a mile south of Crawfordsville, dropped dead while washing clothes.

—The Union Veteran Legion will hold its fifth annual encampment at Fort Wayne, beginning October 7.

—Harry Hollinsworth, aged 13 years, was killed near Remington while trying to board a Pan Handle freight.

—Postoffice Inspector R. E. Spangler has secured for Connersville free delivery, to commence January 1, 1901.

—J. S. Todd, of Knox County, planted thirty acres in Russian sunflowers this year and realized \$63 per acre on the crop.

—William Reynolds, a wealthy farmer of Delaware County, has been placed under \$2,000 bonds on a charge of assaulting his niece.

—Mrs. Nancy Ewing, wife of the deputy warden of the Prison South and mother of Senator Cortez Ewing, of Greensburg, is dead.

—Charles Wagner, Superintendent of the Munk & Roberts factories at Connersville, committed suicide because of a threatened strike in the factory.

—John Ink, a prominent farmer of Fairmount, died from the effects of the kick of a horse. He carried life insurance to the amount of \$15,000.

—The twenty-first annual convention of the Indiana Young Men's Christian Association will be held at Richmond from October 30 to November 2.

—Greentown has but one saloon-keeper, and he is compelled to keep a guard over his place night and day to prevent it from being blown up.

—Wm. Rafferty, watchman on the Airline at the trestle near English, was wounded in the groin by a pistol, discharged in the pocket while undressing.

—McClelland Jacobs, a prominent young school teacher of Tipton County, was killed while cutting a bee tree. The falling tree struck him, completely burying him.

—Professor Allen, principal of the colored school at Crawfordsville, has resigned his position to accept the position of literary editor of the Freeman, at Indianapolis.

—Benjamin Osborn and one Bonewitz are in jail at Warsaw, charged with cruelly beating James McGuire, a pensioner, for the supposed purpose of robbing him.

—Richard Welch, of Kosciusko County, who was sent to the penitentiary over a year ago for forging an order for a pint of whisky, was pardoned by Gov. Hovey. His sentence was for two years.

—There is but one saloon in Bringhurst, and a raid was made on it by a crowd and the barrels and kegs rolled out and liquors spilled on the ground. Bottles, decanters, jugs and glasses were broken into atoms and thrown into the street, and the place completely broken up for the present.

—The Anderson postoffice was robbed of a small amount in stamps.

—Elzo Webb, who pleaded guilty of murder in the second degree, at Evansville, was sentenced to ninety-nine years in the penitentiary.

—A through freight on the Cincinnati, Wabash and Michigan was wrecked in a cut near Sodus by the dislodging of a number of telegraph poles that were being hauled on flat-cars.

—Earnest Dorsey, a Vandalla brakeman, was caught between two cars, at Crawfordsville, and seriously injured. He is yet alive, but fears are entertained that the result will be fatal.

—An interesting feature of the old settlers' reunion on the banks of Grassy Creek, near Nashville, was the marriage of William H. Warford and Miss Alice Henry, each aged 76 years.

—John Swanson was attempting to dehorn a bull on his farm in Jackson County, when the enraged animal pinned him down and crushed him to death. His wife was seriously injured while trying to rescue him.

—There is trouble in the Shelbyville Christian Church. The trustees requested the Rev. Crim to resign and the congregation voted to retain him. The trustees were then asked to resign and they refused to do so.

—Frank L. Borgan, a Vandalla switchman, tried to jump on a car in the yards at Terre Haute. He stumbled and fell, the car knocking him under the wheels. A leg and arm were almost severed and he died a few hours later.

—In the Circuit Court at Greencastle, a verdict for \$2,000 was rendered against the Indianapolis, Decatur and Western railway for running over a boy named Wilson, by which he lost his leg. The train was making a running switch, and the boy, in crossing the track, was struck by the cars, knocked down and run over.

—For some time past the farmers along Eel River, near the Owen County line, have suffered from the overflow of its water, caused by the dam at the mill, Grove Mill, in Owen County. The other night, at the hour of midnight, the dam was blown up with dynamite, it is supposed by persons who had suffered in the manner indicated.

—The report sent from New Castle to several daily papers recounting the alleged discovery of parts of a human skeleton in the house of the court-house janitor was a "fake" and the result of a practical joke played upon an enterprising correspondent. The bones were some used in a trial in court some years ago, and their whereabouts have been well known for a long time.

—At Bedford, Zulin, a daughter of Dr. J. W. Trainer, aged 3 years, was playing with matches in company with a little girl of about her age when her clothing caught fire. The children were some distance from home at the time of the occurrence and it was not discovered until the flames had almost entirely consumed the little girl's clothing. A large portion of the surface of her body was burned to a crisp. No hopes of her recovery are entertained.

—The body of Alfred Slinny, a 17-year-old boy, residing with his parents three miles east of Lagro, was found in the Wabash River near Hanging Rock. The lad, with Alonzo Williams, had gone to Andrews, and there obtaining liquor, became very drunk. Upon returning to Lagro Williams propped his companion up in the buggy, fastened the reins over the dash and started him homeward. The horse reached Slinny's, but the buggy was vacant.

—A terrific explosion occurred at Hartford City Glass Company's saw-mill. The owner of the mill was blown one hundred feet, and the head-sawyer and helper were each terribly cut and burned. Pieces of the boiler, a cut-off saw and frame and loose articles in the rear of the boiler were blown several hundred feet. Fidler, the owner, is the worse injured, and there is small chance for his recovery. The explosion is believed to have been due to the use of muddy water.

—Patents have been issued to Indians as follows: William H. Bonwell, Brookville, wheel cultivator; Omer T. Conger, Indianapolis, water heater; Charles G. Conn, Elkhart, musical wind instrument; Israel Hogeland, Indianapolis, assignor of one-half to B. F. Bangs, Chicago, Ill., churn; W. J. Kerh, assignor of one-half to D. Klotz, Fort Wayne, temporary binder; Daniel E. Reagan, Terre Haute, nut lock; Nicholas Smith, assignor to C. A. P. Smith, Logansport, lift pump.

—At Muncie Fannie Welley, Doan Nichols and Ret. Shutterly were found guilty of abduction and the two former sentenced to four and a half years in the State Penitentiary. The Shutterly woman turned State's evidence and got but thirty days in jail. The women allured Miss Meade Waters, aged 16, into the Welley woman's house of ill-fame, at Indianapolis, where her father found and returned her to her home, six miles from Muncie, where she suicided that night with strychnine. The defense used Morton Shoecraft, colored, as testimony that he had carnal relations with the girl, in an attempt to prove her a prostitute before going to Indianapolis, and Shoecraft has fled to evade rough treatment at the hands of indignant citizens.

—The directors of the Montgomery County Fair have borrowed enough money to pay off all premiums and expenses. The sum needed was about two thousand dollars.

—Miss Nora Zellers, of Farmersburg, was taken to the hospital at Terre Haute. She had been run over by seven-teen cars of a coal train on the Alum Cave branch, and the surgeons say that she will die if the one remaining leg can not be amputated, which operation she is now too weak to endure.

CHILDREN IN A WRECK.

EXCURSION TRAIN SMASHED IN A COLLISION.

Five Killed and a Large Number Mangled in the Ruins—Some One's Carelessness Responsible for the Horrible Heart-Rendering Scenes at the Wreck.

Chicago Dispatch: Through the carelessness of the train hands of an Illinois Central train, who failed in the performance of their duty, two passenger trains came together Sunday night at the Kedzie avenue crossing of the Chicago, Burlington & Quincy railroad tracks, enacting a horrible death-dealing scene. Five persons were killed, two fatally injured, and eleven more or less seriously injured.

The killed: LILY DIENER, 17 years of age, living at No. 459 Ashland avenue. MARGARET DIENER, 14 years of age, living at Ashland avenue and Twentieth street. OTTO SCHOLLEFF, 20 years of age, living at No. 167 Center street. PETER BERGER, 22 years of age, living at 608 Hastings street. UNKNOWN MAN, about 27 years of age.

The fatally injured are: LENA KISWIG, No. 189 Orchard street, left leg broken and crushed about the upper part of the body.

LOUISE TORKER, 19 years of age, residence unknown, legs crushed and severe internal injuries.

FRED KISWIG, No. 189 Orchard street, left leg broken and hand crushed.

ALBERT HUNGER, No. 500 Hastings street, right foot cut off.

JOHN KRAEMER, left arm broken and fingers of right hand mangled.

ALBERT HUNGER, No. 500 Hastings street, right foot cut off.

R. HOFFMAN, No. 30 Nutt street, left leg broken below the knee.

E. KORN, No. 30 Elisk street, right arm and three ribs on the right side broken.

ROBERT HOFFMAN, No. 230 Laflin street, right arm broken at the wrist.

FRANK BURHLIN, right hand mangled and scalp wounds.

PETER KAHLMAN, right foot mangled.

HENRY HENKMAN, No. 434 Ordway avenue, severe cut on the neck and scalp wounds.

The accident occurred at 7:30 o'clock and was caused by the Downer's Grove express on the Chicago, Burlington & Quincy road, crashing into the rear of an Illinois Central picnic train standing at the crossing only a few feet from the Douglas Park station.

At that hour the Illinois Central train bearing several hundred merry children who were returning from a picnic given by the German Evangelical Lutheran Orphan asylum at Addison Park, twenty-eight miles from the city, became stalled at the Kedzie avenue crossing, between Nineteenth and Twentieth streets, owing to a train crossing the track at Western avenue a few blocks further east. The picnic train was divided in three sections, the rear section containing eight passenger coaches. They had been warned by the semaphore of danger and had come to a complete standstill, when the C. B. & Q. Downer's Grove express came bowling along at the rate of thirty miles an hour, and in full view of dozens of horrified spectators, crashed with terrific force into the rear car of the last section of the train.

An almost indescribable scene of horror and misery immediately followed. The crash of the collision was heard blocks away, while above the din could plainly be heard the shrieks of agony from the dying and injured, and the cries of the uninjured who, goaded to desperation by their impending fate, fought madly with each other to escape the awful wreck.

Station Agent Eagan was standing on the depot platform when the crash came, talking to an acquaintance, and together with several residents of the neighborhood ran to the scene only a few yards away. It was an awful sight. The three rear coaches of the picnic train were telescoped and piled up in great confusion. Beneath the debris of crushed timber and broken glass the groans of the dying and injured could be heard, and the rescuing party immediately began the task of extricating them from their perilous position.

A telephone call brought a patrol wagon with a squad of men. The members of truck company No. 12, with their axes and saws were also summoned. With these reinforcements the work of rescuing the unfortunates was speedily accomplished.

The dead and most of the injured were in the second and third coaches of the train. Axes and saws were brought into play and in a few minutes the dead body of Lily Diener was taken from the wreck. The poor girl's body was fearfully mangled and was carried into the depot and laid on the floor. Then two unknown men whose faces were crushed beyond recognition were taken out and carried to the depot.

The injured were speedily taken out and carried to neighboring houses. Physicians who had been summoned, alleviated the sufferings of the injured and they were taken to the county and Presbyterian hospitals. A few of the injured lived within a few blocks of the scene of the accident and these were taken to their homes.

There seems to be a division of opinion as to the real cause of the accident. The engineer of the Burlington train, Robert Dixon, claims that the picnic train displayed no danger signals on the rear car, while his fireman, Frank Marsh, admits that he saw one from his side of the engine, but it was burning so low as to be almost indiscernible and could not be seen five car lengths away.

L. Voss, who lives at No. 954 Spaulding avenue, was in his back yard talking with a neighbor, John Fellows, and says that two bright, red lights were displayed from either side of the rear platform of the last car. However that may be, the Illinois Central train is in part, or wholly to blame from the fact that the rear brakeman disregarded the rules of the company and failed to go back with danger signals to warn approaching trains after his train had come to a stop.

SHORT SERMONS.

[From the Ban's Horn.]

No man can sleep his way to heaven. The first step toward God is repentance.

It is always safe to expect great things from God.

The best news ever heard on this earth is that God loves the sinner.

The man who knowingly does wrong is the biggest of all cowards.

Whenever we admit a doubt the bank of heaven immediately closes.