THE EVENING NEWS.

Thursday, . . June 5, 1873.

## The Coming Financial Crash.

A PICTURE OF WHAT MIGHT HAVE BEEN AND WHAT MAY BE.

[*From the Editorial Columns of the Chicago Forum, July 13, 1874.*]

(Written several years ago by a prominent Wall Street banker and Bitmeiteur.)

[CONCLUDED.]

THE CRISIS OF '73.

From that time it is easy to trace a doleful succession of events, which are fresh in the public mind, and now present themselves with terrible significance. The year 1872 exhibited the first portents of coming financial distress. People began to realize that a reaction, from the colossal speculation and overtrading of preceding years, was close at hand. Fictitious prosperity, caused by the artificial currency inflation, could no longer be maintained. The short cotton crops and harvest of 1872 and '73 hastened the catastrophe. These actual sources of wealth being cut off, the South and West had little to buy with; the New York merchants could not sell their imported goods—worse, could not make collection of overdue bills. Railway companies having no surplus crops, and little merchandize to transport, made huge shrinkage in earnings, and having expended former profits in extra dividends, could declare no more on their grossly watered stock. They were unable even to pay the interest on their debts; and now, for a second time, the monster railway system of America tottered to destruction, spreading the havoc of the crisis in 1857.

The enormous decrease in market value of inflated shares, and, especially, the exposure of the rottenness of half the railway bonds which had flooded the country, beggared speculators and investors alike. Terror and disaster held the Stock Exchange, and ran over the country along those moneyed channels whose currents respond to every Wall Street pulsation. House after house went down—not in a single day, but with an ominous "rising average" of failures reported. How few the eminent merchants, the banking nabobs, the railway kings that withstood the storm! The largest resources failed in '73. Truly, the present Administration came in with evil auspices, and under omens not to be averted. The tardy attempt to renew specie payments, which seemed feasible enough with currency then near its par, proved so futile at the beginning of the crisis! It was this effort, coupled with the return of our securities from Europe, and the run on the banks for gold, that brought on the convulsion, so disastrous to the country at large, of the national banking system. When the crash came, there actually were held in Europe, in addition to over $350,000,000 of our public bonds, more than $3,000,000,000 of American railway, State, and city bonds—a gigantic foreign indebtedness, an aggregate exceeding two billions of dollars, on which an annual interest of $125,000,000 was shipped in gold! This item, omitted from the usual statistics of exports and imports, gradually had depleted us (by doubling our annual adverse trade balance) of all the gold we could produce or had accumulated in better and less extravagant times. The temper of our British and German creditors proved to be such, that, while American securities were rising in fictitious market value upon the United States Exchange, or even maintaining their ground, they were firmly held abroad and rarely returned for sale. But when our troubles began a general foreign alarm set in, and they came back by millions and millions—and were sold under cable orders at any price, even the lowest, to save *something* from the terrible wreck. Those New York houses which had established branches abroad, and, by "kiting" between that city and London at high rates of discount, had kept up a brave front and marketed their bonds, could stand it no longer. Their day had passed, and they went down in the storm, except the few saved by most heroic sacrifices of the private estates—even the lordly homes—of their several founders.

Nowhere, nowhere were these calamities felt as in the prostrate metropolis. The *coup de grace* was that sharp and stunning downfall in the value of city real estate—a kind of property hitherto considered proof against the wildest disaster. But even this had been rated far above its actual worth, and the period of inflation prolonged by the schemeful processes of the Ring. By 1873, the grievous taxations required to meet the City interest and pay the municipal expenses, had impoverished both landlords and tenants, and real estate fell, under these and the commercial troubles, to one-half its actual, and one fourth its capital, value. Only one business thrived—that of the auctioneer, who knocked down under his hammer the choicest and costliest properties. The final humiliation came, when the taxes could not be collected, and the proud Empire City was bankrupt. The operation of a stay-law, which was virtual repudiation, rendered it impossible for her creditors to obtain their overdue interest by civil process; and when the situation was realized, New York City sixes fell, as we have said, from 82 to 40 in a single day. Then followed the run on the Savings Banks, and more than one of these hitherto impregnable custodians of the earnings of the poor found itself compelled to ask an extension from the outraged and menacing crowd of depositors which thundered at its doors.

It may be that the nation has escaped other calamities by the ruin which has befallen its metropolis. Who can tell what might have been the effect elsewhere—in our own city, for example—had the organized rebellion longer been maintained; even though the sacking of New York were spared us? We do not care to dwell upon this theme to-day. What shall a lawless populace obtain is done is done; but never again such domination over an American city. The lesson of this catastrophe is henceforth deeply graven in the national heart. That social integrity is at the base of all lasting political greatness; and that, when the public moral sense is once blunted, so that it basely retires from the contest with what is dishonest and unfair, a career is begun which can end only in the decline, fall, and extinction of the most civilized Capital or State.—*N. Y. Graphic.*

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In all my intercourse with the people of the South, although it has not been very extensive nor of long continuance, I have heard only the expressed sense of a desire to be on friendly terms with us of the Northern States. Especially has this been the case in Charleston, where I saw more than elsewhere of the people of the place. I have never, since I crossed Mason and Dixon's line, heard a single expression of bitterness of malignity toward those who live north of it. It was but the other day that the people of Charleston sent a formal invitation to the President of the United States to visit South Carolina. He declined the civility, and at the same time removed the postmaster at Charleston, who was highly esteemed, and for whose continuance in office, the citizens without distinction of party, had expressly petitioned. In his place he appointed a colored man, who, whether justly or not, lies under the odium of being connected with the corrupt fellows who have for several years been pillaging the State. This was like answering an invitation to dinner with a slap in the face, and was a gross blunder to say the least.—*William Cullen Bryant.*


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Montpelier, John Cousins, " "
Preston, H. H. Dalrymple, " "
Oxid, N. C. Mineham, " "
Liberty, E. N. Austin, " "
Paris, H. N. Horne, " "
Bloomington, George Osmond, " "
St. Charles, John A. Hunt, " "
Fish Haven, Hugh Findley, " "
Lake Town, *alias Bloomington*, Ira Nebeker, Rich co., Utah
Montezuma, Joshua Tufts, " "
Randolph, Randolph Stewart, " "
Woodruff, Henry Lee, " "
Alma, Samuel Pike, Wyoming Territory
Evanston, Wm. G. Burton, " "

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Bridgeport, N. W. Packer, " "
Franklin, L. H. Hatch, " "
Weston, John Maughan, Cache co., Utah
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Lewiston, M. G. Leavitt, " "
Richmond, M. W. Merrill, " "
Smithfield, Samuel Eskelly, " "
Hyde Park, Wm. Hyde, " "
*Logan, W. B. Preston, " "
Providence, M. D. Hammond, " "
Millville, G. O. Pitkin, " "
Hyrum, O. N. Liljenquist, " "
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Samaria, Samuel Williams, " "

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Portage, O. C. Hoskins, Box Elder co., Utah
Deweyville, J. C. Dewey, " "
Calls Fort, Thomas Hasper, " "
Box Elder City, Wm. Neeley, " "
Mantua, H. P. Jensen, " "
*Brigham City, Alvin Nichols, " "

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*L. J. HERRICK, Presiding Bp.*

*Ogden, L. J. Herrick.
North Ogden, Henry Holmes.
Plain City, L. W. Shurtliff.
Mound Fort, David Moore.
Lynne, Robert E. Baird.
Slaterville, Thomas Richardson.
Harrisville, David Rawson.
Marriott, S. P. Halverston.
West Weber, John I. Hart.
East Weber, A. Spaulding.
South Weber, John Cook.
River Dale, Sanford Bingham.
Elen, Richard Ballantyne.
Huntsville, F. A. Hammond.
Hooperville, Gilbert Belnap.

DAVIS COUNTY.

Kaysville, Christopher Layton.
*Farmington, John W. Hess.
Centreville, Wm. R. Smith.
Bountiful, John Stoker.

MORGAN COUNTY.

Mountain Green, Eli Spaulding.
Weber City, C. S. Peterson.
Enterprise, Jesse Haven.

*C. S. PETERSON is Presiding Bishop over the three last named Wards.*

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Littleton, W. G. Smith.
Richville, John Seaman.
Porterville, Alma Porter.
*Morgan City, Richard Fry.
Round Valley, Samuel Carter.

*W. G. SMITH is Presiding Bishop over the six last named places.*

Croydon, Ephraim Swann.

SUMMIT COUNTY.

Henneferville, Chas. Richens.
Echo, Elias Asper.
*Coalville, W. W. Cluff.
Unionville, Alonzo Winters.

*WM. W. CLUFF presides over Morgan County and the above four Wards in Summit Co.*

Wanship, G. G. Snyder.
Rockport, Edwin Bryant.
Peoa, Abraham Marchant.
Moscit, John K. Lemon.
Kamas, W. Harper.
Parley's Park, Ephraim Snyder.

*SAMUEL F. ATWOOD, Presiding Bishop over the above six Wards.*

WASATCH COUNTY.

*ABRAHAM HATCH, Presiding Bishop.*

*Hober City, Abraham Hatch.
Midway, Henry S. Alexander.
Charleston, John Watkins.
Wallsburgh, Wm. E. Nuttall.

SALT LAKE COUNTY.

1st Ward, S. L. City, Jos. Warburton.
2d " James Leach.
3d " Jacob Weller.
4th " Thomas Jenkins.
5th & 8th, W. H. Rickenlooper.
7th " Wm. Thorn.
8th " P. P. Sheets.
9th " S. A. Woolley.
10th " John Proctor.
11th " Alex. McRae.
12th " J. W. Hardy.
13th " E. D. Woolley.
14th " Thomas Taylor.
15th " R. T. Burton.
16th " Frederick Kesler.
17th " Nathan Davis.
18th " L. D. Young.
19th " A. H. Raleigh.
20th " John Sharp.
Sugar House Ward, W. C. A. Smoot.
Bingham, J. H. Raleigh.
Big Cottonwood, David Brinton.
Mill Creek, Reuben Miller.
South Cottonwood, J. S. Rawlins.
West Jordan, Archibald Gardner.
South Willow Creek, I. M. Stewart.

TOOELE COUNTY.

*JOHN ROWBERRY, Presiding Bishop.*

E. T. City, G. W. Bryan.
Pine Canyon, Moses Martin.
*Tooele City, John Rowberry.
Grantsville, T. H. Clark.
St. Johns, G. W. Burridge.
Centreville, James Jordan.
Vernon, Hyrum Bennion.
Deep Creek, Edwin Tadlock.
Skull Valley, B. F. Knowlton.

UTAH COUNTY.

*A. O. SMOOT, Presiding Bishop, Provo.*

First Ward, J. P. R. Johnson,
Second Ward, A. H. Scott,
Third Ward, Hyrum Tanner,
Fourth Ward, Wm. Follett,
Lehi, David Evans.
Cedar Fort, H. F. Cook.
Fairfield, John Carson.

*DAVID EVANS, Presiding Bishop over the three last named places.*

American Fork, L. B. Harrington.
Alpine, T. J. Macklemore.

*L. E. HARRINGTON, Presiding Bishop over the two last named places.*

Pleasant Grove, John Brown.
*Provo, A. O. Smoot.
Springville, Wm. Bringhurst.
Spanish Fork, K. K. Thurber.
Salem, *alias* Foodtown, Robt. H. Davis.
Payson, J. S. Tanner.
Santaquin, D. H. Haladay.
Spring Lake Villa, R. F. Johnson.

*J. S. TANNER is presiding Bishop over the four last named places.*

Goshen, Wm. Price.

JUAB COUNTY.

*JOEL GROVER, Presiding Bishop*

Mona, Edward Kay.
*Nephi, *alias* Salt Creek, Joel Grover.
Levan, Elmer Taylor.

SANPETE COUNTY.

Fountain Green, R. L. Johnson.
Moroni, G. W. Bradley.
Fairview, Amasa Tucker.
Mount Pleasant, W. S. Seeley.
Spring City, Frederick Olsen.
Ephraim, Kanute Petersen.
Manti, A. N. Moffit.
Gunnison, J. S. Horne.
Fayette, John Bartholomew.

SEVIER COUNTY.

*J. A. YOUNG, Presiding.*

Salina, Peter Hamblin.
Glenwood, Holeman Pratt.
*Richfield, Nelson Higgins acting.
Monroe, Moses Gifford.
Annabelle Springs, Edward Roberts.
Joseph, Iver Isaacson.

BLIZARD COUNTY.

*THOMAS CALLISTER, Presiding Bishop.*

Scipio, Daniel Thompson.
Cedar Springs, *alias* Holden, David Stephens.
*Fillmore, Thomas Callister.
Meadow Creek, W. H. Stott.
Oak Creek, F. D. Lyman.
Kanosh, Culbert Kesg.

BEAVER COUNTY.

*JOHN R. MURDOCK, Presiding Bishop.*

*Beaver, John R. Murdock.
Minersville, James McKnight.

IRON COUNTY.

Paragoonah, S. S. Smith.
*Parowan, W. H. Dame.
Summit.

*W. H. DAME, Presiding Bishop over the Dixie last named places.*

Paragoitch, G. W. Sexy.
Cedar City, Henry Lunt.

KANE COUNTY.

Kanarra, L. W. Roundy.
Harmony, W. D. Pace.
Believe, J. H. Johnson.
Yoker, A. S. Willis.
Elkton, Ed Pulsipher.
Rockville, C. W. Smith.
Long Valley, James Leatham.
Kanab, Lot Stewart.

WASHINGTON COUNTY.

Harrisburg, O. B. Adams.
Washington, J. W. Freeman.
St. George, D. D. McArthur.
Santa Clara, Edward Bunker.
Pine Valley, Thos. Dodge.
Frank Bloomington, Robinson.
Hebron, G. H. Crosby.

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Glover, Wm. Palmer.
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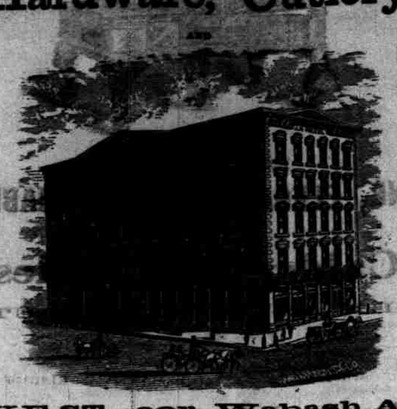

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WAGON DEPOT ON STATE ROAD, N. E. Cor. of 1st East and 2nd South Street.

JOHN W. LOWELL & CO., General Agents.

☞ We also keep on hand the best Assortment of Wagon Stock and Hard Wood Lumber in Utah.

THE

VICTOR

SEWING MACHINE!

Everybody Likes It!

LADIES

YOU CAN SET THE NEEDLE WITHOUT A GUAGE AND HAVE IT RIGHT EVERY TIME.

No Breaking Needles,
No Lacing to do on Shuttle,
Makes stitch alike on both sides,

*Runs Easier and Makes Less Noise than any other.*

SHUTTLE MACHINE

In Use.

Elegant and Durable!

AGENTS WANTED!

CHAS. W. STAYNER

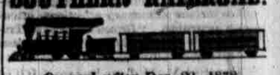
General Agent for Utah.

d124

TRAVEL.

UTAH

SOUTHERN RAILROAD!



*On and after Dec. 29, 1872,*

DAILY TRAINS

*WILL LEAVE THE*

Utah Central R. R. Depot

Salt Lake City at 7 a m and 2.30 p m
Arrive at Lehi at 9 a m and 4.30 p m
Leave Lehi at 9.30 a m and 5 p m
Arrive at S L City at 11.30 a m and [illegible]

In addition to the above

MIXED TRAINS

Will run Daily, Sundays Excepted,

*LEAVING THE*

UTAH CENTRAL R. R. DEPOT,

Salt Lake City at 1 p m, and Lehi, at 6 a m.

Passengers will please purchase tickets at the Office. Fifty Cents additional will be charged when the Fare is collected on the Train.

For all information concerning Freight or Passage, apply to

*JAMES SHARP,*

General Freight and Ticket Agent.

F. LITTLE,

GENERAL SUPERINTENDENT.

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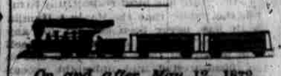
UTAH CENTRAL

RAILROAD.

*Pioneer Line of Utah.*



*On and after May 12, 1872,*

DAILY TRAINS

Leave Salt Lake City at 5.50 a m and 2.45 p m
Arrive at Ogden at 7.50 a m and 5.45 p m.
Leave Ogden at 8.40 a m and 6.30 p m.
Arrive at Salt Lake City at 10.40 a m and 8.30 p m.

In addition to the above,

MIXED TRAINS

*WILL RUN DAILY,*

Sundays Excepted.

Leaving Salt Lake City at 8 a m and 4.30 p m, and Ogden at 5 a m and 6.30 p m.

Freight trains leave Salt Lake at 12 m and Ogden 12.20 p m.

Passengers will please purchase their tickets at the offices. Fifty cents additional will be charged when the fare is collected on the train.

For all information concerning freight or passage apply to

*JAMES SHARP,*

Gen. Freight and Ticket Agent.

JOHN SHARP,

GEN. SUPERINTENDENT.

d11-tf

GILMER & SALISBURY'S

DAILY

Stage Lines

THROUGH

Utah, South-east Nevada and Montana,

Leaving Salt Lake City Daily, running South to

Tintic, American Fork, Mount Nebo, Sevier, St. George, Utah; and Pioche, Nevada:

PASSING THROUGH

Provo, Springville, Spanish Fork, Payson, Salt Creek, Chicken Creek, Round Valley, Fillmore, Corn Creek, Beaver, Minersville, and

All the principal TOWNS and MINING CAMPS in Southern Utah and South-east Nevada.

Also leave Corinne, Utah, daily, running North to

Virginia City, Helena, Fort Benton, Beer Lodge, Cedar Creek Mines, and passing through all the principal TOWNS and MINING CAMPS in Montana.

*PRINCIPAL OFFICE,*

WELLS, FARGO & CO. BUILDING

SALT LAKE CITY.

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U. P. R. R.

UNTIL further notice trains will leave and arrive at Ogden daily as follows

LEAVE.

Daily Express.....8.00 a.m.
Mixed.....5.30 p.m.
Freight.....10.30 a.m.

ARRIVE.

Daily Express.....5.10 p.m.
Mixed.....8.15 p.m.
Freight.....3.10 a.m.

Daily express trains made at Ogden with Utah Central Pacific road from Salt Lake City and all points in Southern Utah.

At Bryan with stages for Summit County.

At Cheyenne with Denver Pacific road for Denver, Central City, Georgetown and all points in Colorado and New Mexico.

At Omaha with Chicago and Northwestern, Chicago, Rock Island and Pacific, Burlington and Mo. River, Kansas City, St. Joseph and Council Bluffs roads, and Pullman Palace cars of unsurpassed for all points East and South.

Tickets for sale to all points East at office of Wells, Fargo & Co., East Temple street, and at the office of Utah Central Railroad, Salt Lake City; also at Union Pacific Railroad Ticket Office in Ogden, at which office berths on sleeping cars can be secured.

Arrangements have been made whereby passengers desiring to visit Denver can do so by East can avail themselves of a short stay at Ogden, and visit Denver, Chicago to Denver and return at greatly reduced rates.

For Pamphlets and all information in regard to passenger rates, call at Ticket office to secure tickets, checks for baggage, and have their passage tickets to all points East, Southern points via Omaha and have their baggage checked through to destination, or a through Ticket to Chicago, Denver, Omaha and points East.

THOS. L. KIMBALL,

General Passenger Agent.

T. E. SPENCER, Chief Eng'r and Supt.

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