

perfect generosity. If the polish is only on the outside, it is like a whited sepulcher; but any burial is better than to leave the carcass out to the jackals. It is painful to see the lack of kindly feeling and consideration which exists among some of our people today. There is a spirit which seems to be trying to get a foothold among us today; to shift every man for himself, and you know who is for us all under such circumstances. We will never be ladies, never be Saints, till we can speak kindly, act generously, and be willing to see good in everybody. And even when we defend our friend, let it be done in such gentleness that no offence will be given, and the scorner will be made ashamed of himself instead of angry at us.

A CHAT WITH SENATOR CULLOM.

WASHINGTON, D. C. Sept. 13, 1893.—I had a long chat last night with Senator Shelby M. Cullom of Illinois at his home on Massachusetts Avenue. He lives in Thomas F. Bayard's old house near Thomas Circle just across the way from the homes of Senators Morrill and Allison and catcornered from the house in which General Bob Schenck died not long ago. His house is the one that Bayard occupied while he was secretary of state. It is an old fashioned red brick of two stories and a mansard with a porch running along the front of it. It is built upon a terrace and makes a very comfortable home. Senator Cullom is very domestic in his tastes. He spends most of his evenings with his family and you are pretty sure of finding him at home. He is a very approachable man. There is no snobbishness about him. He is as plain and simple in his ways as was Abraham Lincoln and he is noted for having what Lincoln would have called good "horse sense." He looks very much like Lincoln though he does not weigh more than two-thirds as much as Lincoln did nor is his frame built on the colossal scale of that of the martyred President. Senator Cullom is, I judge, about five feet ten inches in height. He is thin, angular and wiry. His face is plain, dark in complexion and covered with a short black beard in which the gray is beginning to show. He talks easily and well. He has ideas of his own and is not afraid to utter them. He is as close to the people of the country as any man in the Senate and his views on public questions are always interesting. My conversation with him covered a wide range. It began with the session of Congress.

CONGRESS DOING HARM.

Asked: "What is Congress going to do to help the people?"

"I don't know" replied Senator Cullom. So far Congress has done more harm than good. "The people supposed we could do something, and had we come here, staid a week, repealed the silver clause and gone home, we might have helped the financial situation. As it is we are retarding business and we are adding to the fright of the people. Congress is of no good in a pinch like this. It can do nothing quickly. It has years to work in, it can accomplish something and it can revise laws which extend over long periods. But it is of no good in an emergency. The people already see this and the present revival of business shows that they are growing tired of waiting and are beginning to help themselves.

THE SITUATION IN ILLINOIS.

"How is Illinois being affected by the times?"

"Very seriously," was the reply. "We are having hard times. My state is you know a great manufacturing state and the northern part of it makes all kinds of articles that are affected by the tariff. Among our industrial centers are such places as Chicago, Joliet, Peoria, Elgin, Springfield and others. In most of these places the factories are running on half their usual forces. A large number of the establishments have shut down altogether and there are fifty thousand men out of employment in Chicago and I venture to say that the number of the unemployed in the United states is more than a million."

"Yes there are more than a million workers in this country who are out of a job" Senator Cullom went on to say. Do you realize what that means. Suppose these men average a dollar a day which is a very low estimate. This means a loss of a million dollars a day or more than three hundred million a year to the country. It means the loss of production as well as the loss of the spending power and it cannot but affect every branch of business and trade.

CHICAGO AND THE FAIR.

"How about Chicago?" I asked, "has not the Fair helped it?"

"In one sense, yes. There have been from seventy-five thousand to two hundred and fifty thousand visitors who have been spending on an average of at least three dollars a day in Chicago. Many have spent many times that. This money has given the banks a circulating medium. Otherwise I don't think it has changed matters much. The Fair crowd is only a drop in the bucket of Chicago's population. There is no lack of people on the streets when the Fair is at its fullest. Chicago is a wonderful city. You can't keep pace with it. Go away from it a couple of weeks and when you come back you find that it has added a hundred thousand to its population."

"Yes Senator," said I, "but is its growth a healthy one? Will it last?"

"Yes," emphatically, replied Senator Cullom, "Chicago is full of iron and muscle. It will be the great city of the United States. It will eventually distance New York. It is fast growing to be a city of rich men and it has more enterprise and push than any other city in the country."

ANARCHY AND THE ANARCHISTS.

"Yes, Senator" said I, "and it has more anarchists. How about the hard times, will not these increase your socialists?"

"I can't tell" replied Senator Cullom. "If times do not improve there will be much starvation and distress. When hunger comes in at the door, reason and prudence often fly out at the window. Governor Altgeldt says there are not fifty anarchists in the country. He may be right in that there are not fifty who would throw bombs but in times of panic and starvation you cannot tell how soon thousands can be organized into mobs."

"What will be the effect of the times on political parties?"

"If the hard times continue the Republicans will carry the country by a large majority and if McKinley should carry Ohio by an overwhelming vote the logic of the situation would point to him

as our next presidential candidate. If however time should ease up under a revised tariff McKinley could not be nominated as he could be the head of a high protective tariff platform. If Congress should repeal the tax on state banks and legislate the national banks out of existence we might have flush times for a year or so and then the trouble would be worse than ever. In such a case the revised tariff might be carried on with apparent prosperity. It is hard to tell what will happen. I am afraid of Congress. If it does nothing times will certainly continue hard. If it does what some of its members wish to do the situation may grow better for a time only to leave us in a worse state than ever.

HOW SENATOR CULLOM SAVED A BANK.

I here asked Senator Cullom as to the panic of 1873 and his experiences in it.

He replied: "I don't think the panic of 1873, or that of 1883 is to be compared to this. I was in business at the time of the panic in 1873. I left Congress in 1871, and was president of a bank in Springfield. We had six or seven banks in the place, and the situation for a time was critical. The New York banks had closed their doors. The banks of St. Louis and Chicago had suspended payment and the bank presidents of Springfield debated for a week whether they should not follow suit. We had meetings every day and every evening of this week up to Friday night. The next day was Saturday and we knew that the farmers would come in from the country and that many of them would demand their money. At the beginning of the meeting the oldest bank president in the city had made a motion that we all suspend on the morrow. This hung fire until late and at last the chairman said: 'I suppose it is the sense of this meeting that all the banks will be closed tomorrow morning. All this time I had said nothing. I was thinking of the effect of the action upon my political career rather than upon myself as a banker. I was very ambitious and I did not want to appear before the people in the future as the ex-president of a bursted bank. I got up and said: 'Gentlemen; I am, I think, the youngest bank president here. My bank has no more capital than the others. I probably know less about banking than any of you, but I say here and now, that rather than close my bank while I have a copper cent to pay out I would put my hand and arm in a red hot stove.' This speech changed the sense of the meeting. It restored confidence to the others. We decided not to close and we passed through the next day without trouble. We have not had a failure since that time, and my speech saved us. What the country needs today is more back-bone and nerve. A large part of the panic is due to fright, and what we need is confidence in ourselves."

PRESIDENT LINCOLN AS A FINANCIER.

"You knew President Lincoln quite well, Senator, what kind of a financier was he?"

"Theoretically and on political-economical grounds he was great. Practically he knew little about money and took no care of it. He kept no books to speak of, and I have been in his law office when he had returned from riding in circuit. He practiced at the courts of all the counties about Springfield. After trying a case he would take a