

whether they really need it or not, they have made something and are so much ahead. They appear to ignore the fact that the debt must be paid and that interest upon it accrues and accumulates and may swamp them entirely if allowed to increase.

This fatuity is noticeable among the farming community. The recklessness with which agricultural machinery and implements and vehicles of different descriptions are bought on credit, is really alarming and astonishing. The old spirit of fraternity and co-operation among neighboring farmers is declining rapidly, and every man seems to be disposed to "go it alone." The consequence is that in places where two or three mowers and reapers and similar machines, by exchange of help co-operative ownership would amply meet the needs of a neighborhood, every farmer wants to have a machine of his own, even if he have to run into debt to procure it and give his note, bearing heavy interest, in payment. And the worst of it is that so many seem to look upon an interest bearing note as though it really were, *payment*. When pay day comes and interest accumulates, then trouble begins, and the burdened debtor resorts to all kinds of shifts to postpone settlement, thus lengthening out the interest upon his note until he "pays through the nose" for his machine or vehicle, and perhaps wears it out before he extricates himself from his burden of debt contracted to secure its possession.

One reason so many agriculturists have to struggle for a mere existence, and seem to make little or no headway, is because they anticipate their crops and eat them up before they are harvested. The reason why many working people remain in comparative poverty, is because they use up their wages before they are earned, by running into debt to stores and other places. It is on the improvidence and recklessness and extravagance of the needy that banks and money lenders flourish and make fortunes.

Friends, try and stop this folly! Farmers, if you possibly can, refrain from mortgaging in any way the crops you expect to reap in the summer and fall. Try and manage so that you will have your harvest to use ahead, instead of being compelled to pay out most of it in liquidating past indebtedness. Keep a little grain in the bin. Put a little money in the saving's bank. Do a cash business. Keep out of debt. Instead of buying a machine or a wagon or a huggy on time, so arrange your affairs that being a little ahead instead of in arrears, you can pay for it "on the nail" and get discount for

cash instead of paying interest on time.

The same advice is good for all classes. Watch closely your expenditures. Pay as you go. Avoid unnecessary purchases. Keep within your means. Don't be penurious and stingy and stupidly starve yourselves to hoard up dimes. But practice a wise economy and try and have a margin, however small, over your expenses so that you may be prepared for contingencies. Sicknes, accident, misfortune may come at any time, and he who is in debt when overtaken is doubly distressed.

Times are tight, money is stringent, the future is chiefly unknown. And wisdom cries aloud to her children. Prepare for what is to come. Be thrifty. Be watchful. Do not involve yourselves. Keep on the safe side of the financial line. Owe no man anything. Debt is a heavy burden. Interest will eat you up if its rust is allowed to prevail. Clear off your pecuniary obligations. Be free from all such incumbrances. And use your influence to check extravagance and promote financial freedom. So shall you be blest with prosperity, and peace shall crown your days with joy.

THE TRAGEDY AT NEW ORLEANS.

NOTHING that has happened for a long time has so startled and aroused all classes of people in this country as the lynching at New Orleans. If the event had occurred in some mining camp or new Western town it would not have shocked the country, because law and order are not supposed to be so thoroughly established there as in the old abodes of civilization and Christian institutions. But in a city like New Orleans such an occurrence is as astonishing as it is shameful and alarming.

We have nothing to urge in defense of the slaughtered Italians. They were, in all probability, guilty of the murder of the chief of police and deserving of death for their crime. But, none the less, their execution was assassination. It was the unlawful killing of human beings "with malice prepense and aforethought." The mob had no lawful authority to pass upon their case nor to execute any penalty upon them. It was mob law and mob execution, and these are the worst kind of tyranny. And the respectability of many who participated in the massacre, instead of palliating it makes the matter worse.

The anger aroused among the people of Italian blood in this country is very natural. They look upon the massacre as having a national im-

port. They think their slain countrymen were shot down, largely because they were Italians, and that while the alleged guilt of the doomed men and the failure of justice were prominent reasons for the assault, race antipathies and the prejudice which is growing in this country against the low class of Italian immigrants, had much to do with the rage of the populace which led to this catastrophe.

Of course, there is nothing in the attempt to make an international quarrel over this affair. Italy is in no position to take up arms against the United States, no matter how much importance the Italian government may attach to this attack upon some of its citizens. And the Government of the United States will, no doubt, deal courteously and in a proper spirit with the complaint that comes from Italy. But it will end in an investigation and diplomatic civililities, and there will be no collision between the two powers that need give occasion for unrest.

It may be very different as to individuals. The lower class of Italians are very revengeful and not over particular as to the objects of their hate. We shall not be surprised if reprisals are had and many fatal quarrels are the consequence of the uprising at New Orleans. It has provoked Italians in every part of this country, and if murder and riot do not spring out of this unfortunate affair we will be greatly mistaken. The utmost precautions should be had to prevent trouble in this direction.

Some good will no doubt arise out of the evil of this lawless occurrence. The "Mafia" will be curbed. It has received a terrible warning. Secret societies having murder for one of their objects will experience a check. They should be stamped upon and destroyed. But their demolition should be accomplished by the arm of the law. Corrupt judges and juries will also take notice of this popular outburst. They may be awed into the path of duty because it is the way of safety. And cowardly assassins of all races will see that there is a force behind the uncertain machinery of the law which, when once let loose, is swift and awful in its directness and power.

Yet, with all this, the fact remains that the killing at New Orleans was murder, the result of mobocracy and lawlessness. For that reason it is a disgrace to the City and State where it occurred. For that reason it is to be deprecated, aye denounced, by all who venerate law and order, and who do not want to see violence and mob law gain the upper hand in these United States.