

SECOND LIBERTY BOND ISSUE NEXT BIG PROBLEM BEFORE U.S.

Western and Southern Bankers Discuss Market—Canadian Financier Describes Dominion's "Bit" for the Allies

BANKERS' VIEWS ON TIMELY TOPICS

Series of interviews with prominent bankers from all over the nation will appear for a few days in this column. These bankers are attending the American Bankers' Association convention at Atlantic City. The interviews will be based on the financial and economic conditions prevailing throughout the United States at the present time.

ATLANTIC CITY, N. J., Sept. 27.—The greatest problems facing the American banker of today, in my opinion, said M. S. Browning, president of the First National Bank, of Ogden, Utah, president of the Ogden Savings Bank and also president of the Ogden and Idaho Railroad Company, "is the second issue of Liberty Bonds and the labor problems of the nation."

"The labor situation on the Pacific coast, where the I. W. O. have been permitted too long to dominate the situation, in Ogden we have not such serious trouble with labor as further west," continued Mr. Browning. "There is no scarcity of labor with us, except where they refuse to work. I think the papers give too much space to talking about the matter. There are any amount of applicants for the jobs. The coal miners will work only three or four days a week, and when a number of men are engaged for work in mines or on railroads in a few days from four-fifths to nine-tenths are gone."

"Wages are so high they can afford to loaf. Ordinary labor, requiring no expert knowledge, is paid \$4 a day, and expert labor \$6 to \$7 a day. Bricklayers, for instance, have been getting \$6 a day for a long time.

"Farming, horticulture, beet-sugar industries, copper, silver, gold and lead mining are the principal activities of Utah. Most of the farming is irrigated. Large quantities of sugar beets are raised. There is a very prolific fruit belt, which produces enormous crops of peaches and other fruits and tomatoes. Nineteen canning factories are located near Ogden. The American Canning Company has a very large plant there. There are also good crops raised by dry cultivation. The irrigated crops this year have been away above the average; the dry-land crops, below the average. Prices for all produce have been very high, and farmers consequently better off.

"Banks have the largest deposits on record and are doing more than their 'bit' for the Liberty Bonds and the Red Cross," Mr. Browning declared. "Money is not easy, as the demand is great. Farmers are borrowing to build up their herds and flocks and to put in a much larger acreage of crops than last year."

The fixing of coal prices by the Government has not lowered the production in Utah, according to Mr. Browning. The consumption is large, but the railroads fall down and a scarcity of fuel resulted.

Beet Sugar Import and Product

"There are two very large beet-sugar companies in addition to others in Utah," said Mr. Browning. "One of these is the Amalgamated, and the other the Utah-Lahore Company. They operate twenty factories; their output being 6,000,000 to 10,000,000 bags of refined sugar, of 100 pounds each."

Mr. Browning is doubtful if the second Liberty Loan will be taken in Utah as well as the first. The selling teams will adopt different methods for placing it. Speaking of the Federal Reserve act, Mr. Browning said it was a great thing for the country, but needs, in his opinion, a great deal of amending, so much that he refused to enter such a big subject unless he could cover a whole newspaper.

"I am," he said, "a good Democrat, but the faults with the Federal Reserve act could be summed up in three words, John Skelton Williams."

Canadian Banker's Views

"In proportion to population, Canada has been more heavily drawn upon for resources during the last three years than the United States," said O. A. Harper, of the executive staff of the Sterling Bank of Canada. "She has aided her Government to the extent of \$150,000,000, with a population one-fourth that of the United States."

Central Ontario, according to Mr. Harper, is recognized as the most important part of the Dominion.

The tendency of Canadian banks at present is toward harder money in the near future, he reported. Crops have been very good and prices higher than ever. When asked what were the greatest problems the Canadian banker faced today, Mr. Harper replied that they were identical with the American banker's problems in the two countries, commercially and geographically, were the same, and their greatest problems were how best to assist the Allies with war funds, and raise men and food-stuffs. In Canada, Mr. Harper said, there is plenty of money for legitimate purposes.

Labor Troubles Subsidy

For some time the labor situation, was strained, but that recently some of the ammunition plants have been letting up a little and this has released some labor for other purposes, but there is no oversupply anywhere in any line.

Last year, in response to appeals, the farmers of Canada largely increased the acreage of cultivated crops, and are preparing for a still greater increase the coming year, Mr. Harper announced.

There was no difficulty in placing war loans in the past, he remarked, and none is anticipated for future loans. The deposits in banks in Canada have largely increased, and sufficiently so in the savings banks to take care of any future war loan. The banks of Canada have taken up \$250,000,000 in war loans.

Coal for stoves and furnaces for all eastern Canada, said Mr. Harper, virtually all comes from the United States. The coal situation for the coming winter, he says, looks especially, in some sections of western and northern Canada.

"Talking conditions in general," Mr. Harper said, "everything is in splendid shape, with never a doubt expressed as to the final result of the war."

"There is one problem which we are now facing, and one which the people in the States will soon be called to face, and that is the getting back into civil life of the returning soldiers."

"To relieve the wounded," he added, "Canada has established convalescent hospitals where the soldiers are given a course in vocational training, if they desire it, and during that time they are kept on the military payroll, even if fit to be discharged."

"Out in British Columbia there has been unusual activity lately in shipbuilding; an industry which that part of the Pacific coast, including Vancouver Island, is specially adapted by location, labor and material. Every property available for shipbuilding is occupied, building both steel and wooden ships.

"But," said Mr. Harper, "the one great fact that crowds out in its force and biggest of any other consideration in the face of a common enemy is this: That for more than 100 years two great democracies have lived along a boundary line, unprotected and undefended by ship or sentry, in a relationship which is more brotherly than is capable of being expressed by any other term. That itself is the greatest answer to what world democracy is capable of."

PHILADELPHIA MARKETS

GRAIN AND FLOUR

WHEAT—Receipts, 65,834 bush. Market steady. Quotations, No. 1 soft red, 1.25; No. 2 soft red, 1.22; No. 3 soft red, 1.19; No. 4 soft red, 1.16; No. 5 soft red, 1.13; No. 6 soft red, 1.10; No. 7 soft red, 1.07; No. 8 soft red, 1.04; No. 9 soft red, 1.01; No. 10 soft red, 0.98; No. 11 soft red, 0.95; No. 12 soft red, 0.92; No. 13 soft red, 0.89; No. 14 soft red, 0.86; No. 15 soft red, 0.83; No. 16 soft red, 0.80; No. 17 soft red, 0.77; No. 18 soft red, 0.74; No. 19 soft red, 0.71; No. 20 soft red, 0.68; No. 21 soft red, 0.65; No. 22 soft red, 0.62; No. 23 soft red, 0.59; No. 24 soft red, 0.56; No. 25 soft red, 0.53; No. 26 soft red, 0.50; No. 27 soft red, 0.47; No. 28 soft red, 0.44; No. 29 soft red, 0.41; No. 30 soft red, 0.38; No. 31 soft red, 0.35; No. 32 soft red, 0.32; No. 33 soft red, 0.29; No. 34 soft red, 0.26; No. 35 soft red, 0.23; No. 36 soft red, 0.20; No. 37 soft red, 0.17; No. 38 soft red, 0.14; No. 39 soft red, 0.11; No. 40 soft red, 0.08; No. 41 soft red, 0.05; No. 42 soft red, 0.02; No. 43 soft red, 0.00; No. 44 soft red, 0.00; 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No. 636 soft red, 0.00; No. 637 soft red, 0.00; No. 638 soft red, 0.00; No. 639 soft red, 0.00; No. 640 soft red, 0.00; No. 641 soft red, 0.00; No. 642 soft red, 0.00; No. 643 soft red, 0.00; No. 644 soft red, 0.00; No. 645 soft red, 0.00; No. 646 soft red, 0.00; No. 647 soft red, 0.00; No. 648 soft red, 0.00; No. 649 soft red, 0.00; No. 650 soft red, 0.00; No. 651 soft red, 0.00; No. 652 soft red, 0.00; No. 653 soft red, 0.00; No. 654 soft red, 0.00; No. 655 soft red, 0.00; No. 656 soft red, 0.00; No. 657 soft red, 0.00; No. 658 soft red, 0