partment where the worst was fearedrubber and rubber company shares. As for the American stock markets, they have entered, during October, into a period of unmistakable activity and rising prices. Having refused in September to decline, as had been expected, in response to the Democratic weather-signs in Vermont and Maine, active stocks at New York this week reached prices 6 to 8 points above their prices of October 1. and daily transactions on the Stock Exchange, which in September repeatedly fell below 200,000 shares, have twice this week run close to the million-share mark

Perhaps the most curious aspect of these various October results is that the special conditions, on which the midsummer prophecies were predicated, have appeared in much the same shape as had been looked for. The New York bank position has not been favorable. An October deficit in reserves was prevented only by the expedient, familiar in former tight-money years. of "shifting" loans to other institutions; and even with very extensive reduction of bank liabilities through this process, loans have in three weeks risen \$25,500,-000 above deposits, and surplus reserves, despite their considerable increase over October 1, were lower last Saturday even than they were in the highly unsettled situation of a year ago.

London's financial market, similarly, has ignored not only a Lombard Street money rate higher than a year ago, but a money stringency at Berlin, so severe as to send the short-loan rate to 6½ per cent. and to elicit, from the president of the Imperial Bank of Germany, the public warning that "we are confronted by a prolonged expansion of credit and a continuous stiffening of rates," such as required that bankers should "draw the reins more tightly and counteract the exaggerated demands on credit." Meantime, at New York, a singular spectacle is presented. The Wall Street community is this week assigning, as the reason for the rise in stocks, the very reason which it assigned in August for its prediction of an October break. Two months ago, Democratic victory and a Democratic Congress were supposed to be matters of grave disquietude for Wall Street; to-day, even the protectionist Pittsburgh market is proclaiming that it will be better satisfied with an Opposition House, which might blockade extreme measures of an Administration Senate. As a natural corollary to all this, comes the seeming discovery that New York business men are this year likely to vote the Democratic ticket, and the adoption by Mr. Roosevelt of attacks on Wall Street as the principal theme of his campaign speeches.

Exactly how permanent the present month's situation in the home and foreign stock exchanges is destined to be.

it is perhaps as yet too early to conjecture. Very probably, the somewhat spectacular rise in this month's prices had its immediate origin in the urgent protecting of their position by speculators who had "sold short" in confident expectation of an October money squeeze, or of a very bad showing for the crops, or of stock market demoralization as the political uproar increased. Such expectations take the shape, on Wall Street, of speculative sales of stocks; and none of the predictions has come true.

But when such a probability is frankly conceded it must be said that the stock market of this month only adds force to the very prevalent idea that the financial community, as a whole, is groping. That we are passing through some sort of change in the financial and industrial position, and that every observant financier is watching for the moment when his foot will again be on solid ground, are facts in the situation which every one will concede. But nobody professes confidence that the end of the journey is at hand.

Its end may be nearer than many people think; but positive judgment to that effect is certainly hard to get. Nothing seems to move exactly as had been expected. The actual bearing of the political situation on finance is inscrutable. The wheat market goes down faster than any one had foreseen, and in spite of support by strong trade interests. The cotton market goes up as fast, in the face of realizing sales by the manipulators themselves, and of incredulity on the usually excited Southern markets. The bank position is abnormally strong in September and abnormally weak in October; a new theory to explain its alternations has to be contrived almost every week. Perhaps the conclusion of the whole matter is that, although undoubtedly things are very much better than there was lately reason to expect, nevertheless all the markets are really in the dark, so that even an excited and impulsive movement cannot be regarded otherwise than as an experiment to discover the easiest way out.

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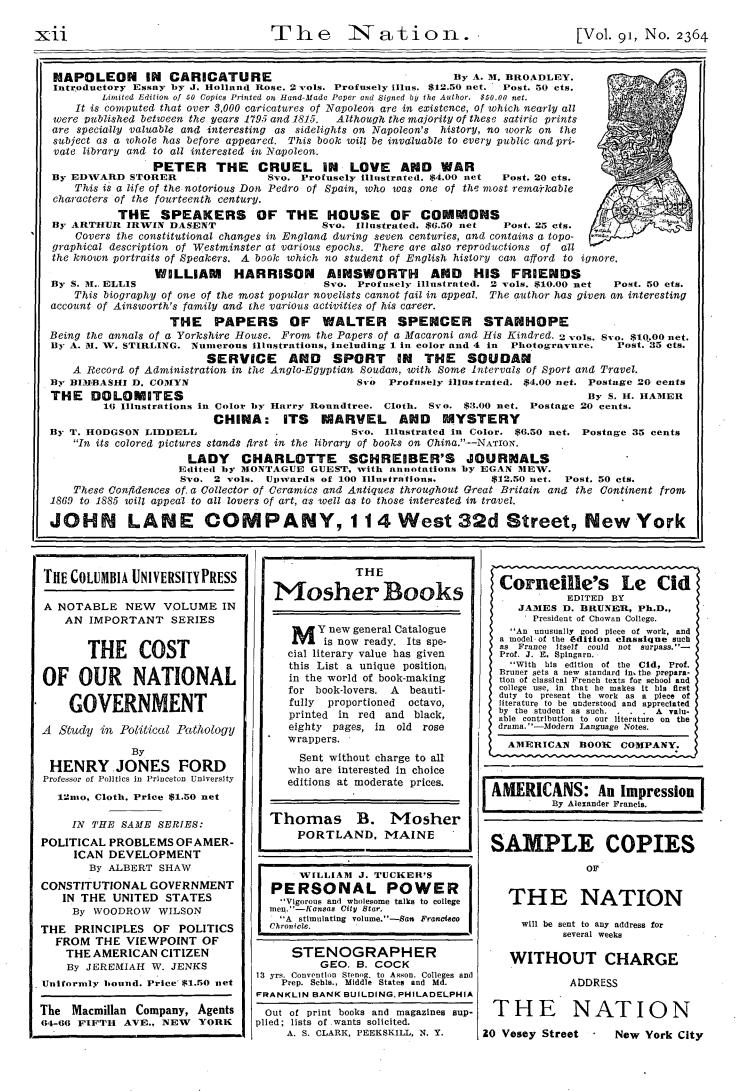
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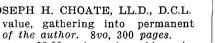
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