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WINNIPEG.

What the Lambs Pay to be Fleeced.

IN a recent number of Everybody's Magazine there is an article by Frederick Upham Adams on the cost of the Wall Street game. He points out very clearly what the people of America pay in order to support the system of gambling that is carried on, with New York and other American cities as centres. The figures are astounding. The cost of the various exchanges including the stock exchange, the produce exchange, the cotton exchange, and coffee exchange and the consolidated exchange, is estimated at \$14,000,000 and the exchange buildings in other cities of America will bring the total up to \$25,000,000. The membership tickets in the same exchanges at a reasonable figure amount to over \$100,000,000 and these figures represent only the beginning of the cost of gambling in stocks. The machinery of speculation necessitates, lawyers, newspapers, banks, trust companies, promoters, accountants, and specialists of all kinds who act as parasites upon parasites. But the man who pays for the whole thing is the man who is in the game of gambling. The men who handle the stocks for the gamblers always stand to make a good profit when they stick to their legitimate business and the profit as well as the cost of operation comes from the fleeces of the poor lambs who are trying to beat the game.

The figures just quoted, however, indicate only the beginning of the cost. To the \$25,000,000 invested in exchange buildings and the \$100,000,000 invested in membership tickets there must be added \$100,000,000 in other buildings and \$25,000,000 in fixtures and incidentals, and even then the big expense is not mentioned. The cost of operation is yet to be taken into account and those who gamble must pay every cent of this cost. The books of one firm show that last year its operating expenses were nearly \$800,000 and another would reach over \$400,000. Probably for the whole of the United States the cost of operation for all the firms concerned is over \$100,000,000. Those of the good citizens of the United States and Canada who are in this gambling business, hoping to beat the market, must add this \$100,000,000 to the \$250,000,000 already mentioned, and then this does not begin to give an idea of what it costs to support the gambling business. There are two large bills which the gamblers in stocks must settle before they can expect profits on their luck or judgment. To carry on the stock business at all, actual money must be available in time of need. A president of one of the leading banks of New York City stated that the brokers of the various exchanges have outstanding an average amount of about \$600,000,000 in call loans, all of which is used to finance the orders of their customers. The interest on this is rarely less than 5 per cent. This means another \$40,000,000 a year that those engaged in gambling must pay for the privilege.

But the most startling item of all, perhaps, is yet to be paid and that is the profits of the brokers themselves. The fact that so many of the brokers are becoming millionaires indicates that their profits every year are by no means small. The fact that a membership on the New York Exchange is worth \$80,000 is ample proof of the statement that it pays to be a broker. There are a score of Wall Street houses that make from \$150,000 to \$300,000 annually; there are hundreds of others that are disappointed if their figures do not reach \$100,000. The total cost to the gambler must be increased by another forty or fifty millions, so that taking all the figures put together Mr. Adams sums up in the following paragraph: "If readers wish to know what our speculative friends really lose in a normal year they will arrive at a not exaggerated estimate by multiplying \$180,000,000 by three and then adding a bonus for good measure."

The contention of Mr. Adams' article is that the gambler must go; that though the stock exchange is necessary to trade the spirit of gambling must

cease. In the concluding words of the article—"Speculation under the advancing of margins has developed into open and undisguised gambling. It has been conducted by gamblers for gamblers. It has nothing to do with the scientific adjustment of values. Instead of aiding the investor it frequently deceives, defrauds and robs him. The deplorable thing is that these operations are concealed beneath the cloak of respectability furnished by exchanges founded for an entirely different and a worthy purpose. It is equally lamentable that our statute books contain enactments which have been distorted to validate this vicious outgrowth."

"No man of mature judgment will join in a crusade to annihilate stock and commodity exchanges but there is a great and growing national sentiment which demands that a line shall be drawn between investing and gambling. It is a sentiment destined to acquire a resistless momentum and to institute reforms of lasting benefit to the nation."

"Nothing is more clearly written than the edict: 'The gambler must go!' He has been driven to his last stand—he respectable shadow of exchanges chartered by law for worthy purposes."

These are striking words. It is evident that the man who gambles in stocks or in futures of any kind runs a fearful risk when he begins with the handicap of \$600,000,000 a year. As is indicated already the commission firms when they stick to their own legitimate business, stand to make a good profit, but when they undertake to gamble in futures they are as likely to fail as anybody else. Practically all the failures in commission houses may be attributed to the inability of those in command to refrain from dabbling in stocks. It should be put down as a first principle that a member of a commission firm should under no circumstance be permitted to indulge in this pastime of gambling. Not only is he in danger of losing all his own wealth but his clients will likely fall with him.

The farmers of the Northwest require to be particularly careful as to whom they consign their grain. It would seem on the face of it that the commission merchant cannot use for his private advantage the grain that he is shipping, but there are many ways in which one man may use another man's goods for his own advantage.

The Forehanded Buyer.

If you want to save from one-third to one-half on your next summer's wearing apparel, buy it now. All goods in the summer department are reduced from one-third to one-half, and where one can spare the money, it is a wise investment. It is not a good thing to put money into novelties or to buy ready-made garments that are not of a standard style, but muslins and cambrics for underwear, laces and embroideries for trimming them, or the ready-made underwear—one can effect a great saving in all of these, as well as upon stockings, socks, men's shirts and under-garments. Beautiful flowered organdies and swisses can be bought for fifteen, twelve and ten cents a yard, which earlier in the season were from twenty-five cents up. A sensible investment, where one has many women friends to remember at Christmas, is to buy a bolt of one of these handsome patterns and several bolts of narrow lace and insertion. Then make up your purchase into a quantity of dainty little aprons or dresser sets. Laces, which at Christmas are always high, can be bought now by the bolt for from twenty-five to fifty cents a dozen yards, and there are numerous sales of ribbon in all the department stores. One need not live in a city to take advantage of these sales, for all first-class stores now make a specialty of catering to their mail-order customers, and give them the same values they would get if purchasing at the store in person.

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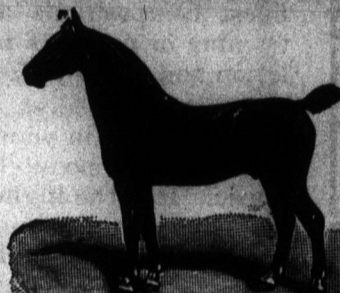
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