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GERMANY'S FINANCES ARE IN PARLOUS STATE AND INFLUENCE PEACE OFFERS

NEW LOAN NOT BEING WELL RECEIVED IN THAT COUNTRY
—FUTURE SAVINGS OF PEOPLE BEING
MORTGAGED TO MEET
OBLIGATIONS

New York, October 26.—Germany's financial state is believed to be approaching the breaking point, and this is one of the reasons why Germany is so anxious to bring about peace. She is engaged at the present time in raising her ninth war loan, and such information as has come through adjoining neutral countries indicates that it is not going well.

The German people were induced to subscribe to previous recent loans on the theory that they were to be Victory and Peace Loans. But this comforting consolation cannot be held out now, with the German front crumbling in the west and the position of the Central Powers in the Balkans and elsewhere extremely precarious.

The "Victory and Peace" argument had a highly stimulating effect when Germany floated her previous loan last spring. The Kaiser told his people that the German army was to make a break for victory on the western front, to bring about a termination of the war and a German peace this year. On the strength of this promise subscriptions were obtained to the eighth loan of \$3,690,000,000, exceeding by \$437,500,000 the previous record loan, the sixth, raised in the spring of 1917.

Thirty-four Billions.

After Germany raised the eighth war loan, her national debt is estimated approached \$29,000,000,000. It is fair to assume that since then it has reached thirty-three or thirty-four billion dollars. On June 23 last, the Reichstag passed a vote of credit of 15,000,000,000 marks, approximately \$3,750,000,000 under normal exchange, which, it was then declared, would raise Germany's war debt to 139,000,000,000 marks or \$32,000,000,000.

Assuming that her debt stands now at \$33,000,000,000, or 143,000,000,000 marks, Germany has mortgaged therefore two-fifths of her national wealth, estimated at \$80,000,000,000.

That this figure is approaching Germany's limitation in the war is indicated from remarks from time to time by authorities in Germany. At one time Rudolph Havenstein, president of the Reichsbank, is reported to have said that Germany must collapse when her war expenses reached 100,000,000,000 marks. When the war costs exceeded this figure the limit was placed higher. In March of this year, George Bernhard, editor of the "Vossische Zeitung," declared in a lecture he delivered in Berlin when the eighth German war loan was going on that Germany's debt after the war would be thirty times what it was at the beginning. He said that at the end of the war Germany probably would have a debt of 150,000,000,000 marks, as against 5,000,000,000 marks before the war.

Taxation Burden.

As an indication of what German people are facing Bernhard said that 14,000,000,000 marks (about \$3,220,000,000) would have to be provided annually after the war through taxation. He estimated the empire's national wealth at 400,000,000,000 marks, a large part being state and municipal capital. As he did not favor a single levy on capital and in order that small capital should not be taxed too hard the larger fortunes would probably have to pay taxes as high as 50 per cent. annually on their income to meet the debt charges.

The extremity to which the German people were put to meet the requirements of the previous loan is shown by the offering of a device by which a person might mortgage his prospective savings for the next ten years by means of a special insurance policy.

Following is a record of the amount subscribed and the number of subscribers, etc., for the eight German loans:

Loan	Issued	Amount
1st	Sept., 1914	\$1,030,000,000
2nd	Feb.-Mar., 1915	2,094,000,000
3rd	Sept., 1915	2,797,000,000
4th	March, 1916	2,475,000,000
5th	Sept.-Oct., 1916	2,460,000,000
6th	March-April, 1917	3,253,000,000
7th	Sept.-Oct., 1917	2,904,000,000
8th	April, 1918	3,690,000,000

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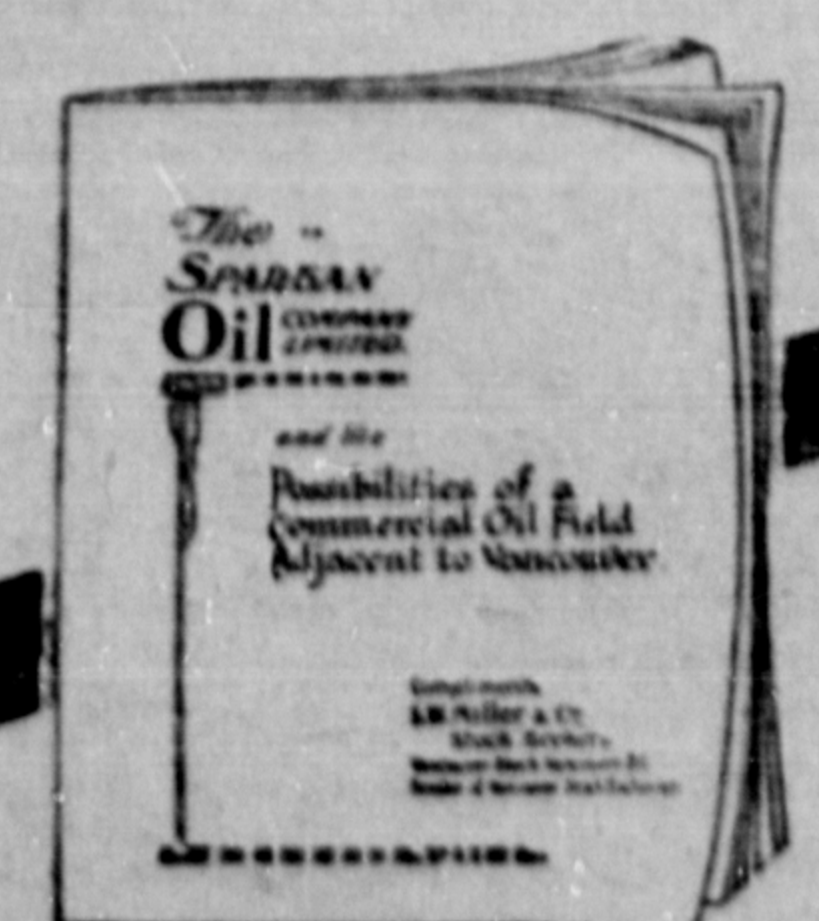
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