hout the means of leaving confirmed in such measure ringing the matter to the er can be had only by the yea and vicinity, which is fellow-citizens be further effort at any cost should be them relief.

HE INDIANS.

te Residents in the Terast Be Considered. of years past it has been e United States, with the as inaugurated practically es for themselves. Numermany of them. Large busimoney are emtools of the nation's are shut contribution. No provision tion of the life or property

ACIFIC RAILWAYS. ument Become a Bidder e Kansas Pacific?

e citizens is made by the

ents and courts.

Pacific railway, main line r the decree of the United er the district of Nebraska d of November of this year, e the government consisted of the subsidy bonds, \$27,accrued interest thereon king the total indebtedness he bid at the sale covered age lien and the entire mort. the government, principal

he subsidized portion of the line, upon which the gova second mortgage Len. oned at the instance of the December 16, 1897. The debt of the Union Pacific railway ment on November 1, 1897 pal of the subsidy bonds, he unpaid and accrued in-\$6,626,690.33, making a total The sale of this road was rtised for November 4, but se of securing the utmost the event it was postponed r 16 and a second advere sale was made. By the court the upset price on the ansas Pacific will yield to t the sum of \$2,500,000 over costs and charges. If ho r bid is made this sum is vernment will receive on its \$13,000,000. The government ation as to whether there idders or a better bid than amount herein stated. The nted therefore is whether t shall under the authority act of March 3, 1887, purchase foad in the event that a by private parties covering ernment, claim.

he government to bid at the aire a deposit of \$900,000, as f the first mortgage causes the latter the deposit must Payment at the sale is as with the amount already equal. 15 per cent. of the ace in installments of 25 per 1 50 days after the confirmae. The lien on the Kansas to that of the government fuly, 1897, principal and inter-to 37,281,048.11. The governe, should it become the high-i have to pay the amount of age lien. I believe that under it has the authority to do direct the secretary of the he court's decree to qualify id to bid at the sale a sum least equal the principal of he government; but suggest, love all controversy, that and the law be immediately

the law be immediately ly giving such powers and in general terms whatever not therefor.

tant a matter as the govering the possible owner of rty which it perforce must perate, I feel constrained to ngress those facts for its and action before the conthe sale. It is clear to my government should not perty to be sold at a price which than one-half of the principal and interest principal and interest its claim, should become a reby the owner of the prop-to the congress for action.

ance Made in Operation

VIL SERVICE.

of the Law.

at branch of our government civil service, the practical f which has long been a subdiscussion, has of late years ased legislative and execu-During the past few rvice has been placed upon basis of business methods perit. While the right of our is to-reinstatement in delas been asserted, dismissals litical reasons have been ded against, the examinathe same time rendered less mure practical; and a dishas been made by giving a dismissal upon all cases stempy is charged or demand removal of officials in any of ts. This order has been made accused his right to be heard, any way impairing the val, which should always be ases of inefficiency and inthe civil service reform sysg stagnation and deadwood very employe Reenly alive t the security of his tenure favor, but on his own test-

NHENT EXPENSES.

ns Must Be Kept Within

y the length of this message important references to to deal at the present sestuny discussed in the deorts, to all of which I invite ttention. The estimates of of the kovernment by the nents will, I am sure, have scrutiny. While the conind it an easy task to reduce i the government, it should their increase. These exmy judgment, admit of a nding duty to keep the apthin the receipts of the gov-

WILLIAM M'KINLEY.

Plans Presented by Secretary of the Treasury Gage.

In His Report He Estimates the Cost of Running the Government for 1899 at \$462,647,885-Big In-

the service of the fiscal year ending June 30, 1899. The total amount called for by the estimates is \$462,647,885, which is about \$32,000,000 in excess of the appropriations for 1898, including division. deficiencies and miscellaneous, and about \$41,000,000 more than the estimates for 1898. The recapitulation by titles is as follows, cents omitted.

Estimates for 1899. Legislative establishment, \$4,465.532; ex-ecutive establishment, \$20,025,484; judicial establishment, \$687,620; foreign intercourse, \$1,850,428; military establishment, \$24,620,-043; naval establishment, \$29,929,539; Indian affairs, \$7,375,617; pensions, \$141,257,750; public work, \$73,364,134; postal service, \$6,048,112; miscellaneous, \$35,187,402; permanent annual appropriations, \$117,836,220. Grand total, \$462,647,885.

These amounts include estimates for rivers and harbors, \$48,728,160, and fortifications and other works of defense, \$13,378,571, the details of which already have been

The Currency.

Secretary Gage calls attention to what he terms "the menace to the public credit occasioned by the continued use of the large volume of demand liabilities, represented the legal tender notes," and says that the enormous depreciation in the commercial value of silver as compared with gold has greatly increased the financial responsibilities of the government in its demand liabilities, and all the logical consequences of the fact should be boldly faced.

Commerce and industry, sensitive to all unfavorable events, and watchful with anxiety against dangers as yet unseen, need for their full recovery from past reverses and depression a renewed confidence that the government's finances are to be firmly placed on stronger and more enduring foundations than now exist. As alent among the people in much that re-long as the government shall operate to lates to our currency and banking system. any important extent in supplying the currency of the country by the direct issues of notes and by maintaining, through its guarantees of parity, so large a volume of legal tender (greenback) issues is a dissilver money, so long will all our trade crimination against a form of paper money and industries remain in a state of de-pendency upon the financial wisdom, fore- timent, has become to them a symbol of the sight and courage of congress. This forced unity and power of a nation's life. A little dependency on the one part begets corresponding responsibility on the other,

The recommendations I make must be construed as tentative steps in a direction which, if consistently pursued, will ulti-mately lead to conditions theoretically of demand liabilities, now constituting a desirable rather than as being in themselves final measures to that end. The condition of the treasury in its reation to dedition of the treasury in its reation to demand obligations requires that one of two volume of silver, silver certificates, treassteps be taken. The one may be a large re- ury notes, greenbacks, or in some agreed inforcement of the permanent said re- upon proportions of each; but the historinforcement of the permanent sold re- upon proportions of each; but the histor-serve; the other may be by an important ical fact is that it has been through the reduction in the objectionable form of lia- greenback, the only unalloyed credit note

Recommendations.

First. I recommend that proper legislation be enacted which will establish, separate and apart from the ordinary operations of the treasury as they relate to revenue and expenditures, a department to be designated and known as the issue and redemption division. To this division the sum of \$125,000,000 in gold should be set over from the general fund in the treasury. to be used only for redemption purposes, and all the silver dollars now held for redemption of silver certificates, and all the silver bullion and dollars coined therefrom, bought under the act of 1890, should be passed to the same account. Further, that the sum of \$200,000 = - legal tender notes of the United States known as greenbacks collected as hereinafter described and deposited in the said issue and redemption division, to be disbursed therefrom only upon the receipt in exchange therefor of an equivalent amount of gold coin. Such gold, when so secured, to be held in said division as part of the general redemption

Second. I recommend that provision be made for the issue of refunding loan bonds. payable after ten years at the pleasure of the government, such bonds to bear interest at the rate of 2½ per cent. per annum, payable, principal and interest, in gold coin; and that the secretary of the treasury be authorized to issue such bonds treasury be authorized to issue such bonds and receive in payment therefor, with an objection there is nothing whatever to pre-equitable allowance for the difference in vent the lawmaking power from issuing interest, and part or all of the outstanding loans of the United States which mature by their terms of payment in the years 1904, 1907 and 1925.

Would Strengthen Our Credit. The advantage involved in the proposed action lies in this: It removes an ambiguity from our contract obligations—an ambiguity which affects unfavorably the government credit. The word "coin," now used to express the obligation in the public debt, is an ambiguous word. It is no doubt understood by the more discriminating public creditor to mean gold coin, and the public creditor to mean gold coin, and the solemn act of congress pledging the maintenance of silver coin upon a parity with gold coin makes it impossible to construe the word "coin," as therein used, to mean anything other than gold or its full equivalent. Yet as this is a conclusion of logic rather than a clear statement of fact, the simpler or more humble investors or would-be investors in the public debt are confused and doubtful, and the public credit is the weaker therefor. To refund our outstanding bonds now payable in coin into bonds payable in gold would strengthen and confirm the public credit and put us in a position to command the markets of the world for our securities on the most advantageous terms.

Bank Note Circulation.

not directed toward the method of bank | operates to the general prosperity. organization or the absolute safety guaranteed to the noteholder. It is directed toward, those restrictions it embodies, which esult in its failure to accomplish the full benefit it ought to carry. The requirement of the law now makes it impossible to organize a bank with a capital of less than \$50,000, no matter how small the place in which it is to be located or how restricted the volume of business there to be transacted. Because of that, with the added expense of taxation, both national and local, many communities are deprived of the aid of banks of issue and burdened with onerous rates of exchange and interest charges. In order to obviate to as great an extent as possible those objections and make the act more harmonious with proper business conditions I recommend that it be

FOR CURRENCY REFORM. to deposit with the treasury of the United States greenbacks, treasury notes or silver certificates to a total amount of \$200,000,000, against which there shall at once
be issued to them by the comptroller of
the currency national bank notes to an
equal amount, it being further provided that from time to time, at his convenience. the secretary of the treasury shall substitute for the greenbacks, treasury notes and silver certificates so deposited to secure circulation, bonds of the same class and character as the refunding bonds first rease Over 1898.

Washington, Dec. 7. — Secretary
Gage transmitted to congress the estimates of appropriations required for a proper and the fiscal year ending of the service of the fiscal year ending of the treasury the circulating notes specific against the circulating notes against the circulating n named to the amount of \$200,000,000, such of the treasury the circulating notes spe-cifically issued therefor shall be exempt from taxation. Upon such substitution of bonds the funds released thereby shall at once be transferred by the secretary of the treasury to the issue and redemption

Fourth, After said banks have deposited such bonds, greenbacks, treasury notes or silver certificates to the amount of 50 per cent. of their capital they shall be permitted to issue bank notes in addition to the 50 per cent. thus provided to the extent of 25 per cent. of such deposit, which said 25 per cent. may be unsecured by any direct pledge of security, but issued against the assets of the bank.

Fifth. Extend the guaranty of payment by the government to all circulating notes.

by the government to all circulating notes of the bank, whether issued against deposited security or against assets. Sixth. To secure the government against loss, if any, attaching to its guaranty a tax of two per cent. per annum on unse-gured circulation shall be levied to create a safety fund, which fund shall be invested oy the secretary of the treasury and the comptroller of the currency in government bonds. In addition to such funds the government shall be further protected by hav-ing a first lien upon all assets in case of failure of the issuing bank.
Seventh. All notes shall be redeemed in

the city of New York at the subtreasury and at such other subtreasuries as may be designated by the comptroller of the currency, with the approval of the secretary of the treasury. The control of such redemption shall be under the direction of the comptroller of the currency and made from a redemption fund of ten per cent, to be provided and maintained by the banks. Eighth. Restrict the issue of national bank notes to the denomination of ten dol-

lars and upward Would Dignify the Greenback.

In submitting these recommendations am not unmindful of the convictions, preconceptions and prejudices so widely prevclusion quite the contrary of such an in-ference. Bearing in mind the fundamental truth upon which this argument rests, viz., bilities. The latter is, in my opinion, the of the government, that the "endless more desirable." has been worked. Once disbursed, these notes find their way, by a purely nat-ural process, to the banking centers, where in case of an outward movement of gold or because of any internal movement of distrust they have been a ready agency to deplete the gold reserve in the public treasury. The proposition to retire a large portion of these notes into an issue and redemption division, there to be held until the public is willing to offer for them in fair exchange an equal sum in gold, is a proposition to dignify them with the honor of actual gold equivalency when they are passed out, as they have hitherto been honored with actual gold equivalency when pushed in upon the treasury for redeniption. The proposition is therefore quite different from a proposition to retire and de-

stroy them. On the other hand, the proposal to thus preserve and honor them will excite objections from another class, who will allege that the notes now in question should be retired and utterly destroyed. They will aver that so large a sum, no matter how held, will prove an irresistible temptation to which congress will yield when in some exigency extraordinary and pressing needs for public expenditure shall rest upon at any time and in any amount the legal tender notes of the United States to circulate as money. Such is the final opinion of the supreme court, from which there is no appeal. Neither must it be forgotten by such objectors that use and custom gradually acquire a restrictive power but little less binding than statutory enactment or constitutional prohibition.

Further Argument Advanced.

The important nature of the subject under discussion tempts to a fuller treatment. I must, however, be content with referring once more to that feature of this series of recommendations which touches the question of note issues by national banks. I am moved to press the recommendation as submitted, in view of the following consid-

Paper money is the product of an indus-trial, commercial and financial evolution. trial, commercial and financial evolution.

Its economizing effect in the use of metallic money precludes the idea of its abandonment until society shall relapse into anarchy. Credit is the base upon which it rests. Paper money is the evidence that a thing of value has passed into the possession of the issuer, and that the holder of that paper is willing to await payment. When payment is made the evidence of the transaction should be withdrawn, to appear again only when a similar transaction occurs.

tion occurs. To accomplish the objects herein sug- The bank is an agency, the result also of gested without contracting the circulation a pure evolutionary movement, whose gested without contracting the circulation some other form of paper money must be allowed to fill the vacuum which would otherwise be occasioned. The national bank note now familiar to our people is the readiest and most practical agent to accomplish that object, and under reasonable conditions it will be found responsive to the call. The complaint uttered against the national bank act as it now stands is not directed toward the method of bank operates to the general prosperity.

A Twofold Problem. The problem is a twofold one: How to withdraw the specific form of security now provided, since it will ultimately disappear; how to provide a substitution which will be recognized by the people as adequate security, and which will at the same time allow to banks within well-guarded limits the most useful freedom in their note is-sues. The problem is too large, its results too far-reaching, to be solved offhand or by expert dictum. Its solution must be gradually reached by the path of safe ex-periment. To allow national banks to issue circulating notes equal to 25 per cent. of their capital upon a payment of two per cent. per annum as an insurance or safety business conditions I recommend that it be amended in the following particulars:

First. Permit national banks to be organized with a minimum capital of \$25,000 in any place having a population of 2,000 inhabitants, or less.

Second. Reduce the rate of taxation on circulating notes secured by deposit of bonds to one-half of one per cent. per amnum.

Third. Permit banks now organized or hereafter organized to issue circulating notes to the par value of the refunding bonds hereinbefore suggested, when deposited with the treasurer of the United States; and, further, allow such banks as shall avail themselves of the opportunity

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Third permit banks now organized or hereafter organized to issue circulating notes to the particular to the property solved. Some years of experience along the line suggested will prove what is an adequate tax for the security of noteholders and will allow such amendments as time will justify, involving as one of its features a complete with-distance of the property solved. Some years of experience along the line suggested will prove what is an adequate tax for the security of noteholders and will allow such an action that the situation as it exists has been evolved. Upon the government therefore, rests the duty of experience along the line suggested will prove what is an adequate tax for the security of noteholders and will allow such an action that the situation as the situation of the provents of the provents of the provents of the proven fund upon amounts so issued is, if the dem-onstration drawn from the comptroller's office can be trusted, a proposition well

Catarrh Cannot Be Cured

with Local Applications, as they cannot reach the seat of the disease. Catarrh is a blood or constitutional disease, and in order to cure it you must take internal remedies. Hall's Catarrh Cure is taken internally, and acts directly on the blood and mucous surfaces. Hall's Catarrh Cure is not a quack medicine. It was prescribed by one of the best physicians in this country for years, and is a regular prescription. It is composed of the best tonics known, combined with the best blood purifiers, acting directly on the mucous surfaces. The perfect combination of the two ingredients is what produces such wonderful results in curing Catarrh. Send for testimonials, free.

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On December 7 and 21 the Big Four Route and Chesapeake & Ohio railway will sell excursion tickets from all points northwest, both one way and round trip, at greatly reduced rates to points in Virginia, North and South Carolina and other southern states, Round trip tickets will be good twenty-one days returning. Write for particulars and

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Train-boy-Well, they were hot when we started .- Judge.

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"Tause I dot my 'tockings on wrong side out."-Chicago Tribune.

The Hot Springs,

Picturesquely situated in the heart of the Black Hills of South Dakota, are renewned for the marvelous cures of rheumatism, neuralgia and kindred diseases, which have been effected by the use of its waters. Firstclass hotel accommodations and baths. Tourist tickets on sale daily and especially low rates on the first and third Tuesdays of this month. For full information apply to agents Chicago & North-Western Railway.

Wilton-Do you agree with David that all

A Careful Judge.

men are liars? Wilby-How can I tell? Just think of the number of men that I never saw!-Boston Transcript. Lane's Family Medicine.

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capped in his work in the vineyard by the outrageously poor singing of his choir.—
Atchison Globe,

Fits stopped free and permanently cured. No fits after first day's use of Dr. Kline's Great Nerve Restorer. Free \$2 trial bottle & treatise. Dr. Kline, 933 Arch st., Phila., Pa. The worst thing about Sunday is getting one's belongings back into one's pockets on

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The only ingenuity some folks have is to refuse to do what everybody else does.— Washington Democrat.



NOTICE THE GENUINE

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impossible. All coughs lead to lung trouble, if not stopped.

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If you want something extra, buy some MURALO from the same dealer. This material is a HARD FINISH to be applied with a brush and becomes as hard as Cement. Milled in twenty-four tints and works equally as well with cold or hot water. Send for sample cards and if you cannot purchase this material from your local dealers let us know and we will put you in the way of obtaining it.

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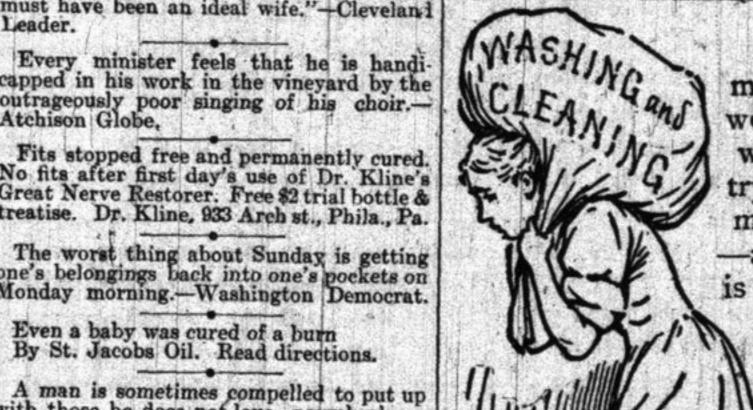
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