

Ritchie & Co's
"UNION MADE"

DERBY TOBACCO
5, 10 & 20c PLUGS
Is Superior to all other
Plug Smoking Tobacco.
A trial will convince you.

See that our Trade Mark, the "Derby Cap,"
is on the Spigots of Labor, as on each
of our Spigots.

AUCTION SALES
BY G. M. HENDERSON & CO
THE SALE OF THE SEASON
Gigantic and attractive unreserved

AUCTION SALE
OF
English, German, Parisian and
Other High Class Goods,
together with the costly Fix-
tures, Safes, etc., being
the entire stock in
trade of

Frank S. Taggart & Co
AT THE STORE
NO. 89 KING-STREET WEST

The stock comprises valuable gold and silver
jewelry, watches, diamonds, pearls,
valuable marble and other cloths, brocades,
silk, ribbons, hats, gloves, shoes, etc.,
valuable oil paintings and water colors,
fine furniture, etc., etc. All goods
sold at great bargain. Fresh Goods, Fine
Gold Jewelry, also in Stock Cases, Side Wall
Cabinets, Typewriter, making in all a very large
and well-assorted stock of attractive goods.

TUESDAY, 29th Jan, 1895,
and will be continued daily until the entire stock
is sold. Seats for ladies. Every article offered
will be sold without the least reserve.
Sale precisely at 11 o'clock every day.

Chas. M. Henderson & Co.,
Auctioneers.
GRATEFUL-COMFORTING.
PEPP'S COCOA
BREAKFAST-SUPPER.

By a thorough knowledge of the
analysis which governs the operations of
digestion and nutrition, and the
application of the fine properties of
well-selected Cocoa, Mr. Pepp has provided
breakfast and supper, a delicately
flavored beverage which is not only
wholesome but also, it is the judicious
use of such articles of diet that a constitu-
tion may be gradually built up until strong
enough to resist every tendency to disease.
The fine properties of cocoa are
shown in a ready to attack malaria, fever,
and other ailments, and a properly made
drink from Pepp's Cocoa is a most
delightful and healthful beverage.
Made pure with boiling water or milk.
Kept only in packets by grocery, labeled
JANIS

PEPP'S COCOA
English malle close on Mondays at 9.30
and on Thursdays at 7.15 p.m.
Sundays and public holidays at 11.00 a.m.
and 2.30 p.m. The following are the
days at 11.00 a.m. The following are the
days at 2.30 p.m.
W. Western States, 4.30 12.00 1.45
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and on Thursdays at 7.15 p.m.
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FURS
SLEIGH ROBES
\$7 AND UPWARDS.
All Furs Selling at Cost Price.
J. & J. LUGSDIN,
Manufacturers,
101 YONGE-STREET, TORONTO.

SPARKLING
CHAMPAGNE
NATURE'S CHAMPAGNE.
SIXTEENTH YEAR
MINISTERS AT GAIT

Enthusiastic Political Meeting
in South Waterloo.
A RATTLING SPEECH BY MR. FOSTER

But Not a Hint As to When the
Elections Will Come On.

Hon. Mr. Foster Deals Trenchantly With
Canada's Progress and Development
Since 1878 As Evidenced By the Trade
Returns, Reports of the Carrying Com-
panies, Deposits in the Savings Banks,
Together With the Industrial Census—
An Effective Reply to Mr. Laurier's
Speech

Gait, Ont., Jan. 28.—The tour of the
Dominion Cabinet Ministers, which was
so suddenly upset by the death of Sir
John Thompson, was resumed to-day by
Hon. G. E. Foster, Hon. John Haggart,
Hon. John Cortright, Hon. Dr. Montague
and Hon. W. B. Ives. These gentlemen
addressed a meeting in the Town
Hall here to-night. Those who expected
to hear an announcement as to the date
of the next general election were
dejectedly disappointed.

Beyond jokingly alluding to the rumors
of dissolution, not one of the members
dropped a hint as to whether we may
look for a general election before or
after the next session of Parliament.
At the outset Mr. Foster made a some-
what significant remark, but whether
any weight is to be placed in it is
doubtful. The chairman, George Pattison,
President of the South Waterloo Liberal-
Conservative Association, alluding to
the Conservative convention this afternoon
as the member-elect. When the Minister
of Finance rose to speak he referred to
this as a prophetic term. On making a
second reference to the candidate, who,
by the way, is Mr. Warden George
Clare, he called him the "soon-to-be-
elected member," and then corrected
himself and said, "No, I should say
"soon-to-be."

The Government of the Workingman
Hon. George E. Foster was the first
speaker. At the outset, in referring to
the address of welcome presented by the
workingmen, the Minister emphatically
declared that the present Government was
the champion of the workingman. The
Government believed in the policy of
Canada, for the reason that it gave him a
share in the competitive struggle
against the laborers of other countries,
who worked for less pay and under bet-
ter conditions. He said that the
Conservative Government existed in
this country, just so long it would have
policy which would favor the
working Canadian men, against any men
of the world over.

Mr. Foster was very eloquent in his
feeling allusions to the death of Sir John
Thompson. These were his concluding
words: "While we have lost the loyal
leader and the able chief, we have still
with us the memory of his great
services, his honest worth, the memory of his great
sacrifice, the memory of all that he has
done for his country."

Mr. Foster's Reply to Laurier.
The speaker then turned his attention
to the recent speech of Sir Wilfrid Laurier,
and in referring to it, he said
had been heralded by many of the papers
as one that was to be an epoch-making
speech. He said that the result
of the speech-making was absent, and the
speech, in his opinion, did not do justice
to the man who had made it. He said
that the speech was a failure, and that
the speaker was a failure. He said
that the speech was a failure, and that
the speaker was a failure.

Mr. Laurier said protection was the
bane and the curse of this country, and
other members who are quite willing to
love it. What was the testimony?
And the Answer
There were two methods of arriving
at the truth, first, an appeal to the
undoubted facts here in our own country,
and a comparison of this country
with other countries under the same
or a different policy. As to the
undoubted facts here in our own country,
before the history of the development
of this country from 1878 to 1895?
He himself upon this point. The
two great divisions of national life

MANITOBA WHEAT IN BRITAIN
ANY QUANTITY CAN FIND A MARKET
IN THE UNITED KINGDOM.

London Comment on Mr. Dalry's
Arguments Against Canadian Copyright—
Canadian Journalist's Remarks on
Canada—Canada the Subject of Many
Educational Lectures.

London, Jan. 28.—The splendid wheat
crop of Manitoba has been recently
met to the front, in consequence of
the exhibition, through the instrument-
ality of the High Commissioner for
Canada, at the leading corn exchanges
of the country, of official samples of the
various grades of this cereal. They have
attracted the greatest attention, both
from their hardness, weight and general
appearance, and there is little doubt
that almost any quantity could find a
market in the United Kingdom. The
large importing house stated recently
that it had received on the 17th inst.
a quantity of Manitoba wheat of last year's
crop, and that it was the finest quality
it had ever received. It is now more
freely than they have before done.

The Public Debt a Light Burden.
The debt of the country is today 246
millions of dollars. We have it in the
form of bonds, and it is a light burden.
The measure of the public debt in 1895
is 1898 that had increased to 246 mil-
lions. The interest on this debt is 12
per cent. The interest on this debt is 12
per cent. The interest on this debt is 12
per cent.

Canada's Stability in Times of Depression.
The three years we have just gone
through, marked by the greatest depression
which Canada ever experienced, have
been characterized by the most stable
and consistent policy with that of any
of the United States, and their financial
institutions breaking down in almost
every city. Our industries have been
stable, and the men out of employ-
ment have been comparatively few.

As to the Elections.
The audience pricked up their ears when
Mr. Foster, in his conclusion, made a refer-
ence to the general elections, but if
there is any prospect of a general election
before the end of the year, it will be
a disappointment. This was all he
said. "The Opposition are responsible
for our being here, and it is their fault
that we are here. They are responsible
for our being here, and it is their fault
that we are here."

The Chamberlain Policy.
Hon. W. B. Ives, Minister of Trade and
Commerce, referred to the constant
change in the trade policy of the Liberal
Government since 1878. He said that
the Liberal Government had been
unstable, and that the Conservative
Government had been stable. He said
that the Liberal Government had been
unstable, and that the Conservative
Government had been stable.

What the Savings Banks Show
Then come down to the Government
Savings Banks and the smaller banks
which are constantly crying out for
protection. What do we find in a country
that is rapidly becoming impoverished,
where the population is decreasing, where
the land is dark and all hopeless, the
people are leaving the country, and
what are the facts in this country?
In 1878 there were \$71.2 million de-
posited in the savings banks, in 1886
there were 256 1/2 million dollars, an
increase of 192 per cent. in the regime
of the National Policy. (Applause.)

A 14 Foot Canal Within 2 Years.
Mr. Foster also alluded to the fact that
within two years there would be a 14
foot channel from the lakes to Montreal
and pointed out that the policy of the
Government had been to establish great
lines of steamships running between
Canada and Great Britain and the Continent,
of Europe, the West Indies and South
America, China and Japan.
The Public Expenditure and its Results.
"But," continued the speaker, "some
people are constantly crying out, who
about the expenditure? What about the
debt? What about the taxation of this
country?"
The expenses of Canada from 1878 to
1895 have been large. It was a part
of the Liberal-Conservative policy that
the debt should be large. In 1878, when
Mr. Mackenzie Bowell was in power,
the debt was \$10 million. In 1895, when
Mr. Laurier was in power, the debt was
\$246 million. This was an increase of
236 million dollars. This was an increase
of 2360 per cent. This was an increase
of 2360 per cent.

INCENDIARISM IN MONTREAL.
The Mechanic's Institute Catted—The Car-
taker Arrested.

Montreal, Jan. 28.—The Mechanic's In-
stitute building, one of the chief build-
ings in the city, was almost wholly
destroyed by fire to-night. The building
is a fine seven-story stone structure,
on the corner of St. James and St. Peter-
streets, and in addition to the library,
the oldest and most extensive in the
country, is occupied by a number of
offices. The fire first started at 6
o'clock, but was put out. Another
alarm was sounded shortly after 8. The
fire had spread through the upper stories
of the building, and the firemen were
unable to get it under control. The
fire was believed to have been caused
by the work of an incendiary, and the
car-taker, who was recently
discharged, has been arrested.

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arrested.

Pratt's Flour Mills Completely Destroyed
—No Insurance.
The flouring mills of Joseph Pratt of
York Mills were completely destroyed by
fire at 9.30 yesterday morning, together
with three or four thousand bushels of
wheat. There was no insurance.

HAMILTON LICENSE REVOLUTION.
Council Recommendations Called Off All En-
tirely Favorably Reported Upon.
Hamilton, Jan. 28.—At the regular meet-
ing of the Hamilton City Council, held
last night, the report of the committee
on the license revolution was read, and
the council recommended that the
license law be amended so as to reduce
the license fee to \$100, and to allow
the license to be renewed for a term of
one year. The council also recommended
that the license fee be reduced to \$50,
and that the license be renewed for a
term of one year. The council also
recommended that the license fee be
reduced to \$25, and that the license be
renewed for a term of one year.

Not a Medicine Ad.
Is your appetite failing?
The doctor says you are not well.
Professor Heyes, the well-known
analyst, says: "The appalling and strength-
ening qualities of this salt render it par-
ticularly useful for medicinal purposes."
Why haven't you tried it?
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DICKSON & TOWNSEND
TELEPHONE 277
SALE OF FURNITURE, CARPETS, ETC.
TO DAY AT 11 A.M.
ONE CENT.



WILLIE O'BRIAN (the first and only customer): There's no uc-
talking, mister, these may be good cigars—but they don't draw worth
cent.

HARTY WINS IN KINGSTON
His minority of one becomes a
majority of 439.

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The election in Kingston was held
yesterday, and the result was a
majority for Hartly. The result was
a majority for Hartly. The result was
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His minority of one becomes a
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TORONTO GENERAL AND SAFE DEPOSIT TRUSTS CO.

Securities and Valuables of every description, including Bonds and Stocks, Plate, Jewelry, Deeds, etc. at prices ranging from \$5 to \$50 per annum, according to size.

Business Cards: HAMILTON TERMS AUCTIONEER, 275 Queen West, opposite McLeod's.

QUARTLY DAIRY - 43 YONGE STREET - guaranteed pure farmers' milk supplied daily.

ENGLISH RIDING SCHOOL, 96 WELLSINGTON ST. W. - instruction in all branches of the art.

HAVE YOU SEEN THE LATEST IN MEN'S shoes at Maple Hall, 118 and 120 King Street East.

MEDICAL: DOWN TOWN OFFICE OF DR. J. W. LANGMUIR, 14, 16, 18, 20, 22, 24, 26, 28, 30, 32, 34, 36, 38, 40, 42, 44, 46, 48, 50, 52, 54, 56, 58, 60, 62, 64, 66, 68, 70, 72, 74, 76, 78, 80, 82, 84, 86, 88, 90, 92, 94, 96, 98, 100, 102, 104, 106, 108, 110, 112, 114, 116, 118, 120, 122, 124, 126, 128, 130, 132, 134, 136, 138, 140, 142, 144, 146, 148, 150, 152, 154, 156, 158, 160, 162, 164, 166, 168, 170, 172, 174, 176, 178, 180, 182, 184, 186, 188, 190, 192, 194, 196, 198, 200.

SITUATIONS WANTED: SITUATION WANTED BY YOUNG ENGLISH lady as companion, lady help or nursery governess.

BILLIARDS: A LARGE STOCK OF NEW AND SECOND HAND Billiard and Pool Tables of various makes.

HOTELS: D'ARVILLE HOTEL, WALTER H. MINN, proprietor, 100 Queen Street West, Toronto.

EDUCATIONAL: CENTRAL BUSINESS COLLEGE, TORONTO and Stratford - Canada's greatest commercial school.

MARRIAGE LICENSES: H. MARRIAGE LICENSES, 100 Queen Street West, Toronto.

ART: W. L. FORTNER, PUPIL OF MORN, 100 Queen Street West, Toronto.

MUSICAL: P. W. NEWTON, TEACHER OF BANJO, GUITAR and Mandolin, Private lessons.

FINANCIAL: \$350 WANTED AT TEN PER CENT, one year - furniture worth \$500.

LEGAL CARDS: CLARKE, BOWEN, HILTON & SWABEY, Barristers, Solicitors, etc., 100 Queen Street West, Toronto.

LOAN COMPANIES: The Canadian Mutual Land and Investment Co., 401 York Street, Toronto.

MURDERED FOR HIS MONEY: New York, Jan. 28 - The Herald's special from Panama says: Several residents of the town of Capon, adjoining the Choco Territory, and in the department of Bolivar, have been murdered.

MURDERED FOR HIS MONEY: Evanston, Wyo., Jan. 28 - Harvey Booth, one of the wealthiest cattlemen in Wyoming, has been murdered.

TORONTO AND HAMILTON RY.

THE LINE MAY AT LAST BE CONSTRUCTED.

The City Council Asked to Co-operate in Petitioning Parliament - The Georgian Bay Canal Scheme - Proposal to Transfer the Planning Department to the Board of Health.

Ald. Lamb presided at the meeting of the Board of Works yesterday. The other members present were Ald. Murray, Oliver, Crane, Hubbard, J. J. Graham, Less, and Messrs. Sheppard, Saunders and Bell.

Ald. Allen spoke in favor of considering the new project. In the opinion of the Board, the city was protected to the death of the scheme. If the company are willing to spend a million dollars let them do it.

Ald. Leslie protested against any reference to the Board of Works. The last agreement was weighted with conditions that no sensible person would accept.

Ald. Hubbard: Who are the company? Ald. Leslie: You know well enough. They are incorporated, and the Provincial Legislature is satisfied. Everything they asked had been complied with.

Ald. Leslie: I am not going to tell the funeral of the late Chief Arday. Containing, Ald. Leslie hoped the agreement would not go to the public view this scheme with suspicion.

The City Council will meet this afternoon at 1:30, and proceed in a body to the Board of Health.

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MR. DICK: You will be pleased to know, David Copperfield Laurier, that I am still flying my campaign kite. But - I have not entirely succeeded in keeping Uncle Sam's head out of my memorial yet.

THE POPE TO U.S. CATHOLICS

A DIGEST OF THE ENCYCLICAL JUST RECEIVED. His Holiness Urges That Journalists Be Taught Respect for Religion, Prejudice of America and the Holy See, without the sending of a Mission to the Indians.

Rome, Jan. 28. - The papal encyclical addressed to the American episcopate was made public here to-day. In the document the Pope recalls the fact that he associated himself with the celebration of the fourth centenary of the discovery of America, the evangelization of which country was the first great work of the Holy See.

Mr. Laurier in Toronto. In connection with the convention of Young Men's Liberal Clubs of Ontario, to be held in this city on Tuesday, Feb. 5, a public meeting will be held in the evening at Massey Hall, at which Mr. Laurier will speak.

Local Justice. George Christie is once more in trouble. This time E. W. D. Butler charges him with the larceny of \$70.

Board of Trade Notes. The Council of the Board of Trade met yesterday afternoon and adopted a resolution regarding the death of Mr. A. M. Smith.

After La Grippe. After the grippe, coughs, lung trouble, etc., frequently follow. There is no remedy so prompt, and at the same time so effective, as Little's Peppermint Cure.

Little's Peppermint Cure. It is a sure cure for all the ailments mentioned above. It is sold by all druggists.

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JAS. H. ROGERS Snowshoes, Fur Goods, GREAT REDUCTIONS, COR. KING & CHURCH-STS., QUALITY FIRST, We Have The Largest, Handsomest and Most Complete Grocery Establishment in Canada.

CARTER'S LITTLE LIVER PILLS, SICK HEADACHE, Positively cured by these Little Pills. They also relieve Distress from Dyspepsia, Indigestion and Too Hearty Eating.

DOMINION FISHERY, OVERSEER HENRY W. GILL, Gives a Few Pointers and Some Good Advice. Which Many Will Be Glad To Follow.

S. M. CLAPP & CO., 232 YONGE-ST., DIRECTLY FACING SHUTTER-STREET, Furs, At and Below Cost, Special Cut in Gents' Caps, Coats, Etc.

HAMMOND, The Furrier, 129 YONGE-ST., 90 YEARS IN USE, CALEDONIA SPRINGS, NATURAL MINERAL WATERS.

J. J. McLAUGHLIN, 153 Sherbourne-st., Nervous Debility, Exhausting Vital Drains (the effects of early follies) thoroughly cured.

DR. PHILLIPS, Late of New York City, Treats all chronic and special diseases of both sexes; nervous debility, and all diseases of the urinary organs cured in a few days.

HEADQUARTERS FOR CREAM, Lactated Food Eminent Satisfactory to Both. It should be remembered that the manufacturers of Lactated Food have two classes of people to satisfy and please.

OUR \$22.50 SCOTCH TWEED, The Plain Truth Tells, Constipation, Headache, Biliousness and Bad Blood are promptly cured by Burdock Blood Purifier.

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THE Great Red Letter Sale



THE Great Red Letter Sale

After such a large business done by us during the holiday season lines are naturally broken. One third off on most goods in that condition, one-half off on many.

Don't put off coming till the last moment, but come Wednesday. Values like these are snapped up quickly by the people of Toronto, they know us—When we advertise anything it's so.

We place our statements before you in a clear, business-like manner. Leaving the meaningless subterfuges of flowery rhetoric to our competitors we promise only that which we expect to perform.

A SAMPLER

200 Beaver Overcoats cut long in blues, brownish shades and tans. There's 2, 3 and 4 of a kind. Put all together, they make about 200 coats. They were \$10; they're made with deep velvet collars. Prettier or more slightly garments cannot be seen in town. One-half off beginning Wednesday morning, making these

Fashionable Overcoats Cost You **\$4.99**

No doubt you are familiar with the fact that the business of the town done during the holiday season was done by this store's 'town talk, and as a natural consequence many of our big lines of Suits and Overcoats where there were 150 and 200 of a kind are now down to 4, 3, 2 and 1 of a kind.

The goods are just as choice as they were a week ago, but to us the lots are small, and as a consequence we begin Wednesday to run 'em out of the house at one-third off former prices on some, and one-half off on a great many lines.

The sale begins Wednesday morning at 8 o'clock, and will continue until every small line of Suits and Overcoats is out of the house.

We have no use for goods when they get down to 1, 2, 3 and 4 of a kind. When they sell down that low we're satisfied to take one-third of the former price for some and one-half for most.

We place no limit nor hours on this sale whatsoever. The only limit to this sale is quantity. We will positively refuse to sell more than two garments to any one customer, as we have no desire for dealers to take advantage of our sales, as they are gotten up for the public's benefit and not for dealers.

Nothing ails the goods whatsoever, saving through the large business we have done many lines where there were 100 and 150 of a kind have sold down to 1, 2, 3 and 4 of a kind. On these we are willing to take one-third off the former prices and on a good many others one-half.

RAY & CO.'S

Special attention to the following: Ladies' Patent Leather, Louis XV heel, Oxford shoe, \$3.00. Children's American Button Boots, hand made, 90c and \$1.00. Usual price \$1.25 and \$1.75.

Ray & Co. 14 Colborne-st., Toronto.

TS - - 6.50 6.00 for 5.00 2.50 3.00 for 2.00

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TO MEET THE FINANCIAL CRISIS

CLEVELAND SUGGESTS ISSUING 3 PER CENT GO YEAR GOLD BONDS.

The President sends a message to Congress in addition to the recent one. He asks legislation for redemption of Treasury notes, retirement of silver certificates under \$10 and import duties to be paid in gold.

Washington, Jan. 28.—The President sent to both Houses of Congress today a message on the financial situation, substantially withdrawing his support from the plan outlined in the Carlisle bill and outlining the only policy which seems to him now possible to maintain the gold reserve.

The message was as follows: To the Senate and House of Representatives. In my last annual message I commended to the serious consideration of our national finances, and in connection with the same I recommended the enactment of legislation which at that time seemed to furnish protection against impending disaster. This plan has not been approved by the Congress. In the meantime, the situation has so changed and the emergency now appears so threatening that I deem it my duty to ask at the hands of the legislative branch of the Government that it restore confidence in our financial situation and avert business disaster and universal distress among our people.

Whatever may be the merits of the plan outlined in my annual message as a remedy for the ill then existing, and as a safeguard against the depletion of the gold reserve then in the Treasury, I am now convinced that its reception by the Congress, and our present advanced stage of financial perplexity necessitates additional or different legislation.

After asking that the subject be approached by unprejudiced and unpreconceived opinions, he proceeds:

Constantly increasing lack of confidence. The real trouble which confronts us consists in a lack of confidence, widespread and constantly increasing, in the continuing ability or disposition of the Government to pay its obligations in gold. This lack of confidence grows to some extent of the palpable and apparent embarrassment attending the efforts of the Government under existing laws to procure gold, and to a greater extent out of the impossibility of either keeping it in the Treasury or cancelling obligations by its expenditure after it is obtained.

The only way left open to the Government for procuring gold is by the issue and sale of United States bonds. The only bonds of this character so issued were authorized nearly 25 years ago, and are not well calculated to meet our present needs. Among other disadvantages, they are made payable in coin instead of specie in gold, which in existing conditions detracts largely and in an increasing ratio from their desirability as investments. It is by no means certain that bonds of this description can much longer be disposed of at a price creditable to the financial character of our Government.

Continual Payments Without Decreasing Obligations. The most dangerous and irritating feature of the situation, however, remains to be told. It is found in the amount by which the Treasury is depleted of the gold thus obtained without cancelling a single Government obligation and thereby for the benefit of those who find profit in shipping it abroad, or whose fears induce them to hoard it at home. We have outstanding about five hundred million of currency notes of the Govern-

ment, for which gold may be demanded; and, curiously enough, the law requires that, when presented, and in fact redeemed and paid in gold, they shall be re-issued. Thus the same notes may do duty many times in drawing gold from the Treasury; nor can the process be arrested as long as private parties, for profit or otherwise, see an advantage in repeating the operation. More than three hundred millions of dollars in Treasury notes are still outstanding. Since they are still outstanding, since they do duty many times in drawing gold from the Treasury, nor can the process be arrested as long as private parties, for profit or otherwise, see an advantage in repeating the operation. More than three hundred millions of dollars in Treasury notes are still outstanding. Since they are still outstanding, since they do duty many times in drawing gold from the Treasury, nor can the process be arrested as long as private parties, for profit or otherwise, see an advantage in repeating the operation.

Between that issue and the succeeding one in November, comprising a period of about 10 months, nearly one hundred and three millions of dollars in gold were drawn from the Treasury. This made more than \$68,000,000 in gold was again realized. Between the date of this second issue and the present time, covering a period of only two months, more than \$69,000,000 in gold have been drawn from the Treasury. These large sums of gold were expended without any cancellation of Government obligations or in any permanent way benefitting our people or protecting our country.

More than \$172,000,000 in gold have been drawn out of the Treasury during the year for the purpose of shipping abroad or hoarding at home. While this amount was drawn out during the first 10 months of the year, a sum aggregating more than sixty-nine millions was drawn out during the following two months, thus indicating a marked acceleration of the depletion process with the lapse of time. The obligations upon which this gold has been drawn from the Treasury are still outstanding and are available for use in repeating the exhausting operation with shorter intervals as our perplexities accumulate. Conditions are certainly such that it may be issued to replenish our gold less useful for that purpose.

An adequate gold reserve in all circumstances is absolutely essential to the upholding of our public credit and the maintenance of our high national character. Our gold reserve has again reached such a stage of diminution as to require its speedy reinforcement. The aggravations that most inevitably follow present conditions and methods of issue will certainly lead to misfortune and prosperity and to financial enterprise but to those of our people who seek employment as a means of livelihood, and to those whose only capital is their daily labor.

It is a Question of National Credit. It will hardly do to say that a simple increase of revenue will cure our troubles. The apprehension now existing and constantly increasing as to our financial ability does not rest upon a calculation of our revenue.

The time has passed when the eyes of investors abroad, and our people at home were fixed upon the amount by which the Government's financial conditions have attracted their attention to the gold of the Treasury. There are now in our current expenses with such money as we have. There is now in the Treasury a comfortable surplus of more than sixty-three millions of dollars, but it is not in gold and therefore does not

meet our difficulty. I cannot see that differences of opinion concerning the fact that silver ought to be coined or used in our currency should interfere with the issuance of those whose duty it is to rectify evils now apparent in our financial situation. They have to consider the question of national credit and the consequences that will follow from its collapse. Whatever ideas may be insisted upon as to silver or bimetalism, a proper solution of the question now pressing upon us only requires a recognition of gold as well as silver and a concession of its importance rightly or wrongly acquired, as a basis of national credit, a necessity in the honorable discharge of our obligations, payable in gold, and a badge of solvency, do not understand that the real friends of silver desire a condition that might follow inaction or neglect to appreciate the meaning of the present emergency. If it should result in the entire banishment of gold from our financial and currency arrangements.

Will the U.S. Repudiate Its Debt? Besides the Treasury notes, which certainly should be paid in gold, amounting to nearly \$600,000,000, there will be due in 1904 one hundred millions of Treasury notes issued during the year for which we have received gold and in 1907 nearly \$200,000,000 of 4 per cent. bonds issued in 1897.

Shall the payment of these obligations in gold be repudiated? If they are to be paid in such a manner as the preservation of our national honor and national solvency demands, we should not destroy or even imperil our ability to supply ourselves with gold for that purpose.

While I am not unfriendly to silver, and while I desire to see it recognized and used to such an extent as to insure financial safety and the preservation of national honor and credit, I believe that the only way to see gold entirely banished from our currency and finance. To avert such a consequence, I believe that legislation should be promptly passed. I therefore beg the Congress to give the subject immediate attention.

3 Per Cent Gold Bonds Recommended. In my opinion the Secretary of the Treasury should be authorized to issue bonds of the Government for the purpose of procuring and maintaining a sufficient gold reserve and the cancellation of United States legal tender notes and Treasury notes issued for the purpose of silver under the law of July 14-16, 1890.

We should be relieved from the humiliating process of issuing bonds to procure gold to be immediately and repeatedly drawn out on these obligations for the Government or our people. The principal asset interest of these bonds should be payable on their face in gold, because they should be sold only for gold or its representative, and because in favorably disposing of bonds and property and to financial enterprise but to those of our people who seek employment as a means of livelihood, and to those whose only capital is their daily labor.

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