

Daily Astorian. JOHN T. LIGHTER, Editor. Telephone No. 62.

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The Weekly Astorian, the second oldest weekly in the state of Oregon, has next to the Portland Oregonian, the largest weekly circulation in the state.

John F. Handley Co. are our Portland agents, and copies of the Astorian can be had every morning at their stand, 23 Third street.

THE NEW BANKING BILL.

In speaking of his new banking bill, Representative Charles N. Fowler, of New Jersey, says:

The Financier, of New York, of June 1, 1897, pointed out succinctly the purpose of the bill in the following words: 'We have received the address of Hon. Charles N. Fowler in exposition of the financial and currency measure introduced by him in the house of representatives, and recommend its careful study to every man who is desirous of informing himself upon the most important question before the American people for settlement.'

Those who have thoroughly investigated the matter agree that there are three chief fundamental objects to be secured:

'First—We must have an unequivocal measure of standard of value.

'Second—The demand obligations of the government must be retired.

'Third—A system of credit currency should be established.

All these purposes would be accomplished by the adoption of Mr. Fowler's bill as he has demonstrated by a course of reasoning and a wealth of illustrations that must command universal assent.

It should be observed also that the plan proposed by him is such as not to cause the slightest shock to business interests when the change from the present conditions is carried out.

Being his premises upon data furnished by the actuary of the treasury department and covering a period of 35 years, the plan provides for a safety fund to guarantee bank notes and an insurance fund to protect all depositors in case of bank failures.

It requires no argument to show that if the notes are guaranteed by a fund deposited with the government and the depositors are protected by a tax paid into the treasury, there could not be a bank panic or a currency famine.

In considering his excellent address, Mr. Fowler points out successively twenty advantages that would be secured by the adoption of the measure proposed.

To these suggestions I desire to add that I regard the right of note issue as a valuable franchise and that a full consideration should be realized by the people of the United States for that privilege.

It should not be forgotten, however, that capital goes into the banking business upon precisely the same basis that it goes into any other kind of business, viz: Because the owners of the capital believe it will pay, and if, at any time, after making due allowance for all the charges and risks banking involves, it promises to pay better than any other kind of business, capital will seek this channel until the income realized is on a level with that of other branches of commerce.

It is only necessary to observe, therefore, that every burden in the form of a tax laid upon our currency will have to be borne primarily by the commerce of the country; but finally it must be paid by the grand army of twenty-five million workers scattered all over the land in every trade and every walk of life; for money and all its substitutes in the form of checks and drafts are mere tools of trade and commerce, indeed the only tools with which these twenty-five million toilers can keep in motion the vast and complicated machinery of our modern civilization.

Our present system of currency is such that the slightest doubt thrown upon our ability or disposition to maintain it upon a gold basis shakes every business to its very foundation; spreads devastation of values everywhere, paralyzes enterprises and brings upon our people losses of untold millions. In addition to this disturbance to business and incomprehensible loss to the people, the actuary of the treasury has informed us that since 1879 it has cost the government \$22,584,222 to maintain our paper upon a gold basis or an average of \$21,000,000 per annum. This shock to commerce, to the people and to the government can be obviated by throwing the maintenance of our standard of value upon the banks, where the burden belongs.

The government should retire its demand obligations and let the banks assume the conduct of commerce, talking with it the right of note issue upon cer-

tain conditions. As a first consideration of the privilege they should carry the government debt at a rate of interest not to exceed 2 per cent, thereby saving to the people more than fifteen millions in interest annually. As a second consideration they should maintain gold payments by currently redeeming their notes in gold, which should be guaranteed by the payment of a sufficient sum into the treasury of the United States in the form of a tax upon circulation. In addition to such guarantee fund the government should have a first lien upon the assets of the banks (which now exceeds seven billions of dollars) for the purpose of ultimate redemption in case of a failure. As a third consideration, they should be required to pay into the United States treasury a sufficient tax upon deposits to insure all depositors in national banks against loss in case of failure. Such a tax would not have exceeded an average of one-twelfth of one per cent per annum during the past thirty-three years, which is an infinitesimal sum compared with the great advantage to be derived therefrom, not only to the people, but to the banks themselves.

Certainly the saving annually of more than thirty-six millions in interest and the cost of maintaining gold payments with an absolute guarantee to the note holders and depositors in our national banks against loss would not only be an adequate, but a rich consideration for the right of note issue.

The bill and the address referred to in the foregoing quotations from the public press have, for convenience, been published in pamphlet form and constitute a booklet of 125 pages; but it will be mailed free to any one who is sufficiently interested in the study of the financial and currency problem to write me at Washington asking for it.

Although a very busy man, Dr. R. V. Pierce, of Buffalo, N. Y., has found time in which to write a great book of over a thousand pages entitled, 'The People's Common Sense Medical Adviser, in Plain English, or Medicine Simplified.' Few books printed in the English language have reached so great a sale as has this popular work, over 60,000 copies having been sold at \$1.50 each. The profits on this enormous sale having repaid his author for the great amount of labor and money expended on its production he has now decided to give away, absolutely free, 50,000 copies of this valuable book, the recipients only being required to mail to the World's Dispensary Medical Association, of Buffalo, N. Y., of which company he is president, twenty-one (21) one-cent stamps, to cover cost of mailing only, and the book will be sent postpaid. It is a veritable medical library, complete in one volume. It contains 1088 large pages, and over 200 illustrations, some of them in colors. The Free Edition is precisely the same as that sold at \$1.50, except only that the books are printed in strong manilla paper covers, instead of cloth. It is not often that our readers have an opportunity to obtain a valuable book on such generous terms, and we predict that few will miss availing themselves of the unusual and liberal offer to which we have called their attention.

A hymn for which a Kansas City street musician with an accordion has a great partiality is 'Do Not Pass Me By.'

The three-year-old boy of J. A. Johnson, of Lynn Center, Ill., is subject to attacks of croup. Mr. Johnson says he is satisfied that the timely use of Chamberlain's Cough Remedy, during a severe attack, saved his little boy's life. He is in the drug business, a member of the firm of Johnson Bros., of that place; and he handles a great many patent medicines for throat and lung diseases. He had all these to choose from, and skilled physicians ready to respond to his call, but selected this remedy for use in his own family at a time when his child's life was in danger, because he knew it to be superior to any other, and famous the country over for its cures of croup. Mr. Johnson says this is the best selling cough medicine they handle, and that it gives splendid satisfaction in all cases. Sold by Estes-Conn Drug Company.

The st-Empress Eugenie is 71 years old. She is the daughter of Count Capoen de Montaji, a Spanish grandee.

You can't afford to risk your life by allowing a cold to develop into pneumonia or consumption. Instant relief and a certain cure are afforded by One Minute Cough Cure. Charles Rogers.

Of all the kleptomaniacs the one who stole our time is the worst.

One of America's most famous physicians says: 'Scrofula is external consumption.' Scrofulous children are often beautiful children, but they lack nerve force, strong bones, stout muscles and power to resist disease. For delicate children there is no remedy equal to

Scott's Emulsion of Cod-liver Oil with Hypophosphites of Lime and Soda. It fills out the skin by putting good flesh beneath it. It makes the cheeks red by making rich blood. It creates an appetite for food and gives the body power enough to digest it. Be sure you get SCOTT'S Emulsion.

50c and \$1.00; all druggists. SCOTT & BOWNE, Chemists, New York.

That Spot... First size of a dime; next size of a dollar; then big as the palm of your hand. The end: entire baldness. Stop it. Ayer's Hair Vigor Makes Hair Grow.

MARINE NEWS. Tide table for November, 1897. Table with columns for DATE, HIGH WATER, LOW WATER, and times for A.M. and P.M.

MARINE NOTES. The Columbian arrived in Sunday. The British ship Duca put to sea yesterday.

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AN OPEN LETTER TO MOTHERS.

WE ARE ASSERTING IN THE COURTS OUR RIGHT TO THE EXCLUSIVE USE OF THE WORD 'CASTORIA,' AND 'PITCHER'S CASTORIA,' AS OUR TRADE MARK. I, DR. SAMUEL PITCHER, of Hyannis, Massachusetts, was the originator of 'PITCHER'S CASTORIA,' the same that has borne and does now bear the fac-simile signature of Chas. H. Fletcher's wrapper.

Do Not Be Deceived. Do not endanger the life of your child by accepting a cheap substitute which some druggist may offer you (because he makes a few more pennies on it), the ingredients of which even he does not know.

The Kind You Have Always Bought BEARS THE FAC-SIMILE SIGNATURE OF Chas. H. Fletcher. Insist on Having The Kind That Never Failed You.

Sole Agents for Knox and Wauburton Hats. BUFFUM & PENDLETON Hatters and Furnishers. 94 Third Street, PORTLAND, OR.

J. M. RECEIVED IN THE PRIMARY GRAMMAR AND ACADEMIC GRADES. THE SISTERS OF THE CONVENT OF THE HOLY NAMES ASTORIA, OREGON.

Mount Angel College. MOUNT ANGEL Marion Count., OREGON. This is just the place for your boys. Delightful location, large buildings and grounds, good meals, plenty of healthy exercise, excellent teachers and careful training.

MANHOOD RESTORED. 'CUPIDENE' restores the vitality of the system, cures all forms of nervous debility, restores the power of the generative organs, and cures all forms of impotency.

OREGON STATE NORMAL SCHOOL. Monmouth, Oregon. A TRAINING SCHOOL FOR TEACHERS. Recruit Normal Course of three years. Regular year while (and no more) training department of 101 grades with 200 children.

NO-TO-BAG GUARANTEED TOBACCO CURE. Over 1,000,000 boxes sold, 30,000 cures prove its power to destroy the desire for tobacco in any form. No-to-bag is the greatest remedy in the world.

SCROFULA. One of America's most famous physicians says: 'Scrofula is external consumption.' Scrofulous children are often beautiful children, but they lack nerve force, strong bones, stout muscles and power to resist disease.

RED ROUGH HANDS. Itching, scaly, bleeding palms, chaps, cracked heels, and painful finger ends, pimples, blackheads, oily, sticky skin, dry, thin, and falling hair, itching, watery scalp, all yield quickly to warm baths with CURICURA SOAP, and gentle anointings with CURICURA OINTMENT, the great skin cure.

PATENTS. New Secret Remedy Absolutely Unknown to the Profession. Cures in 15 to 30 days. We refund money if it does not cure. You can be treated at home for the same price.

A. & C. R. R. R. TIME CARD. In Effect Oct. 25, 1897. Leave Seattle for Astoria via Flavel at 7:20 a. m. and 3 p. m. daily.

Astoria Public Library. READING ROOM FREE TO ALL. Open every day from 9 o'clock to 1:00 and 6:30 to 9:00 p. m.

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William's Kidney Pills. Has no equal in diseases of the Kidneys and Urinary Organs. Have you neglected your Kidneys? Have you overworked your nervous system and caused trouble with your Kidneys and Bladder?

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All the Above Trains Are Daily.