

THE NATIONAL CRISIS OF 1896.

Continued from First Page.

It is simply an offer to give silver dollars for bullion. The United States purchases nothing, and its part in the transaction will add no permanent value to the bullion coined. The idea that free coinage will restore the old price of bullion is an idle dream.

We have had one illustration out of the past that it would seem might suffice. In 1883 Germany demonetized silver, but the nations composing the Latin Union, viz., France, Switzerland, Belgium and Italy, continued its free coinage; but silver went on steadily declining in value until in 1876 these nations were compelled to close their mints to the coinage of silver on individual account. Now, if the Latin Union, with all its power, could not succeed, how is it possible for the United States, single-handed, to do this when silver has fallen from \$1.28 to 67 cents per ounce, or to very nearly one-half its former price, and the production of the metal has increased more than two-fold? The metals could not be kept at a parity, and this country would inevitably come under the action of what has been called since the reign of Queen Elizabeth the Gresham law, which is that when a country has two kinds of currency, and one is more valuable as a commodity than the other, it goes out of circulation and is exported, if the country owes abroad, while the less valuable remains. The attempt of the United States alone to have bimetalism must be a failure, and we should immediately have silver monometalism.

THE CRIME OF 1873.

May I say a word about what is called the "crime of 1873," about which so much has been said, as though our government did something "on the sly"? Certainly nothing could be further from the truth. At the international monetary conference held in Paris in 1867 the United States was represented, and the civilized nations voted to give up the free coinage of silver and make gold the standard. In 1873 the United States acted in harmony with the nearly twenty leading nations of the world. But so far from being done in secret, it was debated in the senate and house in 1870, 1871, 1872 and 1873, and the proceedings occupy 150 columns of the Congressional Record. Not only this, but in 1874 Senators Jones and Stewart of Nevada declared that gold was the true standard of value.

Moreover, it is foolish to talk about the demonetization of silver in 1873, for at that time there was neither gold nor silver in circulation in this country. Paper currency, being so much cheaper, had driven both the better kinds of money out. Do the people realize that the increase in the silver in circulation since its so-called demonetization has been nearly two hundred fold? At no time prior to 1873 could there have been over \$1,000,000 silver dollars in circulation, while at the present time we have in circulation, or represented by silver certificates, nearly 500,000,000.

As so much has been said about this "crime against silver," involved in suspending the coinage of non-circulating dollars, it should be noted that in 1873 the government coined only 296,000 silver dollars, and in the first six months of the present year it coined 7,500,412, which is 900,000 more than it coined in the whole seventy-three years up to 1873.

Furthermore, the per capita currency in 1873 was but \$18.58, and to-day it is nearly \$23, or an increase of about 25 per cent. Yet, in the face of all these facts, we are constantly told that the fall of prices during the past twenty-five years has been due to the contraction of the currency occasioned by the demonetization of silver. If this argument is a correct one, that the price of corn and wheat is made by the amount of circulation, as there is 182 times more silver in circulation now than there was before 1873, wheat and corn and everything else would be 182 times higher than they were then! For a long time it has seemed to me that there has never been anything in our history which has apparently been so misrepresented and misunderstood as this.

Carl Schurz, who was a member of the senate in 1873, said in his memorable address in Chicago, Sept. 5: "I wish to be scrupulously courteous to my opponents. But as a conscientious student of contemporary history, I am bound to say that I have been an attentive observer of public affairs. I have never witnessed nor heard of such unscrupulous, shameless, persistent, audacious, cumulative, gigantic lying as has been and is now done with regard to the act of 1873, its origin, its nature and its consequences."

PROGRESS UNDER GOLD STANDARD.

Since this "crime" was committed, what has been the result upon the condition the United States? We know very well that in Europe things have not improved, debts have increased, and the condition has nearly universally gone from bad to worse. How is it here? Since 1873 the United States has added to its national wealth a sum greater than all its people had saved from the settlement of the country to that year. From 1880 the market value of the property in the country increased from less than \$44,000,000,000 to over \$65,000,000,000 in 1890. In 1880 our whole debt, national, state and municipal, was \$60,733,373. In 1890 it was but \$12,337. In 1880 the amount of property per capita was \$70. In 1890, \$1,039. It is no answer to this to say that this

wealth has gone largely into a few hands. We are willing to admit that to much of it has, but, especially compared with conditions abroad, very general prosperity. The accumulations of the common people in Massachusetts have been largely increased in the past twenty-five years or since the adoption of the gold standard. In 1870 there were in Massachusetts 488,797 depositors with \$135,745,007 on deposit. In 1890 there were 1,302,479 depositors with \$438,269,861 on deposit, an average of \$337 apiece. Taking the nation as a whole, there was reported in 1875 a total deposit of \$849,581,693. In 1890 there were nearly 5,000,000 depositors with a total deposit of about \$2,000,000,000, an average of about \$400 apiece. These figures show the substantial gain during this period.

It should be noted that in 1870 the average wages paid to laborers in this country was \$302 per year; in 1890 the average was \$485, or an increase of fifty per cent, while commodities have fallen on an average about thirty-three per cent.

Special emphasis should be laid upon the fact that the purchasing power of wages in this country has been steadily increasing. A few years ago a committee of the United States Senate, composed of representatives of both parties, and of experts, made an exhaustive report. It was found that starting with 1850 at 100 per cent, in the ten years 1850-70 the relative power of a day's labor (one hour shorter than before) was 122 per cent; 1880-90 151 per cent; 1870-92 180 per cent. The laborer is from fifty to seventy-five per cent better off than in 1870. Compare this with the condition in silver countries, where just the opposite is true, and then ask if we wish to experiment in this direction. A single illustration given by R. F. Campbell, the mayor of El Paso, Tex., is worthy of general notice. Mr. Campbell makes an extended list of the wholesale price of common articles of merchandise in the city of El Paso, Tex., and the city of Juarez, Mex., just across the Rio Grande, Aug. 7, 1876. We give a few as illustrations:

	UNITED STATES.	MEXICO.
Ham per lb.	11 1/2 cts	32 cts
Beef " "	10 1/2 cts	28 cts
Pork " "	10 1/2 cts	28 cts
Butter " "	10 1/2 cts	28 cts
Eggs " "	10 1/2 cts	28 cts
Flour " "	10 1/2 cts	28 cts
Wheat " "	10 1/2 cts	28 cts
Barley " "	10 1/2 cts	28 cts
Oats " "	10 1/2 cts	28 cts
Hay " "	10 1/2 cts	28 cts
Straw " "	10 1/2 cts	28 cts
Coal " "	10 1/2 cts	28 cts
Firewood " "	10 1/2 cts	28 cts
Bricks " "	10 1/2 cts	28 cts
Plaster " "	10 1/2 cts	28 cts
Lumber " "	10 1/2 cts	28 cts
Iron " "	10 1/2 cts	28 cts
Copper " "	10 1/2 cts	28 cts
Lead " "	10 1/2 cts	28 cts
Zinc " "	10 1/2 cts	28 cts
Gold " "	10 1/2 cts	28 cts
Silver " "	10 1/2 cts	28 cts

Unskilled laborers earn in the large cities from 75 cents to \$1.50 per day in Mexican silver, and skilled laborers \$2 per day. In the interior the wages are from 25 to 35 per cent less than the above. By this table it would take a farm hand two or three days to earn enough to buy a gallon of molasses. With such an example before us, in contrast with the proved results under the gold standard for more than twenty years, how can we be willing to risk the consequence of the proposed change?

EFFECTS OF CHANGES PROPOSED.

Facing now the future, let us ask who is to be benefited by this proposed free coinage plan? I would say (1) the owners of silver mines, (2) the speculator who thrives on uncertainty and sharp fluctuations, (3) such debtors as are not also creditors to an equal amount, and (4) employers of labor. I am sure there is no reason why this comparatively small proportion of our population should be benefited at the expense of the rest; and this would be the inevitable result.

For let us notice who would be injured. First there is a large creditor class, most of whom are worthy. There are in this class nearly a million of Union soldiers, their widows and orphans, who are creditors to the country nearly \$150,000,000 every year. As noticed before, there are nearly 5,000,000 depositors in savings banks and similar institutions, with deposits of \$2,000,000,000. Think of the loss it means to these people, who have deposited good gold dollars, to be compelled to lose one-half of their savings.

In this connection let us note especially the immense department of insurance. The fire, marine, life and casualty insurance reported in the state of New York alone last year was \$28,000,000,000, contracted to be paid in gold at 100 cents on the dollar. Can any one estimate the loss that is to come to all classes, especially to widows and orphans, when life policies are reduced one-half in amount?

Second. Great injury would come to all who are upon salaries, all those who have fixed incomes and especially upon the millions of the laboring classes. As has been noted above, these classes have all gained over their conditions of twenty-five years ago. The price of all commodities would increase, but it is a universal rule that the price of labor does not increase proportionately to the cost of living. The statistics of our late war proved this conclusively.

Third. I believe in the end it would work great injury to the farmer. The plea has often been made in his behalf that he has mortgaged his farm, that the currency has appreciated so much, as measured by the value of his product, that it is only just that he should have the chance to pay now in a depreciated currency. In reply, let it be said that only about one-third of the farms are mortgaged at all. Furthermore, most of these mortgages have been made within a few years, and there can have been but little, if any, appreciation in the currency since they borrowed their money. They certainly ought not to want to pay a debt at 50 cents on the dollar. But even if they should do this, their losses in other ways would

more than offset this. The argument is often used for them, "We have had a hard time; we cannot be worse off and we may be better." But are they sure of this? If a man has had the neuralgia in his left cheek for several months will it help him to be paralyzed in his right arm. This nation is one body and when one part suffers all the parts suffer together. The many things he has to purchase, farming utensils, clothing, etc., would be greatly enhanced in price. The gain from the sale at an advance of the few articles which any one man produces would be largely offset by the increased price he would have to pay for the many articles he does not produce. Really what the farmer needs is general prosperity throughout the whole country, so that he can have a quick and sure market for his produce. He wants all men at work on living wages. During the late war prices for goods of general consumption were increased 116 per cent, but the wages of laborers increased but 66 per cent. In other words, the purchasing power of the wages of labor was reduced more than one-third. Suppose you bring about a similar condition now and reduce by one-third the wages of twenty million people depriving them of the power to purchase as much wheat, corn, etc., will not the farmer be the sufferer? He has seriously and permanently injured his best customer. No, the proposed legislation would be an evil and only an evil to the farmers. The remedy would be worse than the disease.

There are, of course, large classes that in a series of years would neither gain nor lose to any appreciable extent. I refer to the owners of general merchandise and real estate. They would immediately advance the price of what they had to sell to a point which would cover all loss that would arise from depreciation in the currency.

I think there could be no better illustration of how we suffer together and how the injury to one is an injury to many, than is evidenced by a comparison of the railroad earnings of the country with 1873 with those of 1895, taken from a recent issue of the Financial Chronicle. In 1873 there were 65,237 miles of railroads in operation, and the dividend payment was \$67,120,709. Last year with 180,657 miles of railroad in operation, the net earnings for dividends was but \$56,116,259. There was a large amount paid out, but it came from the surplus of preceding years. In other words, with nearly three times as much road and two and one-half times as much stock outstanding, the net earnings for dividends were less than they were twenty years ago—in 1873. And the reason of this is found in the fact that the freight charge per mile in the whole United States has decreased from an average in 1873 of 2.210 cents per ton per mile to 0.839 cents in 1895, a decline of 1.371 cents or 62 per cent. And it is not a sectional decline, but seems to be quite uniform all over the country, as follows:

	1863	1895	PER CENT.
N. Y. & H. A. R. R.	3.78	1.96	47.88
P. & O. R. R.	3.78	1.96	47.88
W. & A. R. R.	3.78	1.96	47.88
U. S. & P. R. R.	3.78	1.96	47.88
M. & O. R. R.	3.78	1.96	47.88
Mobile & O. R. R.	3.78	1.96	47.88
W. & A. R. R.	3.78	1.96	47.88
U. S. & P. R. R.	3.78	1.96	47.88
M. & O. R. R.	3.78	1.96	47.88
Mobile & O. R. R.	3.78	1.96	47.88

Compare these figures with the yield per acre on the farm, as taken from the official sources and we find: VALUE OF YIELD PER ACRE ON THE FARM IN GOLD.

	1863	1895	PER CENT.
Wheat	\$1.20	\$0.90	75.00
Corn	1.00	.75	75.00
Oats	.80	.60	75.00
Barley	.80	.60	75.00
Hay	1.00	.75	75.00
Straw	.80	.60	75.00
Coal	1.00	.75	75.00
Firewood	1.00	.75	75.00
Bricks	1.00	.75	75.00
Plaster	1.00	.75	75.00
Lumber	1.00	.75	75.00
Iron	1.00	.75	75.00
Copper	1.00	.75	75.00
Lead	1.00	.75	75.00
Zinc	1.00	.75	75.00
Gold	1.00	.75	75.00
Silver	1.00	.75	75.00

The average decline of these great staples is thus seen to be forty-one per cent, while freight charges have decreased sixty-two per cent. It will thus be seen how the great railroad interest of the country have suffered with the farmers, and that the statement sometimes made that "railroad rates have not been reduced to keep pace with falling prices" is incorrect.

Finally, let it be said that even if more money was in some way put into circulation no more would be given to any individual except in exchange for labor or property. "Free silver" is not to be given away to all comers. We shall get it only by honest toil or by exchanging it for some personal property or real estate. If free coinage of silver is really to give us only about a 50 cent dollar it is an honest dollar to pay debts with, and ought we to advocate it? If it means a 100 cent dollar, as some claim, equal to a gold dollar, it will cost us just as many hours to earn one then as it does now. Then where is the gain? The remark is sometimes made that the people in the country fared pretty well from 1880 to 1891, wages were good, etc. But the condition then was entirely different from that of today. At that time a million men were withdrawn from industrial pursuits to enter the army, and there was an enormous customer in the person of the national government, which was buying goods of various kinds by the hundred million and borrowing on the future to pay the debt. But today there is no army to call for men, and there is no such customer to pay our produce and our manufactures. Certainly there can be no such comparison between 1880 and 1896.

THE OTHER PLANKS.

There is space only to refer briefly to the other points in the democratic platform as a cure for our ills. Our citizens are no longer to be permitted to make contracts in the world's standard; the national government is to have no right in time of peace when its revenues are not equal to its expenses, to issue bonds; and the civil service is again to be the spoils of the politicians. But more pernicious than all is the declaration, "Arbitrary interference by fed-

eral authorities in local affairs is a violation of the constitution of the United States and a crime against free institutions." The power of the national government to put down mob law when the state authorities fail is thus called in question, and the old issue, which we supposed was forever settled at Appomattox, viz., the absolute supremacy of the federal power in every state, is reopened. Of course, this plank is the result of the action of the United States government in the Chicago riots in 1894, when there was a condition bordering on anarchy and the whole nation dreaded the outcome. No one can fail to remember the relief that came to the nation at the prompt action of the president; and the senate, by very nearly a unanimous vote, voiced the universal feeling in the following words: "The action of the president and his administration has the full sympathy and support of the law-abiding masses of the people of the United States, and he will be supported by all departments of the government and by the power and resources of the entire nation." With this recent history before us, it would not have seemed possible that any political party would dare to appeal to the nation for votes upon the plank above quoted.

And what shall be said about the attack upon our supreme court, the crown jewel in the plan of our American republic, which again and again has delivered its decree, to which congress and the president have bowed? Granted that all its decisions have not been acceptable to our people; yet, as a whole in a series of years, it has stood as a great conservator of the public interests. To suggest now that for political reasons this final tribunal shall be enlarged, or its judges removed, or its province in any way interfered with is the severest blow that can be struck against the national safety. No wonder that the great conservative forces of the nation, irrespective of party, are rising above partisanship, feeling that the questions involved in this campaign touch the very foundation of the nation's existence.

THE REPUBLICAN REMEDY.

In contrast with all this the republican party proposes, as the first step to a remedy, to restore the public confidence. It declares that it is "unalterably opposed to every measure calculated to debase our currency or impair the credit of our country. We are therefore opposed to the free coinage of silver, except by international agreement with the leading commercial nations of the world, which we pledge ourselves to promote; and until such agreement can be obtained the existing gold standard must be preserved." It recognizes the great truth that no nation alone, however strong, and with large business interests all over the world, can possibly cut loose from the universal standard of the civilized world, and that the only possible hope for bimetalism must come through united action. The success of the 16 to 1 plan in this country, which would open our mints to the thousands of millions of silver in the whole world, enabling other nations to unload their surplus upon us, would be a deathblow to all international bimetalism for a decade at least.

The republican party is unwilling to have the currency debased. It is the life blood of the nation's commerce, and when it is vitiated there is a poison and disease through the whole body.

On the tariff issue it proposes, such duties "as will not only furnish adequate revenue for the necessary expenses of the government, but will protect American labor from degradation to the wage level of other lands." It also pledges anew its purpose to renew our reciprocity arrangements with other nations, so that we may "secure enlarged markets for the products of our farms, forests and factories."

It is not more depreciated dollars that we need, but more customers. It proposes such a policy as shall keep our mills busy, as shall foster new enterprises, as will keep our labor employed, so that the farmer can have a better home market for his products, while at the same time enacting such laws as shall enlarge our markets abroad.

Free silver will not destroy our competitors abroad or give us a single new customer. What we need is universal activity of all classes. This can come only by a restoration of the public confidence, which this silver discussion has so largely destroyed. It has been true in every country and in every age that there can never be

CONFIDENCE OR FAITH IN THE FUTURE UNLESS THERE IS STABILITY IN THE CURRENCY.

What the newer parts of the country especially need to-day is capital to enable them to develop their boundless resources. That capital they can obtain in any reasonable amount when confidence is restored, but until then there is, and there will be, paralysis. It is unreasonable to expect capital to be loaned in new ventures if it is uncertain whether or not it is to be returned in a depreciated form.

In short, what the republican party proposes is such legislation as will prevent the necessity of the further issue of any bonds, as will enable capital to be put at work without further risk, as will keep our factories and shops busy and the pay of our wage-earners the very best, as will give full value to the pension of the soldier and the life policies payable to the widow and orphan, as will give the farmer a broader and better market at home and abroad for his produce and bring new prosperity and safety to our whole people. It furthermore proposes, by continuing a sound currency, to keep our pledge of honor among the nations, believing that there can be no greater pride than for our people to feel that they have been guilty of national disgrace.

SUMMARY.

To summarize briefly this whole discussion let it be said:

First. Legislation cannot create values any more than it can make water run up hill.

Second. A surplus of money does not prove a great prosperity any more than giving a lot of promissory notes increases my property.

Third. Labor is the chief producer of values. When a man goes into a coal mine, when a farmer goes day by day into his field and in the fall produces a bushel of corn from a few kernels planted, when a carpenter takes a piece of wood and makes a desk, then new value is created. A bar of steel is worth but \$10. Suppose you work it over and make it into knife blades, it will be worth \$100. Work it further and make it into canning needles and it will be increased still more in value. Suppose you make it into hair springs for a watch and it is worth \$1,000. It is not the original steel but the labor that has given this value. In some of the finest numbers of cotton thread 90 per cent is labor. Hence it is this labor that we need most carefully to guard, and there is never any distress when labor is well paid. The prosperity of the working classes depends upon steady work and a currency which does not fluctuate.

Fourth. In all times of depression the laborer is the first to suffer and the last to recover. If the proposed 16 to 1 policy should prevail the wage-earner who now earns \$15 a week should earn \$30 even to be as well off as he is now. But all history shows that he would not get more than \$22 or \$23. He would not even get this at once, for idle labor, made by depression, would be in competition and prevent for a time any increase. A depreciated dollar always means depreciated labor.

Fifth. The farmer's interests are bound up in the general prosperity of the whole country. On the 16 to 1 plan the purchasing power of the wages of the twenty-two million wage-earners in this country would be reduced one-third. The statistics of the war showed this. You therefore deprive them to this extent of the power to purchase wheat, corn, etc. The farmer needs the general prosperity of the whole nation to give him prosperity.

Sixth. No part of this nation can either suffer or prosper without its effect being felt upon the whole. No section liveth to itself. Civilization has been well called "universal cooperation of the shop, the forge, the mine, the bench, the farms, the store, and the basis of all is confidence, confidence that what we produce will be needed by some one, and confidence that it will be paid for in a permanent and not a debased standard. A blow against mutual confidence is a blow against civilization."

Seventh. No one has yet been able to tell us how, under the free coinage of silver, with the present conditions, gold and silver are to be kept at a parity or how any one is to get any increase of salary or wages.

Eighth. No one has been able to show how changing the unit or measure of value is going to effect the real value. The wheat, the corn, the merchandise of the shop will not be

Continued on Second Page.

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