

THE FINANCIAL POLICY

The Coinage Laws Fully Stat- ed with their History.

Continued From First Page.

February 21, 1853, congress again amended our coinage by reducing the weight of the fractional silver coins to 384 grains standard silver to the dollar and coined them only on government account. We thus acquired our subsidiary silver coinage.

These coins were paid out at the mint, in exchange for gold coins only at par, in sums not less than one hundred dollars. Subsidiary coins are also transmitted at government expense to the assistant treasurers, depositories and other officers of the United States under regulations approved by the Secretary of the treasury.

Section 5, of this act provides that no deposits for coinage into the half dollar, quarter dollar, dime and half dime shall hereafter be received other than those made by the treasurer of the mint, as herein authorized and upon account of the United States.

This act provided for the coinage of the three dollar gold piece.

I nearly forgot our little silver three cent piece, the coinage for which provision was made by the act of March 3, 1851. The weight was then 124 grains; fineness 750.

The weight was changed to 11.22 grains and the fineness to 900 by the act of March 3, 1853. This was our coinage, substantially in gold and silver, until 1873.

The act of February 12, 1873, is largely a revision of earlier coinage laws and contains seventy-six sections. It makes the gold dollar of 25.8 grains standard, the unit of value alone, placing us on the gold standard, in fact. It also dropped the standard silver dollar of 412 grains, the half dime, and the 3-cent silver piece, from the coinage.

It changed the weight of the half dollar, the quarter dollar and the dime to 25 grains or 385.8 grains to the dollar and authorized the coinage of the trade dollar of 420 grains standard.

This silver was demonetized. The act of March 3, 1875 provided for the coinage of the twenty cent silver piece.

The next change of moment in our coinage was the act of February 28, 1878, reopening our mints to the coinage of the standard silver dollar of 412 grains, on government account. Free coinage of silver was defeated.

This act provided for the purchase of not less than \$2,000,000 worth, nor more than 24,000,000 worth per month of silver bullion and the coinage of the same into standard silver dollars of 412 grains, as fast as so purchased.

It also provided for an international monetary conference and for silver certificates. By this act the coins became a legal tender for all debts and dues, public and private, except where otherwise expressly stipulated in the contract.

Their paper representatives, the silver certificate, are not a legal tender but are receivable for customs, taxes and all public dues and when so received may be reissued.

The friends of the free and unlimited coinage of silver were not satisfied and July 14, 1880 congress enacted what is generally known as the Sherman act. This law provided for the monthly purchase of 4,500,000 oz. of silver bullion for coinage and to issue in payment thereof United States treasury notes redeemable on demand in coin.

It also directed that 2,000,000 oz. shall be coined each month until July 1, 1891, after which as much as may be necessary to provide for the redemption of the Treasury notes here-in provided for.

This act recites further that it being the established policy of the United States to maintain the two metals on a parity with each other.

The act of September 26, 1890, provides that the coinage of the three dollar, and one dollar gold pieces be discontinued.

Act of March 2, 1878, discontinues coinage of the twenty cent silver piece, and the act of February 19, 1887 prohibits further coinage of the trade dollar.

The effect of the Sherman act was such that in the summer of 1893, congress was called in extra session for the purpose of repealing it. After a vexatious delay the purchasing clause of the Sherman act was unconditionally repealed Nov. 1, 1893.

The repealing act further enacts: "and it is hereby declared to be the policy of the United States to continue the use of both gold and silver as standard money, and to coin both gold and silver into money of equal intrinsic and exchangeable value such equality to be secured through international agreement, or by such safeguards of legislation as will insure the maintenance of the parity in value of the coins of the two metals, and the equal power of every dollar at all times in the markets and in the payment of debts."

This is the law of the land today, but since it was enacted the silver advocates have been clamoring for the free, independent and unlimited coinage of silver at the ratio of 16 to 1, by the United States alone when the market ratio is about 35 to 1, or in other words they want a legal ratio of 16 oz. of silver to 1 oz. of gold, 1 oz. of gold is worth at present 35 oz. of silver.

To Be Continued.

THE COMPROMISE CURRENCY RE- FORM BILL

Various plans of monetary reform favored by Republican Congressmen belonging to the House Committee on Banking and Currency, have been combined in a bill reported from a subcommittee and introduced in the House of Representatives on April 5. An important portion of the daily press which urges the paramount necessity of currency reform, while taking exception to certain features of the proposed bill, inclines to accept it as the basis for the best measure obtainable at this time. Financial journals, as a rule, condemn one or more of the proposals in the bill. The following summary of the provisions of the bill are from the N. Y. Post.

"Two or three weeks ago a subcommittee of three members of the general committee, consisting of Messrs. McCleary of Minnesota, Prince of Illinois, and Mitchell of New York, was appointed to consider the various bills and report one for reconsideration of the whole committee. This task has been done, and an outline of the work has been given to the press. It embraces features of Secretary Gage's plan, of the plan of Mr. Walker of Massachusetts, the committee's chairman, and of the monetary commission's bill, and has some new features not found in previous bills. It begins with that part of Secretary Gage's plan which contemplates the separation of the banking functions of the Treasury from its other functions. It provides for a division of issue and redemption in the Treasury, for which the Secretary is authorized to set aside the general cash balances in excess of \$50,000,000. This excess, on March 17, 1898, was \$176,139,532. United States notes received by this division for redemption in gold are to be canceled and retired in proportion as certain substitute currency is issued. No note redeemed in gold is to be again paid out except under exceptional conditions.

"The bill proceeds upon the idea that gold is the basis of our monetary system. Everything which looks to redemption of paper-money by either banks or government looks to gold redemption. This is a capital point. It makes an issue, from which it is not possible to escape, between the gold standard and the silver standard. . . .

"Under the bill the banks are required to assume the current redemption of United States demand notes in order to obtain circulation based upon their commercial assets. A new class of notes, called national reserve notes, is to be issued in lieu of legal tender notes deposited by the banks with the Treasury, and these reserve notes are to be redeemed upon demand by the banks out of the redemption fund, which they are required to maintain in gold. These reserve notes are not treated in any respect as bank-notes, because the banks are not liable for their ultimate redemption. The Government is liable for their ultimate redemption, but meanwhile they are available as bank reserves, and are legal tender exactly like the greenbacks which are deposited in the Treasury against them. The reserve notes can be identified as having been issued to particular banks, while the greenbacks can not. Hence the need of the substitution of the one for the other under the plan. After the expiration of one year the banks will be allowed to issue their own notes against their commercial assets to an amount equal to the reserve notes issued to them in exchange for greenbacks deposited by them in the Treasury; but they must deposit a guaranty fund equal to 5 per cent of all banknotes outstanding, applicable to the redemption of the notes of failed banks, and this guaranty fund must be kept good, but no greater tax than 1 per cent on circulation for this purpose.

"This is the crucial feature of the bill, and the question arises: Will the banks consent to assume the current redemption of the greenbacks in return for the privileges offered to them? As the bill stands, they are required to do so, willy nilly, if they remain in the national system, but they can resign their national charters and return to the state system, relinquishing the privilege of issuing notes. We think that the first impulse of the banks will be to reject the plan, but that upon further reflection they will accept it. . . .

"The monetary commission's plan is the ideal one, but it is pretty plain that Congress will not accept it as a whole. The bill under consideration embraces that part of it which looks to the issue of bank-notes against commercial assets under government regulation, with a guaranty fund of 5 per cent and an event lien upon assets. So much at all events will go to the credit of the Indianapolis movement, besides the credit of having stirred up the country to demand currency reform. Our judgment upon the bill of the subcommittee as a whole is that it is well worth fighting for, and that it has a good prospect of passing the House, and that it will meet with favor the more it is studied. We say this while expressing our preference for the monetary commission bill."

What empty echoes of the past are these denunciations of the President with which a portion of the press now rings! They hark back more than a hundred years, to the time of first war fever with which the young Republic was afflicted. It was in

1793 and the few years following. There was a faction that wanted to get this country into war with England in behalf of France. It succeeded in putting a serious strain upon relations between the two. But the President resisted war and strove for peace, and by wise statesmanship managed to preserve the peace with honor. For that he was abused, denounced and vilified as few public men in this country have ever been. He was called an American coward, a traitor, and other things far worse. But he outlived the storm, and is today remembered with gratitude and praise by millions to whom the names of his detractors are unknown. That President was George Washington.

Only a generation ago there was another outbreak against the President. He was called an indecisive, lack of courage, lack of patriotism. He was in terms accused of trying to delude the public in order to further the schemes of Wall street speculators. He was called selfish, inconsistent, blind, imbecile. There is scarcely an adjective in the vocabulary of abuse that was not applied to him. Yet he, too, outlived the storm, and his very acts that then provoked vituperation now shine in history as pure patriotism and unchallenged wisdom. The President was Abraham Lincoln.

Is a third name to be added to the list? The most enthusiastic friend of any man might hesitate to put him in such company. It has been reserved for William McKinley to be put there by his enemies. In circumstances almost exactly similar to those in which Washington and Lincoln were placed he has acted, and is acting, almost exactly as they acted, and he is being reviled and denounced almost exactly but exactly as they were. He, too, will outlive the storm. And it may be that before men who are now young have grown old the parallel will be completed, and it will be seen that they who strove to place him in a pillory succeeded only in placing him upon a pinnacle of fame.—New York Tribune.

I was reading an advertisement of Chamberlain's Colic, Cholera, and Diarrhoea Remedy, which leads me to write this. I can truthfully say I never used any remedy equal to it for colic and diarrhoea. I have never had to use more than one or two doses to cure the worst case with myself or children.—W. A. Stroud, Popocatepec City, Md. For sale by the Delta Drug Store.

Rheumatism Cured. My wife has used Chamberlain's Pain Balm for rheumatism with great relief, and I can recommend it as a splendid liniment for rheumatism and other household uses for which we have found it valuable.—W. J. Cuyler, Red Creek, N. Y.

Mr. Cuyler is one of the leading merchants of this village and one of the most prominent men in this vicinity.—W. G. Phippen Editor Red Creek Herald. For sale by the Delta Drug Store.

"A word to the wise is sufficient" and a word from the wise should be sufficient, but you ask, who are the wise? Those who know. The oft repeated experience of trustworthy persons may be taken for knowledge. Mr. W. M. Terry says Chamberlain's Cough Remedy gives better satisfaction than any other in the market. He has been in the drug business at Elkton, Ky., for twelve years; has sold hundreds of bottles of this remedy and nearly all other cough medicines manufactured, which shows conclusively that Chamberlain's is the most satisfactory to the people, and is the best. For sale by the Delta Drug Store.

"It has never been American power that has been doubted. The world has known that there is no nation strong enough to plant a hostile army on United States territory and keep it there. It has been known that in constructive work and in science, whether for defense of ports or for operations at sea, the nation has all the power it can desire. But there has been in foreign minds many a doubt whether the people who were divided in the '60s could ever be thoroughly and heartily united."

New York Tribune. It would hardly be worth a war to set those foreign minds right; but if war must come one of its wisest incidents will be the righting not only of foreign minds but of some domestic minds also upon this point.—Courier Journal.

It has been explained that the word "peppercorn" used in a criticism of the President's message contained in Wednesday's Oregonian means the same thing as damn. Begging your pardon, Mr. Scott, and we people of Cheek county are a plain people and would prefer to be addressed in plain language. When a man remarks that "here's a good dam by a mill-site," we know what he is talking about, and when he continues, "but there's no mill there by a dam-site," we can generally grasp his meaning; but when it comes to the use of the word "peppercorn" instead of "damn," we have not time to go to Oregon City and look up a certain authority on the Cuban war questions to act as our interpreter.—Oregon City Enterprise.

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