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# PENNOYER'S POINTS.

The Fallacies of the Gold Standard Clearly Exploded.

Speech delivered at Salem, Sept. 6th by Hon. Sylvester Pennoyer.

TO THE CITIZENS OF CLATSOP COUNTY.

I appear before you to-day for the purpose of addressing you briefly on the great overshadowing question of finance. I shall not attempt to furnish complete statistics or formulate definite arguments on behalf of money, which I favor as a standard measure, which I favor and which the great mass of the American people favor. They are not particularly needed. The events of this country for the last quarter of a century, and especially for the last three years, have been replete with convincing statistics and persuasive arguments against the single gold standard, putting to shame the eloquence or arguments of the most learned statesmen or the most profound scholars. Two years ago I said in a reply declining an invitation to speak in Montana, that "if the prevailing hard times would not persuade the people of this country to abandon the existing gold standard, then no eloquence of mine could persuade them, neither would they be persuaded though one rose from the dead."

When such an orator as the hard times now brought upon this country by the adoption of the single gold standard policy is abroad in the land, carrying conviction to every hamlet and every fire-side with such force and power as to completely shatter old party ties and the political associations of a lifetime, and to solidify in one political organization the almost united masses of the country, then individual argument has lost its force and personal eloquence is of little avail. The careful student is well conversant with the fact that there have been repeated occasions in the world's history when great movements of the people have occurred, which, in their depth, extent and power completely refuted the claim of individual leadership, and even passed the limits of human guidance. In 1814, Napoleon said, "one year ago all Europe is marching with us; now all Europe is marching against us." There was then a great and almost unaccountable change of public impulse and sentiment, and such a wonderful change is occurring in this country to-day.

The advocates of the single gold standard are still endeavoring to divert the attention of the people to the tariff question. They claim that the present trouble is the cause of the present trouble. It is a protective measure, affording an average of 40 per cent protection, nearly as high as the war tariff of 1861, and yet because a few articles which were before protected were left by it unprotected, they endeavor to fasten the wide-spread disaster which has overtaken the country upon the slight change. The main industry left unprotected by the present tariff is wool-growing, and they use wool to pull over the eyes of the people. The present paralysis of business is caused by financial and not by tariff legislation.

In May, 1890, while making my canvass for governor, I spoke at Brownsville, Ashland and Oregon City, at all of which places are large brick woolen manufacturing. We then had had twenty-nine years of wool protection, the McKinley bill was then pending in congress and sure to become a law, which afforded greater protection, and yet those three large manufacturing were idle and had been so for about six months. What was the matter? With sheep on its thousands of hills, with large woolen manufacturing and with its people needing its products—for nearly every night on this canvas I slept under cotton comforters—why was not Oregon manufacturing woolen goods? It certainly was not because of tariff. It was entirely owing to the fact that the volume of money in the country had not kept pace with the increase of business and population, and so the prices of products and profits of business, as well as the wages of labor, had fallen so low that the people were unable to make anything and so were denied the necessities as well as the luxuries of life.

It is indeed a most sad commentary on the condition of our country, rich in soil, and fertile in its resources, when a large proportion of its domestic immigrants are born into the world, and live on their advent, because their parents cannot afford the soft woolen covering needed. The idea of McKinley that he can raise our people out of the slough of poverty in which they are now placed, by taxing them still more when they cannot get money to pay their present taxes, is indeed so

to make him unique as a statesman, and so novel as to entitle him to secure on it letters patent without question.

THE INCOME TAX.  
Three years ago in its law providing for revenue, Congress instituted an income tax. If it had been collected as it ought to have been there would have occurred no deficiency of revenue, but at the instance of the wealth of the country, which has, with a brief exception, enjoyed an immunity from federal taxation, the Supreme Court overturned the law and therewith two of its own previous decisions. The President thereupon refused to enforce the law of Congress and so, while the law stands on the statute books unrevoked, it has never been enforced and so remains a dead letter. An income tax is the most just tax that could be levied. A tariff tax is a tax upon the industries of the country, while an income tax is a tax upon the wealth of the country. A tariff tax is necessarily an unjust tax, as under it a poor man pays as much as the rich man if he lives as well, while he pays more if he has a larger family. An income tax is one under which every man pays according to his ability to pay. The most civilized governments levy an income tax. It is in reality the backbone of the British revenue system, it is about to be introduced in a graduated form in France, and in Germany it exists in the extreme degree. It is the law in the United States, but it is not now enforced owing to a fit of dyspepsia on the part of one of the judges of the Supreme Court, and a fit of weakness on the part of the federal executive. Under the next administration it ought to be enforced. The next executive will take an oath that "he shall take care that the laws be faithfully executed," and he undoubtedly will see that the income tax law will be enforced. In order, however, to avoid any possible friction between any of the departments of government, Congress should at its earliest convenience pass a law inhibiting any of the federal courts, through writs of injunction or otherwise, from interfering with the collection of the national revenue. They have no such constitutional right now, but they imagine they have, and therefore Congress should at once settle the matter. The federal inferior courts are the creatures of Congress and Congress can prescribe their jurisdiction. Of this there is no question, and such an inhibition would be binding upon them and would leave Congress untrammelled in the exercise of its exclusive constitutional prerogative "to levy and collect taxes."

SO-CALLED SOUND MONEY.  
A very great deal is now being said about sound money, but when the system of the sound money advocates is thoroughly diagnosed it will be found to be the very direct opposite of a sound money system. Misleading and delusive adjectives have wrought a vast deal of misery in this world. The serpent persuaded Eve that the fruit of the forbidden tree was "good" fruit, and as a consequence our first parents were driven out of paradise. The single gold basis advocates have persuaded Congress that theirs was a "sound" money scheme and as a result our country is plunged into the pit of industrial depression and financial disaster. What is the sound money doctrine? It is to have gold alone the money of redemption, to stop the coinage of silver, to convert greenbacks and treasury notes into bonds, and to allow the banks to issue bank paper based upon these bonds, or, as some demand, upon their capital derived from other sources. The bank paper would not be a legal tender and would be a non-debt paying currency. Now sound money is money with which debts can be paid, and any currency with which debts cannot be paid is not sound money.

It will thus be seen that the so-called sound money scheme is one that would foist upon the people a vast volume of bank rag-money, which would have to be presented to the bank issuing the same before it could be redeemed, and which paper when issued by the banks, as is the custom now, would be sent by them to distant parts of the country so that it would be difficult for the holder to present the same for redemption. It is a delusive, dangerous scheme of the banking fraternity, which has fattened and grown arrogant by governmental favors to not only control the government but also to enslave the people. The only thing sound about the scheme is its appellations, and that must be used only in a Pickwickian sense.

It is alleged that the price of darkness when occasion requires in order to further his nefarious purposes can appear as an angel of light, and in imitation of this illustrious example, if not animated by a like purpose, the advocates of an unsound bank rag-currency, bereft of a debt-paying power which they propose to be the main and only currency of circulation, are now attitudinizing with all the grace of public money. The plain issue is between the silver dollar and the bank note; "rag" or "hard" legal tender money and the so-called sound money advocates are the stout opposers of the sound "hard" money plan.

REAL SOUND MONEY.  
The money system proposed by the three allied armies of reform in the present presidential contest is the only real sound money system. It is to do away with bank paper entirely, to coin both gold and silver into standard money as contemplated by the constitution, and to have the paper currency required by the demands of trade and commerce issued direct by the government, and all the money so coined or issued to be real sound money, a full legal tender in payment of all debts, public and private, allowing no individual to discriminate against any of the money in the possession of the people. The money would immediately follow. The money in hand can be used to pay the debt at hand. There would be no

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carrying around the country to get bills on the nearest bank, and no necessity of paying commission to the bank's broker, or obedience to bank officers before you can pay your debts. This system of finance would relieve the people of this country from the existing bank thrall and would liberate them from the care of the British money lords who are now caring for the American people as the wolf cares for the lamb.

If this system had been adopted and followed by the government from its foundation as proposed by the immortal Jefferson, who said, "Bank paper must be suppressed, and the circulating medium restored to the nation, to whom it belongs," and as proposed by Jackson, who was equally opposed to bank paper and who favored a government bank "founded upon the credit of the government and its revenue," how different, indeed, and how much more prosperous might have been the condition of the country in the past and at the present time. The periods of depression and panic which have carried sorrow and ruin to countless homes, and which have always resulted in the loss of the many for the enrichment of the few might have been avoided, for so long as the government issues all the money of the country, clothing it all with full legal tender qualities, it can never fall below par while that government is solvent and is in the possession of plenary taxing power. There never was an instance in the world's history to controvert this proposition. Such being the case, the citizens of a government possessing such a financial system, would be subjected to no periods of panic or depression, ruinous to some and harmful to all. All gold and silver should be coined and the amount of paper money should be regulated by the demands of trade and commerce.

NEED OF SILVER AS REDEMPTION MONEY.  
It is estimated, in round numbers, that there is in use in the world as money about four billion dollars of gold, silver and paper each. With both gold and silver as money of ultimate redemption there would be no difficulty whatever in carrying at par the present or even a greater amount of paper money. Eight billion of metal money is a broad base on which to rest four billions of paper money. There is plenty of coin with which to redeem the paper, and so there will be plenty of confidence that it can be redeemed. There has a great deal been said about our present financial difficulties being the result of a lack of confidence. That is indeed very true. But the lack of confidence results from the issue of paper money which is not convertible into gold and silver. With plenty of full redemption coin money there will be plenty of confidence. With a scarcity of such redemption money there will necessarily be a lack of confidence. Coin is the basis of confidence. The American money system that would make both gold and silver the required paper money has, however, been supplanted by the British system, that makes gold alone the full redemption money and the base of support for both silver and paper as currency. And so the world now has a remedy. For another eight billion dollar base and an eight billion dollar support for the paper currency required by the demands of trade and commerce issued direct by the government, and all the money so coined or issued to be real sound money, a full legal tender in payment of all debts, public and private, allowing no individual to discriminate against any of the money in the possession of the people. The money would immediately follow. The money in hand can be used to pay the debt at hand. There would be no

both gold and silver in preference to bank currency. The present administration has rejected, on the finance question, the traditions of the Democratic party.

THE CAUSE OF PANICS.  
Nothing is so harmful to business, nothing has caused so much misery, suffering and despair as the frequent panics of depression and panics which have visited this country. The cause of these panics in every instance has been the same—money contraction. The great panic of 1857 was caused by the demand of the Federal Government for specie in payment for the public lands, and although all gold and silver was then coined at the mints, the volume of metal money was entirely inadequate to the requirements of business. Demand on the banks was made for the required specie, to which the banks could not respond, and the whole fabric of bank currency, based on the money distributed by the Federal Government among the several states, became nearly worthless. The business of the country, restricted to the insufficient volume of metal money, became crippled, and disaster and ruin followed.

The panic of 1857 was primarily caused by the act of Congress, February, 1857, demonetizing foreign coins, which up to that date had been legal tender money. In 1858 Congress had demonetized all silver halves, quarters and dimes in sums over \$5, and now, Congress, having demonetized foreign coins, the banks could no longer hold such demonetized silver as reserves, and they were sent out of the country never to return.

The panic of 1873 was caused by the contraction of currency to the amount of over one billion dollars. This vicious legislation of Congress visited upon the country one of the severest panics in the whole world's history. The prosperity which had prevailed even during the war was followed by a period of unparalleled depression. The census returns show that the wealth of the country in 1860 was fifteen billions; in 1870 it was thirty billions. With sufficient money, more wealth was created in one decade than had been created in all the previous years of the nation's existence. From 1860 to 1873 the contraction of the currency, exclusive of coin, was \$1,890,000,000. With the loss of this currency was indissolubly linked a stoppage of business enterprise, the depreciation of values, the stagnation of trade, and the enforced idleness of countless thousands of American citizens, who were sent into tramps by the very same legislation that had converted the bond-holders into millionaires.

The panic of 1893 was caused by the most foolish and criminal policy inaugurated by the Harrison administration and followed by that of Cleveland, of making gold alone the money of redemption. Since that policy has been adopted, and since silver has been discarded as standard money, the business of the country has been dwarfed to the narrow gold basis, and wreck and ruin have followed in the wake of the contraction of the volume of legal tender redemption money. History, reason and experience of mankind all teach the same lesson in finance, but the monometallists heretofore combat all these lessons. They are only in their own conceit. The following statements are furnished without comment:

CURRENCY SEPT. 1, 1895.

U. S. notes	\$430,100,000
Fractional currency	26,444,742
National bank notes	183,000,000
Compound Int. legal tender notes	217,024,100
Treasury 3 per cent legal tender	32,538,900
Treasury loan certificates	37,148,718
Certificates of indebtedness	85,000,000
Treasury notes past due	1,500,000
State bank notes	78,967,875
Three year treasury notes	629,000,000
Total	\$1,959,678,770

Amount of currency, exclusive of coin, in treasury and circulation, July 1, 1896, according to the treasury reports of that date:

CURRENCY JULY 1, 1896.

In circulation	
Gold certificates	\$45,220,759
Silver certificates	301,200,759
Treasury notes "30"	95,217,981
U. S. notes	283,451,998
Currency certificates	1,540,550
National bank notes	212,801,527
In treasury	
Gold certificates	497,450
Silver certificates	11,350,995
Treasury notes "30"	32,458,918
Currency certificates	160,000
National bank notes	10,959,820
Total	\$1,119,791,946

Excess in '96 over '95, \$879,886,824.

DEBT AND BONDAGE.  
Thirty years ago there was legalized bondage in this country of the colored race. To-day there is the legalized bondage of the whole seventy million of American citizens. The policy of bonded indebtedness and the contraction of debt-paying money has been prosecuted by the money-lenders until we are nearly bound hand and foot in their toils. Business is so unproductive that they are willing to invest in government bonds at 3 and 3 1/2 per cent. During the last years of Buchanan's administration, on account of the Utah expedition and the small revenue derived from the low tariff, the government, desiring to borrow money, was compelled to pay over 10 per cent for it. That showed the fact that money invested in business was so remunerative that 10 per cent government bonds were undesirable. All this is now changed. The only thing that now pays is money. The government of the United States has issued \$292,000,000 of interest-bearing bonds, and the control of the federal government is now in the hands of the money lords, with the president as a nominal figure-head. With heavy interest to pay the foreign bondholder, and with heavy taxes to pay the vast army of federal office-holders and treasury leeches, and deprived of good and sufficient money with which to pay, the American citizen to-day is in a like con-

dition with the Israelites in Egypt, who were compelled to make their required tales of brick while deprived of the necessary straw. Where is this policy to end? If continued, what will be the fate of our children? Wealth will become absorbed by the few, and they will be the task-masters of the world.

Mulhall, the English statistician, estimates the total amount of the gold money of the world at six billion dollars, which is two billion above the general estimate. Of this amount the Rothschilds now own one-fifth. Put in government 3 1/2 per cent bonds and, compounded semi-annually, their wealth in 53 years will absorb the entire stock of gold of the world, and if we remain on a gold basis, they will be the masters of the world. Prior to the discovery of America by Columbus, the entire money of Europe had passed into the control of one class of men. Under Providence America was discovered, the precious metals were found and Europe was liberated from its thrall. Providence has placed within our reach the precious metal silver, which will enable us to liberate ourselves from our impending thrall. The issue is a plain issue. Shall we continue on a gold basis and remain the serfs of the money lords, or shall we restore silver as standard money, break the shackles which bind us and stand forth as free men?

GOLDEN IDOLATRY.  
Idolatry is an inherent sin in the human race. And it is a grievous sin. There is no sin upon which the Almighty looks with more displeasure, and there has been nothing which has been more idolized than gold. Stocks and stones, images of wood and clay, beasts and reptiles, the sun, and fire have all had their worshippers, but to nothing else has the devout and wide-spread homage been paid that gold has received. Nebuchadnezzar, King of Babylon, erected a golden image 110 feet high to which the homage of the entire nation was bestowed. And the chosen people of God after having passed dry shod through the Red Sea, after having followed the pillar of cloud by day and the pillar of fire by night, after having drank from the smitten rock and eaten the heaven-sent quills and manna, and right following the visible presence of the invisible God amid the clouds and fire, the voices of trumpets and the thunders and lightnings of Mount Sinai, while their chosen leader was still on the mount, made them a golden calf and worshipped it, utterly forgetful of the God who had so miraculously led and sustained them in their journeyings. And even now in the latter part of the nineteenth century, and in the broad light of the experience and civilization of the whole human race and the irrefutable evidence of our Almighty Ruler of the Universe of nations and of men, we find as in the ages of the past, an unaccountable idolatry of gold.

Now, the object of devotion is not in the shape of the Babylon image or the Israelitish calf, but it is in the form of the British gold basis. The devotees of this basis are just as unreasoning and unreasonable as were the devotees of the image and the calf. And will not God punish this idolatry as he has formerly punished it? Three thousand Israelites fell for their idolatry and King Nebuchadnezzar for his was driven from men and did eat grass like oxen. And for this idolatry of a gold basis is not a whole nation suffering? Let us hope that, like the Babylonian king, the worshippers of the gold basis will ultimately have their understanding returned unto them, that the evil they have inflicted upon the country may be lifted from an afflicted people, and that silver may be restored as standard money and prosperity may be restored to the land.

DEPRECIATION OF VALUE.  
Justice Walter Clark of North Carolina said that on a recent trip to Mexico, arriving at El Paso he changed his United States money into Mexican money, receiving nearly two dollars for each dollar, that twenty years ago two dollars were at a parity, thus demonstrating that either the Mexican dollar had depreciated or the United States dollar had appreciated; that the Mexican dollar had depreciated, as was shown by the fact that cotton was 14 cents a pound, wheat a dollar a bushel, and wages the same as when the two dollars were at a parity, while in the United States cotton was seven cents a pound, wheat fifty cents a bushel and wages about half their former rates, showing conclusively that the United States dollar had appreciated, and that such appreciation had been to the injury of the laborer and producer and to the benefit of the money-owner, the value of whose wealth had been really doubled by our financial policy, which had demonetized silver and placed the country on the narrow gold basis.

A Missouri farmer about a year ago stated that corn was then twenty cents a bushel and potatoes ten cents a bushel, and that if the salary of President Cleveland for one year was paid in corn and potatoes, it would take to pay it 125,000 bushels of corn and 550,000 bushels of potatoes. In the spring of 1893 President Cleveland desired the people of the country to give to the people an "object lesson," which would force them to acquiesce in the repeal of the Sherman law. The banks, in obedience to his wishes, withdrew their loans and precipitated the panic of that year, which prostrated the industries of a nation, ruining millions and carrying loss and sorrow to nearly every household in the land. That was indeed a most hateful and harmful object lesson. He could now partly atone for the wrong then done if he would give another object lesson beneficial in its teaching. If he would consent to take one year's salary in corn and potatoes, and would build a big red barn on the shore of Buzzard's Bay in which to store them, that barn would be a warning to generations yet to come against the policy of demonetizing silver and contracting the currency of the country, through which fatal policy the purchasing power of his salary had wonderfully increased, and the value of the farmer's

products had wonderfully decreased.

THE BANKER'S POWER.  
That our worst foes are sometimes those of our own household has been repeatedly demonstrated in this country of the merciless power which has been exercised by the banks. During Jackson's administration, in the futile effort to circumvent him, the Bank of the United States precipitated a panic upon the country. At the outbreak of the Civil War, the gold of the bank was withdrawn from circulation and lay hidden until it could come out and fatten on a nation's necessity, and now in the present war between the producers of the United States and the money power of Great Britain, we find the banks of the country occupying a position identical with that which the Tories occupied in the Revolutionary wars. There is something in the business of the money changer and the money lender, which is calculated to blunt the moral sense and weaken the patriotic spirit. And it was always so. When the Savior of mankind was on earth, he found language adequate to condemn the sins of all classes except those of the bankers, upon whose back he laid the whip as he drove them from the temple. That the bankers were the only class which the gentle Savior scourged with a whip is a most remarkable fact, which is well calculated to direct public attention to their conduct and its effects upon the community and the nation, and which should also serve the purpose to that class of our fellow citizens of subjecting their own motives and actions to a most rigorous process of self-examination.

It is also a most remarkable fact that of the twelve apostles chosen by our Savior from the various walks of life, no single one was bold enough to betray Him except Judas, the banker. And it is no very violent presumption to suppose that he, like nearly all bankers, was a gold bug, and that the remorse he suffered after his treacherous act might have been in part occasioned by the regret that he had not demanded gold instead of depreciated silver as the price of the betrayal of his Lord and Master.

The pertinacity of the banking scheme to keep control of the finances of the country by which the bankers can dictate to the government and enslave the people, and the absence of remorse they exhibit in the expansion of the volume of currency and then in contracting it, by which countless process countless thousands are impoverished, while their accumulations pass into the possession of the bankers, stand out before the American people as a most solemn warning, in the language of Jefferson that "bank paper must be suppressed and the circulating medium restored to the nation to whom it belongs," and in the language of the old Jacksonian Democratic platform "that the separation of the moneys of the government from banking institutions is indispensable for the safety of the funds of the government and the rights of the people."

MONOMETALLIC BUGBEARS.  
A few years ago many persons who had learned the lessons taught by history, and who, reasoning from cause to effect, foretold the disaster that would befall the country by a continued refusal to restore silver as standard money, were denominated by the plutocratic press of the country, which invariably sneezes whenever the bankers take snuff as "calamity howlers." The tables are now turned, and now the bankers and their papers have become the very worst kind of "calamity howlers." They prognosticate all manner of evil from the restoration of silver as money. They declare that it will drive gold all out of the country. That is just what they promised eighteen years ago, and they now ignore the fact that from 1876 to 1890, while that law was in operation the treasury reports show that the imports of gold exceeded the exports by two hundred and twenty-four million, and that the stock of gold increased in this country over \$450,000,000.

Another bugbear is that foreign nations will flood our country with silver. There is no danger. All the nations desire more silver, and would very much like it if we would continue our present financial policy in order that they might continue to purchase it as they have been doing at its depreciated value, as a commodity instead of being hereafter compelled to pay its real value as money. Another bugbear is that the restoration of silver is in the interest of the silver mine owner and would benefit him. Its demonetization is in the interest of the gold mine owner and why should he be benefited any more than the silver mine owner. Both gold and silver are money metals so recognized by the Constitution and both should be treated exactly alike. Of course the restoration of silver would benefit the silver mine owner just the same as it would benefit all other classes, including those who are so bravely fighting against it.

Another misstatement of the monometallists is that the present higher value of the United States dollar over that of the Mexican dollar lies in the fact that our dollar is redeemable in gold, while the Mexican dollar is not. That is not true. From 1876 to October 14, 1891, no one ever for one moment supposed that the United States treasury would ever be foolish enough to redeem silver certificates or the treasury notes in gold and yet during that period, the same as since, their increased value over the Mexican dollar was maintained. The old trade dollar of 480 grains, not a legal tender, sold at a discount at from five to fifteen per cent, while the present standard dollar of 412 1/2 grains stands about at par and would forever stand fully at par if it was made a full legal tender, which it is not now, as the law gives the banker that most unjust privilege which no other nation on the face of the earth ever gave to its citizens, or discriminating against silver, the lawful money of the realm. Restore silver as standard money, make it a full legal tender in payment of all debts, public

(Continued on fourth page.)