

SATURDAY, OCTOBER 29, 1898

Gov. Tanner, of Illinois, did the right thing when he refused to permit the operators at Viden to fill the places of striking miners with imported negro laborers. It is high time monopolistic operators should be given to understand that it is not the province of the government to help and protect them in their efforts to compel their wage workers to accept starvation wages. They are getting more than their due from the government when it compels the consumers to pay extortionate prices for their productions under the tariff laws enacted by the republican party for the sole benefit of monopolies.

REPUBLICAN CURRENCY REFORM.

In my last communication I undertook to show just what the Republican platform means by "comprehensive and enlightened monetary legislation." This legislation is not a matter for the Republican leaders to settle in the future. Even if it were not fully determined on the people ought to be taken into their confidence more than this vague, smooth sounding platform declaration does. But they have fully decided on this "currency reform" and it is embodied in house bill No. 10,289. This is the bill which was favorably reported by the house committee at the last session, and in this letter I want to briefly discuss that feature of the measure that makes our coined silver dollars redeemable in gold. (See Sec. 6, H. R. No. 10,289.)

As the law stands today, there is no provision for free or even limited coinage of silver dollars (except the provision in the Bond bill for coining the seigniorage, which has been absolutely ignored by the treasury officials), but there is an amount of silver coined already that is full legal tender standard money.

There is no statute that permits their redemption in gold and there has been no policy adopted or attempted made by the treasury officials to redeem them in gold. They have the legal exchange or money value of gold, simply because they pay as much for it as they can get in this country. In any event, the \$400,000,000 of coined silver dollars enlarge the volume of our standard money that much and in a certain way have the effect of that much gold coined. But if the law is to be changed so that this silver is legally redeemable in gold, at least two vicious results will follow.

1. The volume of standard money is contracted, for instead of being part of our standard, legal tender money, our silver dollars will become mere currency. Our coined gold will be left the sole standard money; it will be the sole money of redemption and the money in which government bonds must be paid. A large part of this funded national debt was created on a paper basis when greenbacks were legal tender and would have paid it. It has been refunded on a coin basis, when under the law and under the terms of the contract, it could be paid in either gold or silver dollars. Now they propose to make the public debt payable only in gold. This purpose was foreshadowed in the defeat of the Teller resolution in the last house, and in the declaration of President McKinley in his speech to the American Manufacturers' association, Jan. 27, 1898, that "no matter what the language of the contract, the United States would pay its obligations in the money recognized as the best at the time of payment." And, as this purpose cannot be carried out by refunding our debt and issuing gold bonds in the place of coin bonds, it is to be done by making silver mere currency and gold the sole money of payment.

If there ever was danger in making our public debt payable in gold, that danger has increased in recent years. The injustice and unwisdom of gold payment has grown since McKinley voted for the Matthews resolution in 1898, which declared that coin bonds could be paid in either gold or silver dollars. The increased demand for gold as standard money, here and elsewhere in the world, has caused its value to rise and has correspondingly caused property and prices to fall. A wise economist would not increase that demand.

Besides, our debt has grown in the last few years, \$400,000,000 (largely due to the attempt to maintain gold redemption), making gold payment not only more difficult but more unjust than ever. Again, if we take away the money function from \$400,000,000 of silver, we not only reduce the volume of standard money that much, but by making this silver redeemable in gold we add that new burden to gold. This is an experiment we need not try.

2. The hypocrisy of the proposition can be seen on a moment's reflection. If silver is to be mere currency, redeemable in gold, it amounts to mere promises to pay the gold back of it. It stands just as the redeemable paper dollar does, and if this is true, why not have all paper currency or paper promises to pay gold? It is a sheer waste of good material to use silver to stamp these promises on when we can use paper to print them on. Why not dispense with silver? It is because they do not care to alarm the people by such a proposal. Even in the bill the plan of gold redemption is veiled in the sentence: "Pay out gold coin in exchange for silver dollars."

They are seeking to do by indirection what they may not do directly. They are seeking to surreptitiously fasten this legislation on us. H. H. Hanna says his poll of the house shows that all the "sound money" men are for it and yet they come back to their constituents and talk of "honest dollars" and "comprehensive monetary legislation." Now one can put in a defense or explanation of a bill to which Mr. Hanna speaks the truth, they have committed themselves. These speakers and papers are silent, but the work is ready for the next congress if it be Republican. And Mr. Hanna says, in his own letter of some weeks ago, that they were encouraged to believe that the war would enable them to carry the elections and control the next congress, and then their proposed legislation would become a law. Heaven forbid that under the guise and in the name of patriotism they shall secure our congress for such nefarious purposes. HENRY WARREN.

EVERY THURSDAY THE YEAR ROUND.

In more than half a million homes THE YOUTH'S COMPANION comes every week, the welcome guest of young and old, read with equal interest by every member of the household. The best of fiction, poetry, sketches of travel, instructive articles, comment on current events, a selected miscellany and anecdotes fill its columns from week to week and from year to year. The publishers promise that the volume for 1899 will surpass the former ones, in variety, interest and value. Among the already distinguished contributors already engaged are Hon. John D. Long, Secretary of the Navy, Edward Everett Hale, Henry M. Stanley, Sarah Orne Jewett, W. D. Howells, Pauline Bigelow, Herbert H. Henslin, Hon. O. S. Schurz, Dr. Hon. James Bryce, John Burroughs, Robert Barr, Thomas Nelson Page, Bret Harte, William Black, Alfred Austin, Andrew Lang and Dr. William A. Hamm, Jr. All subscribers to the 1899 volume will receive THE COMPANION'S new Calendar, exquisitely colored, with a border of stamped gold. The paper will be given free of charge with the volume subscription is received until January 1, 1899, then a full year to January 3, 1900. A handsome illustrated announcement and sample copies will be sent free to any one adding address.

THE YOUTH'S COMPANION, 211 Columbus Ave., Boston, Mass.

REPUBLICAN CURRENCY REFORM.

House bill No. 10,289, which embodies the "comprehensive and enlightened monetary legislation" declared for in the Republican platform, is framed upon two principles.

The first is to make gold our only money, strictly speaking; and the other is to give national banks the right to issue all currency and the power to control its volume. In my last letter I discussed their proposition to make our silver redeemable in gold and in this I wish to draw attention to the change proposed in our currency.

The object which the bill seeks to attain is the retirement and cancellation of the United States notes, or paper currency, and the substitution of national bank currency in its stead.

The paper money of the United States, consisting of their noninterest bearing notes, amount to about \$450,000,000, and by the plan proposed these shall be retired to let the national banks issue an equal amount of their noninterest bearing notes. That is, while their bank notes will be simply noninterest bearing demand notes, which will be our sole currency for the transaction of business, these they will loan at the usual bank rates to the people who, in borrowing money, will have to give the banks interest bearing notes for notes that bear no interest. The government will, by the change, thus enable the banks to reap the interest on the currency which they do not now have. At 6 per cent, the interest secured by the national banks on the \$450,000,000 of their currency, which will supplant the currency of the government, will be \$27,000,000 annually.

Besides, this currency is to be issued on their "assets." In the beginning the bank is required, before being permitted to issue its currency, to exchange greenbacks for the national treasury "reserve notes," to an amount equal to one-fourth of its capital. This is to effect the cancellation of the greenbacks, and the "reserve" notes are to be maturely redeemed by the government in gold, thus indirectly securing the gold redemption of the greenbacks and their destruction.

The bill is also required to deposit bonds with the national treasury to an amount equal to the currency they issue on their "assets," but on these bonds they may issue, as they do now (and in addition to their "asset" currency), their national bank notes; and the bonds may be withdrawn at the end of eight years, leaving the issue of gold bonds, limited and backed only by their paid up and unimpaired capital.

In the end the result is this, that they have been allowed to create currency on their assets—issuing money up to 90 per cent of their capital without paying a cent of tax or interest on it, and issuing to the full amount by paying 6 per cent on all money issued over the 90 per cent of the capital.

This is the "enlightened currency" of the Republican party for which our greenbacks are to be destroyed. It is true that two funds are established for the redemption of these bank notes. (1.) A 5 per cent guarantee fund of gold, which each bank shall keep on deposit for redemption of its own notes. But the notes of each bank are to be payable only at its office, and once issued they will be scattered far and wide over the country. They will pass current, will be accepted in business, being the sole currency in use, and their practical redemption is not anticipated. (2.) A "reserve" fund of gold is held by the national treasury into which each bank will pay an amount equal to 5 per cent of its circulation, and this is to be used to redeem a bank's notes only on failure of the bank. It is, in fact, not expected that the banks shall redeem this currency. They are to be given the right to issue practically an irredeemable fiat money. Why, the banks would close their doors at the suggestion of actual redemption.

The government maintains a "gold reserve" fund of \$100,000,000—often more, never less—more than 20 per cent of the demand for gold, and yet they say the government cannot maintain redemption, that the greenbacks are a menace to our national credit, and that "the government must go out of the banking business." And to teach the public and to prepare them for a "comprehensive change," a conspiracy has been formed between the treasury officials and the banks, the first establishing the policy of gold redemption and the latter cornering the greenbacks and with a view to raising the government and robbing it of its gold. And now, having demonstrated that the government, with all of its inexhaustible resources, cannot maintain redemption on a 20 per cent reserve fund, they propose to do it on a 5 per cent fund! Neither can do it. They simply propose a new system under which gold will be the sole money and bank notes the sole currency—gold to pay the public debt and to measure and fix the value of a dollar, and their currency to circulate irredeemably among the people. And this currency is to be issued on their "assets."

The average man uses his assets to borrow money and to create money. These corporate darlings of the Republican party use their assets to create money! You want money—currency. You take your note, secured by your assets and bearing 6 per cent interest, go to the bank and, with "bated breath" and "whispering humbly," ask them to go and give your notes backed by their assets and bearing no interest. And why? Simply because the law will make these highly engraved noninterest bearing bank notes the sole currency; because the government will surrender to these institutions the constitutional privilege of issuing money. It is impossible to discuss here all the evils contemplated in this measure. A consideration of the bill will suggest them to the thoughtful citizen. Yet this is the "currency reform" inaugurated by the Indianapolis monetary convention, introduced in congress by Overstreet of Indiana, reported favorably by the committee on banking and currency at home bill No. 10,289, and the measure that H. H. Hanna, chairman of the Indianapolis committee says, a card-puller of the house should not support. It is the "sound money" bill of congress. Are you really in favor of such "comprehensive and enlightened monetary legislation?"

FARM PRODUCTS

How the Demonstration of Silver Affected Them.

The Democratic campaign book for 1898 is a mine of information for all those who desire facts regarding the influence of demonetization upon the welfare of the country, and especially are the facts valuable to farmers, who perhaps have suffered more than any other class of our fellow citizens.

In a number of tables showing the depreciation of value in farm products, since 1873, when the demonetization of the silver dollar occurred, omitting fractions, the value of pure silver in a silver dollar was in 1873, \$1.00, then a bushel of wheat was worth \$1.15 and a pound of cotton 30 cents. In the month of September, 1898, a bushel of wheat was worth 63.3 cents a bushel, and a pound of cotton 55.6 cents. Silver in 27 years had declined from \$1.03 to 47 cents, or 55 cents. Wheat had declined 52.5 per bushel and cotton 44 cents a pound. The price of corn declined from 1873, when it was 48 cents a bushel, to 31 cents a bushel in 1898, a decrease of 27 cents a bushel. Oats declined from 37 cents a bushel in 1873 to 18 cents a bushel in 1898, a loss of 19 cents a bushel. Rye declined from 76 cents a bushel in 1873 to 40 cents a bushel in 1898, a loss of 36 cents a bushel. Barley declined from 91 cents a bushel in 1873 to 33 cents a bushel in 1898, a loss of 58 cents a bushel. Hay declined from \$13.50 a ton in 1873 to \$6.62 in 1898, a loss of \$6.88 per ton. The value of a bushel of wheat in 1873 to 40 cents a bushel in 1898, a loss of 36 cents a bushel. But there is another way to look at this gloomy picture of the depreciation of farm products, consequent upon the demonetization of silver, not from the unit standpoint, but upon the sum total of value, which ought to convince farmers, as Mr. Hatch of Missouri reported from the committee on agriculture in 1895, that "class legislation of the worst character encumbers the statute books, and has been carried on, to the detriment of agriculture and its dependent industries for 80 years, culminating in the crime of the age—the demonetization of silver in 1873."

In 1873 the wheat product of the country amounted to 281,264,700 bushels, its total value at \$1.15 per bushel was \$323,054,805. In 1898 the wheat product was 437,844,840 bushels, and its value at 63.3 cents a bushel was \$277,000,580. In this, the crushing fact stands out in bold relief, that though the wheat product in 1898 exceeded that of 1873 by 146,579,140 bushels, its value was less than that of 1873 by \$146,054,225, and this robbery of farmers was brought about chiefly by the demonetization of silver.

But a still more deplorable condition exists in the value of corn, the product of which in 1873 was 992,274,000 bushels, which at 48 cents a bushel was valued at \$477,131,520. In 1898 the corn product was 1,238,370,165 bushels, an excess over the product of 1873 of 1,351,601,165, which valued at 21.5 cents a bushel, amounted to \$270,000,000, an excess of value over the product of 1873 of \$282,868,480. If, however, the value per bushel—48 cents—in 1873 had been maintained, the product of 1898 would have brought the farmers \$1,759,201,000, or an excess of \$988,131,000 over what they did receive for their corn. If the farmers desire to know the chief cause of the hard times which have visited them, with greater rigor than has fallen to the lot of others, it is found in the demonetization of silver, which, said Mr. Hatch in his report, "was a bold stroke in the interest of capital that has reduced the value of every product in the world. This is conclusively proven by the fact that just as silver has depreciated, in like proportion have all other values fallen in the scale."

In other products, rye, oats, barley, potatoes, etc., the sum total of loss for the entire product, comparing product and prices in 1873 with product and prices in 1898, is equally startling, a loss so great, though demonstrated by official figures, as to challenge credulity. If farmers want still more of Republican financing, they can have it by voting the Republican ticket in November, 1898.

The Indianapolis Weekly Sentinel and Democratic Sentinel year for \$1.50.

FARMS FOR SALE.

We have for sale several tracts of land varying in size from 40 acres to 280 acres, which will be sold at prices to suit the times. Only a small cash payment is required, balance on easy payments at 6 per cent interest. Prospective buyers will find it to their advantage to call and see us.

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"For Headache"

I don't believe there ever was so good a pill as Ayer's. I have been a victim of terrible headaches, and never found anything to relieve me so quickly as

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We show you the way to SUCCESS and FORTUNE. BIG PAY—STRAIGHT WORKING PLAN. We are now seeking men to sell our new "The Success Company" plan. Write at once to THE SUCCESS COMPANY, Cooper Union, N.Y. City.

THE COMPANION'S NEW CALENDAR.

The calendars given by THE COMPANION in former years to its subscribers have been remarkable for their delicacy and beauty, and the calendar for 1899 is no exception. The publishers have endeavored to make it the finest calendar of the year, and readers of THE COMPANION will not be disappointed in it. Those who subscribe now will receive not only the gift of the Calendar, but also the issue of November and December from the time of subscription free. The new volume will be the best THE COMPANION has ever published. Among the contributors already engaged are "The Little Demons of War," by Hon. John D. Long; "Opportunities for Young Explorers," by Sir Clements Markham; "The Boy with a Voice," by David Bligh; "The Wonders of Nounambulism," by Dr. William A. Hammond; "Police Spies in Russia," by Pauline Bigelow; and "Where Living is Cheaper," by Dr. Carroll D. Wright. Fine illustrated announcement and sample copies will be sent to any one adding address.

THE YOUTH'S COMPANION, 211 Columbus Ave., Boston, Mass.

Chicago, Indianapolis & Louisville

MONON ROUTE

Rensselaer Time-Table

In effect November 28th, 1897.

SOUTH BOUND.	
No. 5—Louisville Mail, Daily	10:55 a.m.
No. 33—Indianapolis Mail, Daily	1:45 p.m.
No. 39—Milk and Express, Daily	6:15 p.m.
No. 3—Louisville Express, Daily	11:15 p.m.
No. 45—Local freight,	2:40
NORTH BOUND.	
No. 4 Mail,	4:30 a.m.
No. 40—Milk and Express, Daily,	7:31
No. 32—Fast Mail,	9:55
No. 30—Chicago, Chicago Vestibule,	6:32 p.m.
No. 6—Mail and Express, Daily,	3:27
No. 38—	2:57 p.m.
No. 74—	1:52
No. 46—	9:30 a.m.

Daily except Sunday
x Sunday only
No. 74 carries passengers between Monon and Louisville.
Hanna has been made a regular stop for No. 30.

W. H. BEAM, Agent.

THE MONON'S NEW STATION

IN CHICAGO. All Monon Route trains now stop at the 47th Street Station, Chicago. Tickets will be sold and baggage checked to that point. Passengers alighting at that station can take the 47th Street Electric Line and reach any part of the great southern portion of Chicago within a few minutes' ride. The Union Stock Yards is reached in seven minutes. Tickets may be purchased and baggage checked at 47th Street Station.

THROUGH SLEEPER TO

WASHINGTON AND BALTIMORE. The new Monon through sleeper between Chicago and Washington and Baltimore has become so popular that it is often necessary to put on an extra. Requisitions for berths should be made at least a day in advance. It is attached to train No. 81 which leaves Monon at 5:12 a.m. and arrives at Washington at 6:47 a.m. and Baltimore 7:55 the following morning.

W. H. BEAM, Agent.

Church Directory.

PRESBYTERIAN.	
Sabbath School,	9:30 a.m.
Public Worship,	10:45 a.m.
Junior Endeavor,	3:00 p.m.
Y. P. S. C. E.,	6:30 p.m.
Public Worship,	7:30 p.m.
Prayer Meeting, Thursday,	7:30 p.m.
METHODIST EPISCOPAL.	
Sabbath School,	9:30 a.m.
Public Worship,	10:45 a.m.
Class Meeting,	11:45 a.m.
Epworth League, Junior,	2:30 p.m.
Epworth League, Senior,	3:30 p.m.
Public Worship,	7:30 p.m.
Epworth League, Thursday,	7:30 p.m.
Prayer Meeting, Tuesday,	7:30 p.m.
CHRISTIAN.	
Bible School,	9:30 a.m.
Public Worship,	11:45 a.m.
Junior Endeavor,	2:30 p.m.
Y. P. S. C. E.,	6:30 p.m.
Public Worship,	7:30 p.m.
Prayer Meeting, Thursday,	7:30 p.m.

Dandruff is Dangerous

When dandruff appears it is usually regarded as an annoyance. It should be regarded as a disease. Its presence indicates an unhealthy condition of the scalp, which, if neglected, leads to baldness. Dandruff should be cured at once. The effective means for the cure is found in AYER'S HAIR VIGOR. It promotes the growth of the hair, restores it when gray or faded to its original color, and keeps the scalp clean and healthy.

"For more than eight years I was greatly troubled with dandruff, and though a young man, my hair was fast turning gray and falling out. Baldness seemed inevitable until I began to use



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The finest line of box, calf and winter tan shoes for ladies and gents, also the best stock of boots ever brought to this city, at Judge Healy's, the "fine old Irish gunsmith," who will take great pleasure in showing them to you.

Dr. I. B. Washburn tests eyes by the latest methods. The best lenses put in any desired frames. It does not pay to ruin your eyes with improper and cheap lenses. Satisfaction guaranteed when possible.

Any intelligent, industrious person looking for employment would do well to correspond with the Parliament Publishing Company, about the Perspectoscope, a description of which will be found in this issue of the paper. The instrument was invented by a member of the company and they have undertaken to put it on the market. The well known reputation of the firm is sufficient guarantee that there is no humbug about it. At any rate, it would cost only a postage stamp to find out all about it.

Charles Vick, the Optician, says that his business is improving again, along with his experience, and the fact that he keeps constantly on hand only first grade goods, explains his claim.

Do You Know What a PERSPECTOCOPE

If not, read on a little further.

The PERSPECTOCOPE is a new thing in Optics, just patented, made to supplement the Camera, and more than doubles its value and the value of its products.

It is the picture maker or the picture view, what the telescope is to the astronomer. The planets, to the natural eye, are beautiful; but when the telescope is turned upon them they are gran'. Just so with the Perspectoscope, it reveals beauties in your pictures which you had no idea existed.

It gives the true perspective from a single picture, showing every part of the scene in the exact size, position and proportion that you saw them when you placed the camera—men just as tall, rivers as wide and mountains as distant, as if you were again looking at the objects themselves.

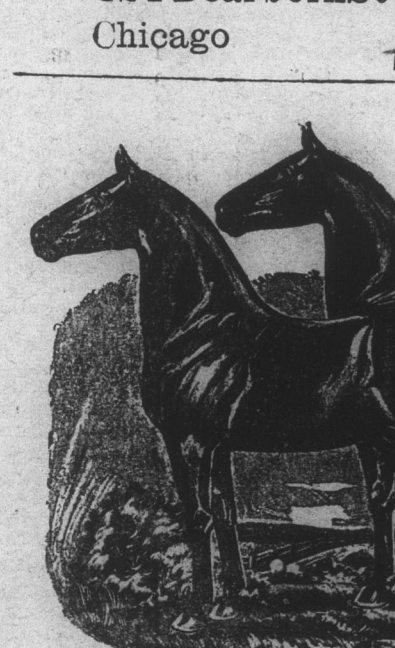
Any one having a camera loses half the pleasure of taking pictures if he does not have this instrument. Everybody who buys a camera now includes the Perspectoscope as a part of the outfit.

Everyone having a stock of photographs will get infinitely more pleasure out of them, if they are seen through the Perspectoscope, for, whereas before a glance at a picture was sufficient, through this wonderful instrument one will gaze and gaze.

The price of the Perspectoscope, covered with Morocco, is two dollars; but we will send you an introduction sample for one dollar and twenty-five cents, if you will there after show it to other persons who are interested in the camera or photographic pictures, and tell them where you purchased it, and we will agree to refund the price on return of the instrument, if it does not come up to description.

The Parliament Publishing Co.

324 Dearborn St. Chicago



If you want to raise colts that will be the best for general purposes that will bring the highest price on the market, go to the Lafayette Imp. Co., 33 North Third Street, and see their fine lot of German Coach horses, just imported, or if you want to buy a stallion on terms that he will pay himself out, call on or address THE LAFAYETTE IMPORTING CO., Lafayette, La.

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No. 78: 160 acres, well improved, 2 miles from town; long time at \$45 per acre.

No. 84: 320 acres, unimproved, one mile from town; 60 miles southeast of Chicago; price \$10 per acre; will take \$600 in good trade.

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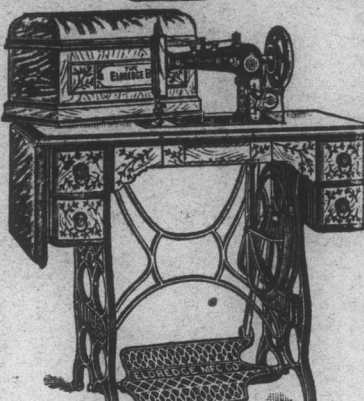
WARREN & IRWIN.

R. S. Duggins has returned to Rensselaer and will make this city his permanent home. He has opened a law office and will devote his entire time to the practice of his profession. He quit the practice about fifteen years ago on account of his health which is now fully recovered. See his card in another column.

MEINUS LENSES.

The particular advantage these Meinus lenses possess are that they give much more correct economy axes and when adjusted to the eye yield more perfect vision through the periphery of the lens rendering the field of vision much larger and more distinct.

The above is a scientific fact. If you want a pair of these lenses of the best material in the world, correctly adjusted to your vision, notify, or call on Dr. CHAS. VICK, the Optician, Rensselaer, Ind.



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BEEF, Pork, Mutton, Lamb, etc. 2nd class quail, turkeys at the best prices. Good butchers and bakers. Good yodels is invited to call.

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