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Capital Paid in \$30,000.
Undivided Profits \$8,500.

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RENSSELAER, INDIANA.
Oct. 23, 1894.

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which, when applied to a wet brush and rubbed on the teeth, produces an agreeable foam, penetrating all the interstices of the teeth, cleansing the mouth in a most refreshing manner. Arrests and prevents decay, renders the gums healthy, red and firm.

Will be sent to any address on receipt of price, 25 cents.

La Valliere Toilet and Specialty Co.

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"A Silver Lunatic."

Pomeroy's Advance Thought.

A friend sends us a copy of the Register, of Sandusky, O., in which we find the following, which appears to be worthy of consideration and reply:

"A SILVER LUNATIC."

"'Brick' Pomeroy, who has not been heard of for many years, reappears in the columns of the Plain Dealer as an advocate of the unlimited and free coinage of silver as well as of gold. In his communication to that valuable Democratic organ, he says: 'Say that those of us who have gold or silver in other form than coins, or who, by digging and trading, can get gold and silver, can take it to the mint and there have it made into coins, incarnated with the government fiat that it is from that moment full legal tender for debts, then we can run back to our friends and our creditors, bearing the coins with us, tender the same to those we owe, and they will be more than glad to see us coming and to have us unload into their hands the money we owe them.'"

Why limit the coinage to gold and silver? If the fiat of the government will make a piece of silver a legal tender for debt, when the intrinsic value of the coin in the piece is not more than 45 or 50 cents, why will not the fiat of the government make a piece of wood or a piece of iron, worth 50 cents or 5 cents, a legal tender for a dollar, or a piece of brass, or a piece of lead, or a piece of leather, or a piece of paper? Suppose that we put the point this way: Say that those of us who have lead mines, or iron mines, or who have lead or iron in other form than coin, or who, by digging and trading, can get iron and lead, can take it to the mint and there have it made into coin, incarnated with the government fiat, that it is from that moment full legal tender for debts, then we can run back to our friends and creditors, tender the same to those we owe, and they will be more than glad to see us coming, ready to pay into their hands the money we owe them.

Why not, with just as much reason, put it this way? Why restrict the glorious privileges of an American citizen to cheat his creditor by requiring him to furnish silver worth fifty cents and stamped a dollar by the government? If, in the pursuit of happiness, we find it convenient to use iron, or lead, or brass, or copper, or leather, why restrict us to the use of gold and silver alone? The value placed by the Government on a piece of silver is fictitious. The markets of the world give to every article its real value, and in the markets of the world an American silver dollar is worth less than fifty cents. Every cent of legal tender value, over and above the market value, which the government places upon anything, is a fictitious value, a forced value, a fraud on the creditor.

Now, it so happens that in the business of this world, our creditors are not always our friends and neighbors. It so happens that the people of the United States purchase every year from \$500,000,000 to \$1,000,000,000 worth of foreign goods, and it has happened for many years in succession, that they were compelled to pay for the excess of our imports over the exports to men who were not our friends. They lived in England, in Germany, in China, in Cuba, in South America. They cared nothing for us except so far as they could make money out of us, and by money they mean what is good in their own countries for the payment of debts. Mr. Pomeroy cannot take twenty silver dollars to the city of London and there purchase a suit of clothes for which the London merchant asks \$20. The London merchant will not take his twenty silver dollars in payment for that suit of clothes. He would take twenty of the American gold dollars, and gladly take them, and he would welcome Mr. Pomeroy to come again and again and buy clothes without number, provided he would pay for them in what he, the London merchant, knows to be money in the London market. The same is true of France, of Germany, or any other country with whose people Mr. Pomeroy might trade. The difficulty with him, and with all other advocates of free and unlimited coinage, is their inability to comprehend the great fact that the American people buy and sell abroad. They sell the goods to foreigners and they buy of foreigners, and if there is a balance due the foreigner at the end of the year's trade, the foreigner demands the

difference in what he regards as money. He does not care the snap of his finger for the fiat of the American Government.

If the President of the United States, and all the members of his cabinet, and the justices of the Supreme Court, and all the members of both houses of Congress, should sign their names, if such a thing were possible, on a piece of silver, declaring that it was a legal tender for one dollar, the foreigner would say, 'We do not care for the signature of these gentlemen; their signatures do not make it worth a dollar.'"

REPLY.

Coinage is not limited to gold and silver. Here is a nickel. The commercial value of the metal used to form the coin is one-sixteenth of a cent. The stamp of the government—or its fiat thus expressed, if you please—makes its value to be five cents for debt-paying purposes. We can sell nickels in London at 90 cents on the dollar, because they are legal tender here, and can be sent back here and sold, or on ocean steamers sold to those coming to America.

Are you onto it? Would you sell the nickel for the commercial value of its metal, or at the fiat value given by the government, from whom somebody purchased it and sent it into the world on its nimble mission to pay debts?

Here is a copper coin large enough to hold down the brains of the editor of the Register. The fiat of the government says that this great big coin is one cent for debt-paying purposes. It gives it no power to purchase, nor does the Government give to any coins power to purchase.

Here is a copper coin one-eighth or less in weight and size than the big one, and the fiat of the government says the smaller one is the exact equal of the larger one for debt-paying purposes. Are you onto it? Should the Government say the smaller copper coin is legal tender for one dollar, it would be as valuable as a gold dollar coin.

You are not by law compelled to cheat your creditor by giving him a nickel when you owe him five cents, nor to cheat him when you owe him a dollar by tendering him a silver dollar which may have but one cent's worth of commercial value. We presume you now pay your creditors in silver dollars at their fiat value, and then throw in half a dollar more to bring the weight up to your ideas of the value of silver! Of course you would not sock your creditor by tendering him a nickel for his five cent claim, nor rob or swindle him by tendering him a silver dollar coin for a dollar of debt! You would get up in the night and bellow around like a lost bull calf, till you found the difference to make up to him. Wouldn't you? Of course you do this now, unless you are a swindler!

The government places no value on its coin, except to say what amount of debt each coin will cancel. You are not obliged to sell the coins at any price. Not one of them has any power to purchase. The Government simply undertakes to say that if you and your creditor cannot settle your little differences without recourse to money, that the stuff called money, all of which is Government fiat and creation, will settle the dispute if you want it settled in money. Otherwise go your way.

Now, it so happens that in the commercial relations of the world, one man goes from home with something to sell. The man from America sells wheat in exchange for India rubber. He gives so much of one product for so much of the other product. Now, if one man in this country goes to Europe and there buys articles, he pays in the produce of this country or in the money of that country. When comes the settlement at the end of an agreed season, the man in this country owes a certain amount to the man in the other coun-

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So MRS. F. E. BAKER, of Galveston, Tex., SAYS OF—

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"Having used Ayer's Hair Vigor for years, I find that it keeps my scalp clean and the hair in the best condition. My mother, now sixty years of age, has as fine a head of hair as when she was forty, a fact which she attributes to the use of Ayer's Hair Vigor. It thickens the growth of the hair and restores gray hair to its original color. I cannot see how this preparation could be improved."—Mrs. F. E. BAKER, Galveston, Texas.

Ayer's Hair Vigor

PREPARED BY DR. J. C. AYER & CO., LOWELL, MASS.

try. Then he obtains for him the amount in whatever the fiat of the other country declares to be legal tender, and by this tender settles the bill. Or he sends abroad more of something that will pay the debt. He can send in gold or silver, all of which ceases to be money the moment it passes the boundary of this country, and is there sold by weight at the market price for the metal, or his debt can be paid in legal tender of that country.

If we make a note or bond payable in this country it can be settled legally, fully and honorably in whatever the fiat of that country has declared to be legal tender money in that country. Are you onto it?

Now all this does not prevent you sending gold bullion or silver bullion abroad to sell for the payment of your debts abroad. We have seen thousands of dollars of debts paid in London and in Paris with American gold coins and American silver coins. In every case the coins were weighed, not counted. The bullion value was reckoned on silver coins, and when a ked why, we were told that it was because they were not legal tender in America, and therefore their face value did not count. Gold coins being legal tender in America at their face value, they were thus enabled to tell what they could get for their coins in case they returned them for produce, as well as what they could get by recouping them there. We have sold American greenback money in London and Paris at one per cent. premium over gold coins of America, and when we asked the banker why, he said that as the paper money was legal tender for its face value in America it was worth just as much as gold American coins for paying of debts in America, and the premium thereon was on account of its convenience over gold in the matter of transportation.

Last summer in London we were in the largest dry goods house in the world. The manager said he would sell us goods at the same price for gold coins, silver coins, or paper money, or anything under God's high heavens that was legal tender at its face for the payment of debts in America, as they were all the time buying goods from America and making notes payable in New York, and that anything that was legal tender in America was just as good as anything else that was legal tender in America. The London merchant will take twenty dollars in silver at the same rate that he will take twenty dollars in gold, for anything he has to sell, if such coins are only legal tender in this or any other country where he is doing business. Just as did take American silver coins at their face value, till, in 1873, they were demonetized, and as he took silver coins of English minting till England demonetized silver.

American gold coins are not money in the London market, or in the markets of any other

country. We have frequently tendered American gold in London and in Paris, and other European cities, in payment for hotel bills, and had them refused, simply because they were not money in that place. Then we had to go out and find some one who would buy our gold coins and pay us the price he offered, and pay us in the money of that country, and then we would go back to the hotel and with the legal tender of that country pay our debts and go our way in peace.

The assertion of the Register man that the signatures of the Presidents and People of this country, if they should sign their names on a piece of silver or gold, stating it to be legal tender in this country, would not make it worth a dollar in that country over there, is true. And if the piece of silver weighed a ton, such declaration as to its American legal tender quality would not count in another country for use in that country. We found that out years ago. Therefore why send American coins abroad? Why not send the gold and silver in bullion and let it be sold at its market value as well as silver, just as it is sold entirely regardless of its legal tender quality or debt-paying power in this country.

We want money for use at home, and are willing to give just as much of labor, or property, or gold or silver, for a piece of paper duly stamped by the Government as legal tender at its face value, as we would give for any other kind of money.

What we say is, whatever the Government of the United States, through an act of Congress, followed by the President's signature, says is legal tender, becomes so from the moment of its creation.

Does the Register deny this plain understandable question? Legal tender for the payment of debts in this country, and we do not care a tinker's dam for any other country. When we go there we will pay our way in the money of that country, as when a man comes here he pays his way in the money of this country, to obtain which he sells the money of another country for the best price he can obtain.

Meanwhile watch and see how much the editor of the Register adds to the nickels, or to the silver dollars, when he pays them out, as we wish to give him credit for more honesty than is possessed by any other man in the world, as surely he would not cheat a debtor, even if the law gives him the privilege! The law was made by those of his party, not of ours, and he hurrahs for his party.

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