SOUND MONEY.

More Criticisms on "Coin's Financial School."

The Assertions of the Youthful Silver Advocate Held Up to Ridicule.

The RECORD-UNION on Friday published the first three chapters of a pamphlet by Horace White, editor of the New York *Evening Post*, criticising the work entitled "Coin's Financial Fool." Following is a continuation of Mr. White's article:

CHAPTER IV.

It is a common remark among those who have been taken in by "Coin's Financial School" that the writer of it "makes everything so plain." The Rev. John Jasper had the same advantage over the followers of Galileo, when he said "the sun do move." When the Rev. J. J. pointed to the orb in the heavens everybody could see that it slowly passed from east to west. What more do you want? What better evidence could you have than that of your eyes?

THE POOR MAN'S MONEY.

See how plain the young man makes the whole subject of money in a single sentence on page 8, viz: "Gold was considered the money of the rich. It was owned principally by that class of people, and the poor people seldom handled it, and the very poor people seldom ever saw any of it."

This is introduced as a reason why (as he says) Congress in 1792 made the silver dollar the monetary unit. We have already shown that Congress did nothing of the kind. It follows that Congress never advanced any such reason, but "Coin," having introduced it in this deft way, recurs to it at frequent intervals as a settled fact that gold is the rich man's money and silver the poor man's money. Argal, all poor men ought to be in favor of silver.

This is very plain as long as you do not consider what the poor man wants money for. If he wants it as pay for his services, as an accumulation for sickness and a reliance in old age, he wants the best money going, not the worst. If poor money is the right thing for the poor man, there are several kinds poorer than silver, copper for example. This was once legal tender and it had a legal ratio with silver. In the Roman republic the ratio was 240 to 1, and the contemporary Greek ratio was 250 to 1. Is there any more reason for poor men having poor money than for having ragged clothes, bad flour and rancid butter? Is there reason why the poor should not have the same standard of value as the rich, just as they have the same Bible, the same sunlight, and the same atmosphere? For it is not the mere handling of gold that is of importance here, but the value of the thing handled. This may be copper, nickel, silver or paper, and most commonly will be those things, since our people do not like to carry gold. It wears out their pockets and their pockets wear out the gold. So long as the various things they carry will bring gold on demand, and so long as a stability of value is secured to them equal to that of gold (be the same more or less,) all requirements are satisfied. It will be easy now to erase every suggestion in "Coin's Financial School" that the poor man needs a different kind of money from the rich man, and when these are all erased a large part of the book will be wiped out.

SILVER AS A HUMAM BEING.

The next piece of lucidity we find is akin to the last. It is on page 16:

"It (Congress) then deprived silver of its right to unrestricted free coinage and destroyed it as a legal-tender money in the payment of debts, except to the amount of $5."

This is accompanied with a picture of Senator Sherman cutting off the head of a woman called silver, whose blood spouts in every direction—a valuable aid to a people earnestly seeking to know the truth about a momentous public question. To all such let it be said that silver is not a woman, that it is not a human being, that it is not even an animal, and hence that it has no more "rights" than a head of cabbage, and that nobody but a cabbagehead would be deceived by such nonsense. Yet a considerable part of "Coin's" collection of funny pictures and comic literature is made up of hints, suggestions and assertions that silver has been treated with cruelty and opprobrium, while gold has been petted and pampered. If we should say that corn has been mostly banished to the cattle-yard and pig-pen, while wheat has been elevated to the kitchen and dining-room, and should make this the foundation of a demand for equal rights for cereals, the logic would be the same. What sort of conception can anybody have of the intelligence of the American people who think that their blood can be stirred by a picture of silver as Cock Robin in the throes of death from an arrow shot by gold? This is called making the science of finance clear to the common people, just as the Rev. John Jasper did with the science of astronomy.

"BIMETALLISM, 1872."

The next contribution to clearness is a picture representing "Bimetallism, 1872," and "Monometallism, 1894," the former showing the workingman and his little child in a high state of prosperity and contentment, and the latter showing him in the last extreme of famine and wretchedness. This does not require much notice. The printer's devil might have changed the labels, in which case the pictures would have served equally well so far as any intellectual purpose goes. But one fact ought to be borne in mind. In 1872 we had neither silver nor gold. There was no "metallism" in it. Specie payments were not restored till seven years later. Therefore the label "Bimetallism, 1872," is itself a lie, without regard to the condition of trade and industry at that time. This was, in fact, quite as bad as it was in 1894, being on the eve of one of the most disastrous panics in our history.

CHAPTER V.—THE "CRIME OF 1873."

The next statement of importance is on p. 20, where it is stated that "silver was demonetized secretly."

It is not generally easy to prove a negative, but it can be done in this case, because there is no way to pass a law secretly in the Congress of the United States. Every bill must be printed and must be read publicly in each branch. These proceedings are incompatible with secrecy. This bill was printed thirteen times in the course of its passage through Congress, and the proceedings on it occupy 144 columns of the *Congressional Globe*, which was published daily during the session. That does not look much like secrecy.

When this charge is disproved, it is varied slightly by saying that the demonetization of silver was accomplished silently, by the mere omission of the dollar from the list of authorized coins, and that this omission was not noticed. By whom was it not noticed? This law was passed twenty-two years ago. Men are now voters who were not born at that time. Of course it was not noticed by them. Neither law nor custom requires that the particular clauses of bills in Congress should be noticed by people who are not members of Congress. The clause in question was not a mere omission of one coin from a list of coins. As the bill passed the House and went to the Senate it was in these words:

"That the silver coins of the United States shall be a dollar, a half-dollar or 50-cent piece, a quarter-dollar or 25-cent piece, a dime or 10-cent piece; and the weight of the dollar shall be 384 grains; the half-dollar, quarter-dollar and dime shall be respectively one-half, one-quarter and one-tenth of the weight of said dollar, which coins shall be a legal tender for their nominal value for any amount not exceeding $5 in any one payment."

Another section of the bill provided that no other silver coins than these should be issued from the mint. And a third clause said that the gold dollar should be the unit of value. Here were three distinct notifications, and each was sufficient to call attention to the fact that all silver coins were hereafter to be subsidiary and not full legal tender. But attention was called to it in other ways. Four members of the House (Clarkson N. Potter, W. L. Stoughton, Samuel Hooper and William D. Kelley) discussed the omission of the silver dollar and the consequent establishment of the single gold standard in the House on the 9th of April, 1872.

Mr. Hooper said: "As the value of the silver dollar depends on the market price of silver, which varies according to the demand and supply, it is now intrinsically worth, as before stated, about three cents more than the gold dollar. By the Act of January 18, 1837, the standard of silver coins was increased to nine hundred thousandths fine, which reduced the weight of the dollar from four hundred and sixteen to four hundred and twelve and a half grains; the amount of pure silver, however, remained the same, namely, three hundred and seventy-one and one-fourth grains. The committee, after careful investigation, concluded that twenty-five and eight-tenths grains of standard gold constituting the gold dollar should be declared the money unit or metallic representative of the dollar of account."—Congressional Globe, Second Session, Forty-second Congress, p. 2,305.

* * * * * * * * *

"Section 16 re-enacts the provisions of existing laws defining the silver coins and their weights respectively, except in relation to the silver dollar, which is reduced in weight from four hundred and twelve and a half to three hundred and eighty-four grains, thus making it a subsidiary coin in harmony with the silver coins of less denomination, to secure its concurrent circulation with them. The silver dollar of four hundred and twelve and a half grains, by reason of its bullion or intrinsic value being greater than its nominal value, long since ceased to be a coin of circulation, and was melted by manufacturers of silverware. It does not circulate now in commercial transactions with any country, and the convenience of those manufacturers in this respect can better be met by supplying small standard bars of the same standard, avoiding the useless expense of coining the dollar for that purpose. The coinage of the half-dime is discontinued for the reason that its place is supplied by the copper-nickel five-cent piece, of which a large issue has been made, and which, by the provisions of the Act authorizing its issue, is redeemable in United States currency."—Ibid., 2,306.

Mr. Stoughton said: "Aside from the three-dollar gold piece, which is a deviation from our metrical ratio, and therefore objectionable, the only change in the present law is in more clearly specifying the gold dollar as the unit of value. This was probably the intention and, perhaps, the effect of Act of March 3, 1849, but it ought not be left to inference or implication. The value of silver depends, in a large measure, upon the fluctuations of the market, and the supply and demand. Gold is practically the standard of value among all civilized nations, and the time has come in this country when the gold dollar should be distinctly declared to be the coin representative of the money unit."—Ibid., p. 2,308.

Mr. Potter said: "Then, in the next place, this bill provides for making of changes in the legal tender coin of the country, and for substituting as legal tender coin of only one metal instead as heretofore of two. I think myself this would be a wise provision, and that legal tender coins, except subsidiary coins, should be of gold alone; but why should we legislate on this now when we are not using either of those metals as a circulating medium? The bill provides also for a change in respect of the weight and value of the silver dollar, which I think is a subject, which, when we come to require legislation at all, will demand at our hands very serious consideration, and which, as we are not using such coin for circulation now, seems at this time to be an unnecessary subject about which to legislate."—Ibid., p. 2,310.

Mr. Kelley said: "I wish to ask the gentleman who has just spoken (Mr. Potter) if he knows of any Government in the world which makes its subsidiary coinage of full value? The silver coin of England is 10 per cent. below the value of gold coin. And, acting under the advice of the experts of this country, and of England and France, Japan has made her silver coinage, within the last year, 12 per cent. below the value of gold coin, and for this reason: It is impossible to retain the double standard. The value of gold and silver continually fluctuate. You cannot determine this year what will be the relative values of gold and silver next year. They were 15 to 1 a short time ago; they are 16 to 1 now.

"Hence all experience has shown that you must have one standard coin, which shall be a legal tender for all others, and then you may promote your domestic convenience by having a subsidiary coinage of silver, which shall circulate in all parts of your country as legal tender for a limited amount, and be redeemable at its face value by your Government."—Ibid., p. 2,316.

The proposed dollar of 384 grains, which had been inserted in the bill because it was exactly the weight of two half dollars, and almost exactly the weight of the French five-franc piece, was stricken out by the Senate and the trade dollar of 420 grains was inserted in its place. This was a coin intended to circulate in China. It was considered to be a convenient ingot for the sale of American silver to oriental countries, and was made a little heavier than the Mexican dollar in order to supersede that coin in the far East.

The law of 1873 was not passed secretly or silently, or without due consideration. The silver dollar was an obsolete coin. Not one man in ten of mature years had ever seen one. It was worth two or three cents more than the gold dollar. Nobody could anticipate that it would be worth less than the gold nollar. The law of 1873 was enacted by the people of the United States, in the only way they ever enact a law. It has remained on the statute book nearly a quarter of a century and several direct attempts to repeal it have failed. During this interval silver has fallen, as compared with gold, more than one-half. During this interval all the business of the nation has been adjusted to the gold standard. Indeed, it has been on the gold basis in practice ever since 1834, except during the suspension of specie payments. The whole of the national bonded debt had been contracted on the gold basis, in law as well as in fact, having been refunded subsequently to the Act of 1873.

Now, it is proposed to change the character of the dollar so that public and private debts may be paid with half of what was promised. That is so manifestly dishonest that when the advocates of the policy are pushed pretty sharply they say that prices have fallen so that the half-dollar is worth as much as the whole dollar was in 1873. Suppose this were true, what about debts that were contracted on the gold basis yesterday? There has been no great decline in the prices of commodities in that time. Moreover, people did not agree to pay and receive commodities, but dollars. The question in the forum of morals is not what a dollar will buy, but what a dollar is. A time may come when a dollar will not buy as many useful things as it would in 1873. Suppose in that case creditors should say that when they made the contracts a dollar would buy twice as many useful articles as it will now, and ask Congress to pass a law making the dollar twice as large as before. What sort of answer would they receive? The fitting answer would be that the Government had chosen the most stable thing it could find to serve as the material for the dollar; that it never intended to guarantee the purchasing power of the dollar in terms of any other article or articles, and that any attempt to do so in the interest of a class would be dishonest. Equally dishonest is the demand that the dollar be changed in the interest of another class.

CHAPTER VI.—THE DISPUTE WITH LYMAN J. GAGE.

We shall now examine something which has the outward semblance of an argument. It is that part which embraces the colloquy with L. J. Gage. Mr. Gage, says "Coin," asked the question: "How can you have, at any fixed ratio, the same commercial value on two separate metals that are from time to time varying in the quantity of each produced?" To which "Coin" made a deliberate answer, beginning thus:

"When the mints of the world are thrown open and the Governments say, 'We will take all the silver and gold that comes,' an unlimited demand is established. The supply is limited. Now, with an unlimited demand and a limited supply there is nothing to stop the commercial value of the two metals going up in the market except the Governments saying: 'Hold on—these metals are for money—we fix the value at which they circulate. This unlimited demand is for silver at $1 for 371¼ grains, and $1 for 23 2-10 grains of gold; we stamp those into dollars respectively in those quantities."

Observe first that "the mints of the world" (not any less number) are to be thrown open in order to create an unlimited demand. Mr. Gage's attention being thus fixed, "Coin" continued:

"England demonetized silver in 1816, but Germany, France and the Latin Union and the United States had their mints open to the free coinage of silver and gold, the demand thus created was sufficient to maintain the parity (equal value) of the two metals and the action of England had no effect on the price of silver."

Then he says that the United States demonetized silver in February, 1873, and was followed by Germany in July, 1873—the fact being that Germany did it on the 23d of November, 1871—that France and the Latin Union did it in 1874, and India in 1893, which accounts for the decline in the price of that metal. Next we have a table of the market ratios of silver and gold from 1867, when it was 14.94, to 1873, when it was 15.92, to show how steady they had been before the latter date.

"You will see from this table," continued "Coin," "that from 1867 to 1873 the commercial ratio of the two metals was never lower than 1 to 14.14, and never higher than 1 to 16.25, a variation of only about two points."

What is meant by "two points?" They are spoken off as something quite trivial. Bear in mind that the whole question is this: What deviation of the market ratio from the legal ratio will suffice to carry one or other of the metals out of circulation and have us going on one leg, as "Coin" is fond of putting it? The difference between 14.14 and 16.25 is exactly 15 per cent. Is this a trivial matter? Under modern conditions of trade a premium of one-tenth of 1 per cent is sufficient to carry either one of the metals to the melting pot or to foreign countries. Robert Giffen says that a much smaller premium than the one we have named will suffice to carry gold out of circulation. A fortiori the "two points" which "Coin" juggles into the reader's mind as something quite insignificant would constitute an absolutely impassable barrier to bimetallism. But the effect was paralyzing to the intellect of Mr. Gage, who replied that this steadiness of only two points variation "has been due to the enlarged use of these two metals as money under a free-coinage law adopted by the principal nations of the world."

Observe that "the mints of the world" have dwindled to "the principal nations of the world," without particular designation. Having got Gage to admit more than "Coin" had contended for the latter continued thus:

"Then, Mr. Gage," said "Coin," "we agree, do we not, that the commercial value of silver and gold can be maintained at par on a fixed ratio at 15½ to 1, or 16 to 1, if their free coinage is provided for by the same nations that had such a law in 1873?" "Yes," said Mr. Gage, "we agree thus far."

Here "the mints of the world," with which this lecture began, and which, if thrown open to both metals, would create "an unlimited demand" for both, have shrunk again. A moment ago they were the principal nations of the world. Now they are "the same nations that had such a law in 1873," i. e., the United States and the Latin Union! This is the reverse process of Falstaff's men in buckram.

This is the proper place for introducing a letter written by Mr. Gage himself to the New York *Evening Post*, viz:

"HOLLAND HOUSE,
NEW YORK, April 8, 1895.

"*To the Editor of the Evening Post*—SIR: In answer to your inquiry about 'Coin's Financial School,' and my name as it appears in a certain lecture described therein, I beg to say that I never attended any such lecture, that I never asked any such questions or made any such answers, as are there set forth. It is a fabrication from beginning to end. I have had many letters from all parts of the country, inquiring whether or not I was correctly reported in the alleged discussion, all of which I have answered in the negative. It is time the truth was put on foot to overtake the lie. Truly yours,

"L. J. GAGE."

ANOTHER FIB.

Before leaving this lecture we will notice one other falsification (on p. 30). Speaking of various laws which have aided to depress silver, he mentions "the law of 1878 authorizing and sanctioning notes, bonds and mortgages to be taken payable in gold only." This latter, says "Coin," "is a clause in the Bland-Allison Act. * * * It discriminates against all our forms of money and allows the creditor to dictate that his credits shall be payable in gold."

The clause in question made no difference whatever in the status of debtor and creditor, or in that of silver and gold. The Supreme Court had decided long before this time that the right to make a contract payable in gold, or in any other kind of money that the parties might choose, was a constitutional right, and that such contracts were enforceable according to their terms. The Bland-Allison Act, therefore, merely conformed to the fundamental law of the land when it said that the silver dollars coined under it should be legal tender "except where otherwise expressly stipulated in the contract." Therefore the statement that the Act in question "discriminates against all our other forms of money" is another lie added to an already extensive assortment.

CHAPTER VII.—"COIN" ENLISTS IN THE CAVALRY.

In his third lecture "Coin" explains what he means by an "unlimited demand"—that is, an unlimited demand created by the Government. On page 47 he tells us that John R. Walsh, President of the Chicago National Bank, occupied a seat near the front and asked the question: "How can the Government, by passing a law, add a cent to the value of a commodity?" To which the following reply was made by the lecturer:

"Suppose," said "Coin," "that Congress should pass a law to-morrow authorizing the purchase by the Government of 100,000 cavalry horses of certain sizes and qualities, and the Government entered the market to get these horses. Horses would advance in value, not only the kind of horses desired, but also other horses upon which there would be a demand to take the places of the horses sold to the Government."

Here we are favored with a picture of horses as an aid to the understanding.

This reply seemed conclusive to the audience, for it was followed by a clapping of hands, and poor Walsh had nothing to say for himself till some time later.

Now let us test this proposition by a recent event in our own history.

In the year 1890 the silver men in Congress said to their opponents: "Give us a law authorizing the purchase by the Government of 4,500,000 ounces of silver each month. This will create a demand and cause the price to advance," Senator Jones of Nevada said it would cause silver to advance to par, *i. e.* 1.29.29 per ounce, the price then being 1.07 per ounce.

Congress did what the silver men asked it to do. And what was the result? There was a brief speculation in silver. The price rose from $1 07 to $1 16 per ounce. The Government began in the middle of August buying 4,500,000 ounces per month, and the price began to fall.

And this is the way it went down; the quotations are taken from the *Mint Report*:

PRICE PER OUNCE.

1890.		March	87
September	$1 16	April	86
October	1 08	May	87
November	1 03	June	88
December	1 05	July	86
1891.		August	83
January	1 05	September	83
February	99	October	85
March	98	November	85
April	97	December	84
May	97	**1893.**	
June	98	January	84
July	1 00	February	84
August	99	March	83
September	98	April	83
October	97	May	83
November	95	June	81
December	95	July	72
1892.		August	74
January	93	September	74
February	90	October	73

During this time the Government has bought 168,674,682 ounces of silver at a cost of $155,931,002 gold, and the price declined a little more than one cent per ounce per month average. In October, 1893, the buying was stopped by the repeal of the Purchase Act.

THE CAVALRY PUT TO FLIGHT.

Now this result is exactly the opposite of what "Coin" taught Walsh and his other victims to expect when he spoke of the Government buying cavalry horses. Why did the price of either decline when the Government's purchases increased? Because the supply increased also, and because the public knew that the purchases must stop some time, just as purchases of cavalry horses stop sometime. The supply of cavalry horses would increase in like manner after a while. It takes five years to produce a cavalry horse. During five years we might expect a considerable advance in the price of horses if the Government's purchases were steady, but at the end of that time the supply would equal the demand and the price would fall back to the place of beginning.

Really the figure of speech adopted by "Coin" is deceptive in another way. Free coinage, which he aims at, does not imply any purchases by the Government at all. Therefore, all his talk about the Government buying cavalry horses is fustian.

This is a suitable place, however, to say that free coinage of both gold and silver does not create an unlimited demand for both metals. It does not even change the pre-existing demand, except for one purpose—that of paying pre-existing debts. After this temporary purpose is achieved, then supposing that the ratio is really effectual and that the two metals are at a parity in the market, the general preference for gold, arising from its convenience in all commercial transactions which call for the use of a money metal, will be as strong after bimetallism as before. Banks and individuals who have to transfer metal and to store it and take care of it, will pay a premium for it equal to the extra cost of handling silver, and when a premium is paid for one of the metals bimetallism no longer exists.

This is on the supposition that the ratio agreed upon is so near the market ratio that we "start fair." That ratio would be about 32 to 1. If we do not start fair we shall stumble at the first step. There will be an immediate grab for gold, and bimetallism will be dead before it is born. But, it is asked, what could anybody do with gold except to pay his debts with it? He could use it to make new bargains on a gold basis. It is admitted that the law can compel people to take silver or copper or anything else for past debts. Our history has made many lamentable examples where the law compelled people to accept much less than they had bargained for—continental money, for example. But it is firmly denied that the law can compel people in this country to make future bargains in silver if they prefer to make them in gold.

Continuing this lecture, we come to the following statement (p. 52):

"The demonetization of silver destroyed one-half of the redemption money of the United States. It did it in this way: By making gold the unit and closing the mints to silver, it lessened the demand for silver, and its commercial value at once began to depreciate, as measured in gold."

The demonetization of silver did not destroy a dollar of redemption money, because there was none at that time of either silver or gold. There can be no redemption money without redemption. Even if we had been redeeming our greenbacks at that time, we should not have redeemed any with silver, because, as "Coin" tells us on page 19:

"At the time the United States demonetized silver in February, 1873, silver, as measured in gold, was worth $1 02."

Is it likely that the Government would have bought silver at 2 per cent. premium to redeem its greenbacks with, when it could redeem them with gold at par? That is what "Coin" wants his scholars to believe.

"Here Mr. Walsh arose again, and 'Coin' paused to hear the question." p. 54.

This seems to be the proper place to insert Mr. Walsh's denial that he ever asked any questions:

CHICAGO, April 11th.

To the Editor of the New York Evening Post—SIR: I am very glad that your inquiry of April 9th gives me an opportunity to correct any misapprehension that might be caused by the use of my name in the book called "Coin's Financial School." I never attended any of the lectures referred to in that book, and, therefore, could not have used the language with which I am credited.

JOHN R. WALSH.

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DRESS AND CLOAKMAKING.

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PUBLIC PICNICS.

The New Ordinance Prohibiting Them Inside the City.

Following are the terms of the ordinance passed by the City Trustees on Monday night prohibiting the holding of public picnics within the city limits. The ordinance was drawn by Mayor Steinman:

"Section 1. From and after the passage of this ordinance it shall be unlawful for any person or persons to hold or manage a public picnic within the limits of the City of Sacramento.

"Section 2. From and after the passage of this ordinance it shall be unlawful for any person or persons to lease or rent any grove or other place within the limits of the city of Sacramento for the purpose of holding public picnics.

"Section 3. Every person violating the provisions of this ordinance shall be deemed guilty of a misdemeanor, and upon conviction thereof shall be fined not to exceed the sum of $100, or be imprisoned in the City Prison not to exceed fifty days, or by both such fine and imprisonment.

"Section 4. This ordinance shall take effect and be in force from and after its passage."

FAILED TO APPEAR.

A Prosecuting Witness Who is Wanted in the Police Court.

When the case of W. G. Dudley, charged with having committed a battery upon a woman named Jessie Hatfield, was called in the Police Court yesterday morning, City Attorney Brown said Dudley had attempted to "square" the case by inducing the prosecuting witness to refrain from becoming a witness against him. On his motion the case was continued until 1:30 o'clock in the afternoon.

When the case was recalled the Hatfield woman was not in court, and the hearing was further continued until next Monday.

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MEETING NOTICES.

THE LAST SERMON THIS WEEK WILL be delivered TO-NIGHT on the subject of "Hell," at the tabernacle, Fifteenth and M streets. 1t*

ATTENTION—WARREN POST, NO. 54, G. A. R., will meet at Foresters' Hall at 7:30 P. M., THIS (Wednesday) EVENING, May 22d. A full attendance is requested. Business of importance. All members of the G. A. R. cordially invited.
H. MOORE, Commander.
L. W. GROTHEN, Adjutant. 1t* (BC)

UNION LODGE, NO. 58, F. AND A. M.—Officers and members please take notice: A special meeting will be held at Masonic Hall THIS (Wednesday) EVENING at 7:30 o'clock, for work in the Entered Apprentice degree. Visiting brethren cordially invited.
L. GAMBACH, W. M.
JOHN MCARTHUR, Secretary. 1t*

REGULAR MEETING OF EUreka Lodge, No. 4, I. O. O. F., THIS EVENING at 8 o'clock. Visiting brothers cordially invited. Nomination for officers.
1t T. J. HESSON, N. G.

REGULAR MEETING OF WENOnah Council, No. 2, D. of P., TO-NIGHT at 8 o'clock, at Red Men's Hall. Adoption. By order of POCAHONTAS.
MRS. E. J. BRAZILE, K. of R. 1t*

CAPITAL CITY REBEKAH Lodge, No. 160, I. O. O. F.—Regular meeting THIS (Wednesday) EVENING, at 8 o'clock. Members of sister lodges cordially invited.
BERTHA GAULT, N. G.
IDA A. OLMSTED, Rec. Secretary. 1t (BC)

REGULAR MEETING OF NAOMI Chapter, No. 36, O. E. S., THIS (Wednesday) EVENING, at 8 o'clock, at Masonic Temple. Members of the order cordially invited.
SARAH W. CUNNINGHAM, W. M.
EMMA BIDWELL, Secretary. 1t

NOTICE TO STOCKHOLDERS—THE ANnual meeting of the stockholders of the Sacramento Olive Company will be held at the office of Holl & Dunn, 520 Fifth street, Sacramento, Cal., at 8 P. M., MONDAY, June 3d, 1895. S. SOLON HOLL, President.
W. D. LAWTON, Secretary. my11-2w

WANTED.

MANAGER—A PROMINENT CHICAGO wholesale firm desires an office manager (under 35) for San Francisco; a competent man will be paid $125 per month and given percentage on sales; highest references and $2,500 required. Address, with full account business career, Box 375, Chicago. my22-2tWF

LADIES, GENTLEMEN, SOLICIT ORders; most useful articles for business and society people; good pay. Address, with stamp, American Eagle, room 4, J and Twelfth streets, Sacramento, Cal. my22-3t*

WANTED—A YOUNG GIRL TO TAKE care of children and do light housework. Apply at 1705 J street. 1t*

WANTED—STENOGRAPHER AND typewriter. Apply, after 9 A. M., The Singer Mfg. Co., 1001 J street. 1t

WANTED—3 WAITRESSES, 5 GIRLS for housework, 2 milkers, 4 men for fruit ranch. Apply 626 I street. my22-3t*

WANTED—A SECOND-HAND WALL tent, about 12x14, in good condition; must be made out of 8 or 10-ounce duck. Address GEORGE LENTZ, S. P. Roundhouse, Sacramento, stating price. my22-2t*

WANTED—A POSITION AS NURSE, OR will do cooking; no objection to country. Apply S. E. cor. Ninth and L sts. my22-3t*

WANTED—AN ENERGETIC MAN OF good address; salary paid. Apply, between 4 and 5 P. M., 1001 J street.

EMPLOYMENT OFFICE—MALE AND female help of all kinds furnished at short notice by P. M. RAYMOND, 524 K. Tel. 265.

WANTED—TO EMPLOY JUST A FEW moments of the people's time in looking at the bargains in tinware, crockery, hardware, stoves, etc. WALLACE'S, 813 to 817 J street.

WANTED—PEOPLE TO CROWD IN JUST as they have been doing. Bargains are still open in the hardware, crockery, tinware and stove departments. WALLACE, 813 to 817 J street.

WANTED—A FIRST-CLASS TRIMMER to assist in the Trimming Department at the Red House Co. Apply to C. H. GILMAN.

LOST—FOUND.

LOST—ON MAY 4TH, A SOLITAIRE DIAmond breastpin. Finder will please return to 1127 Tenth street and be rewarded. 1t*

LOST—ON SATURDAY, MAY 18TH, A lady's gold watch with chain and charm attached. Please leave at this office and receive reward. Watch was lost east of Twentieth street or on J-street road to Brighton. my21-3t

BOOKBINDERS.

BOOKBINDING IN ALL ITS BRANCHES, with good work and promptness. E. W. BRUENING, 319 J street, Sacramento.

MAGAZINES, PORTFOLIOS AND PERIodicals bound in superior modern styles at SILVIUS & SCHOENBACKLER'S, General Bookbinders, 403 J street.

HAY, GRAIN, ETC.

C. E. ADAMS, 1106 J STREET—CHEAPest place for hay and feed. White wild oats; also, tule hay for carpets.

I-STREET HAY MARKET, NO. 205 CORner Second and I. To everyone that wants hay it will be greatly to your advantage to call and see our price list before buying elsewhere. Full weight guaranteed.

CHUCKA LUCK.

A Peculiar West Indian Phrase. When a Man's "Chucka Luck" Runs Against Him He Is Sick.

IT IS AN UNHAPPY MOMENT.

A British Naval Officer Talks with Our Reporter—He Tells What He Thinks of One of Our Products.

The sweet-scented air of the beautiful valleys and mountains of the Island of Jamaica is oft freighted with peculiar phrase sounds of Africa.

Your highly superstitious darky believes in omens, lucky charms, crow's feet and devil's guile.

Living in the land of poetic felicity he breathes the atmosphere of superstition. One of the peculiar phrases used is "chucka luck," which is equivalent to being all run down—jaded—only he believes the man with the horns sent and fastened the "chucka luck" on him. Then he is unhappy. He will sit in the broiling sun and boil and boil and boil until his blackship is almost roasted asleep; when he awakes, mammy gives him a decoction of stewed herbs, and if he only knew it the herbs cured him of his out-of-sorts—his "chucka luck."

"That reminds me," said the West Indian naval officer. "I have heard considerable about a California herb remedy, which is now on the market in Kingston, Jamaica. It is your own home remedy, Joy's Vegetable Sarsaparilla. I am told that it is an excellent remedy for bowel troubles. Many of my friends are now using it, and they assure me it does its work effectively—splendidly. In the tropics, especially in the West Indies, you must keep your bowels in good condition. Yes, you must lead a regular life if you desire to live. Of course, the white population do not use the medico-stews of the blacks, but their good physicians in the principal cities and the doctor-shops carry nearly all the standard remedies on the market.

"Yes, I believe the California remedy, Joy's Vegetable Sarsaparilla, will soon become in general use.

"No, the druggists of the West Indies do not put up substitutes as do some of the unhappy druggists in this part of the country."

TO LET OR RENT.

613½ J STREET—NICELY FURNISHED side window single room.

FOR RENT—908 F street; completely renovated; $15 per month. Apply JAMES E. MILLS, 301 J street. my21-1w

1721 SEVENTH ST.—3 NEWLY FURnished housekeeping rooms. my21-1w*

TO LET, REASONABLE—STORE AT 316 J street. Inquire at 927 M street.

511 N STREET—NICELY FURNISHED single room with bath. my18-1w

818 L STREET—LARGE, NICELY FURnished front room.

708½ K STREET—NICELY FURNISHED rooms, single and housekeeping; new management.

721½ J STREET—FURNISHED FRONT rooms.

209 J STREET (HOUSE CHANGED hands)—Newly furnished rooms, single and en suite.

TWO FURNISHED ROOMS TO LET—615 Eleventh street, between F and G.

1211 SEVENTH STREET—NICELY FURnished double parlors; bath and gas.

1118 SEVENTH STREET—NICELY FURnished rooms and rent reasonable.

TWO HOUSES AT TWENTY-FIFTH AND L streets to let. Rent $21 and $16. Inquire M. A. BURK, 1305 P street.

2511 P STREET—FIVE-ROOM HOUSE, bath and pantry; barn in rear. Apply 1022 Fifth street.

TO LET—TWO FURNISHED ROOMS FOR housekeeping; also one large bedroom, nicely furnished, at 1115 Ninth street.

TO RENT—NICE FURNISHED OR UNfurnished rooms, opposite Postoffice, 724½ K street.

429 L STREET—FLAT OF FOUR ROOMS, furnished for housekeeping; also, nicely furnished front room.

1330 J STREET, NINE-ROOM HOUSE, rent $22. Inquire J. F. HILL, 1307 J street.

FURNISHED HOUSEKEEPING ROOMS. Apply to DR. J. H. SHIRLEY, cancer specialist, old P. O. Building, Fourth and K.

1108 FOURTH STREET—FURNISHED rooms $1 and upward per week; nice front suite. MRS. W. A. CASWELL.

621 J STREET—CLARENDON HOUSE—Nicely furnished front rooms; also rooms for housekeeping.

506 K STREET—NICE AND NEWLY-furnished rooms; rent reasonable.

FURNISHED ROOMS AT THE BERKshire, cor. Sixth and L. Strictly first-class.

FOR SALE.

FOR SALE—HOUSE AND LOT, ONE block west of Pavilion, Oak Grove; lot under chicken-tight fence; fruit trees and berries of all kinds; steel windmills; new, small, well-finished house; lot 51 feet by 183 feet, price, $850; will be sold on very easy terms; title perfect. Inquire at Oak Grove, or R. L. HAYES, 1115 Twenty-first st., K and L. 22-6t*

A SPLENDID CHANCE TO BUY ONE OF the best paying hotels in the city very cheap; the reason for selling is sickness. Address O. M., this office.

CARDWELL COLONY—10-ACRE TRACTS only $100 per acre; water-pipes will be laid to each and every tract in said colony. J. T. CARDWELL, owner, 1204 N street, or 301 J street, Sacramento.

350 CORDS OF FOUR-FOOT COTTONwood for sale at $2 50 per cord, on the premises, six blocks north of the Sacramento railroad bridge. Inquire of V. HAUSER, corner of Second and Ann streets, Washington, Yolo County. my20-6t

FOR SALE OR EXCHANGE—THAT DEsirable 9-room residence, 2210 O street.

FOR SALE—LOT 7, BLOCK K, Z STREET, between Twenty-fourth and Twenty-fifth streets, for $135. STROBEL, agent, 317 J.

GOOD-PAYING LODGING-HOUSE OF 25 rooms; great bargain. Apply 122 K st.

SEVERAL HEAD OF CHOICE JERSEY cows and heifers for sale; also, fine Berlin mare. DR. H. L. NICHOLS, 909 F street.

$700 STEINWAY PIANO AT HALF price; is in A1 condition. Apply to A. FABIAN, Ninth and J.

$1,400 WILL BUY THAT FINE CORner lot, 40x160, northwest corner Twenty-sixth and P streets; house of five rooms, stable and chicken-house; half cash, balance on time. Inquire of COOLEY, 1013 Fourth street.

FRESH DUCK EGGS FOR HATCHING—Fifth and W streets.

OAK STOVEWOOD, $5 75 PER CORD delivered; measurement guaranteed; yard on Twelfth-street road; P. O. address, 808 Seventh street. W. H. BASLER.

CARPET CLEANING.

CUTTING THE PRICE—FROM AND after this date I will clean and relay carpets for 6 cents per yard. HARRY W. RIVETT, corner Twelfth and O streets. Telephone 292. The same high class work as heretofore.

GENERAL NOTICES.

"BEN HUR" BICYCLES, STRICTLY high grade and first-class up to date wheels, only $85; be sure and see them before you purchase. CHAS. M. CAMPBELL, 409 K street. Carpets and furniture.

CHICKENS SERVED IN SPANISH style, 10c; tamales, 10c; tamales with coffee, 15c; open day and night. MRS. KEENE, Seventh and M streets.

LESSONS GIVEN AND TRANSLATIONS and correspondence made in English, French and German; will also act as interpreter; terms very moderate. Apply at bookstore, 525 J street.

GAS ENGINE AND BATTERY WORK by a practical man of twenty years' experience. 824 K street. Telephone 448.

F. M. ODUM, 220 N STREET, DOES UPholstering, mattress-making and general repairing good and cheap; also has furnished rooms.

STATIONERY, READING MATTER blank books, etc., for sale cheap by S. A DOANE, 202 K street.

WALLACE—PLUMBING AND GALVANized iron cornice work. 813 to 817 J.

NINETEENTH ANNUAL GATHering and games of the Sacramento Caledonian Club at East Park, JUNE 8TH. A highland welcome extended to all.
J. MORRISON, Chief.
D. E. KERR, Secretary.

USE TUSCAN SPRING WATER AND steam baths for secondary syphillis and all skin diseases. Room 14, Old Postoffice, Fourth and K. DR. J. H. SHIRLEY, Cancer Specialist.

T. E. FOGELSANG HAS REMOVED HIS electric works from 1006 K street to 1109 Tenth street. Oriental gas engines and electric works of all kinds. Gas engines repaired.

FOR PURE, FRESH MILK TRY THE Golden Eagle Dairy. HARVEY GARRETT.

516 TWELFTH STREET—J. ROWE, SECond-hand and new harness, saddles, etc., bought, sold, exchanged or repaired.

TAKE YOUR GLOVES AND SLIPPERS to F. & G. THOMAS, dyers and cleaners, for best and quickest work. 1011 Sixth st.

CALCIMINING ROOMS FROM $2 UP; whitening from $1 up; scraping and patching extra. Leave orders at 1022 Fourth street, or 218 alley, Second and Third, N and O streets. SAM GALE.

A GOOD SET OF TEETH FOR $6; FILLing, 50c and upward; from one-third to one-half saved; all work guaranteed. DR. G. W. NEWSOM, Dental Parlors, 1120 I street.

JAPANESE INFORMATION AGENCY, 817 Sixth street, Sacramento. Farm hands, general help furnished and contracts executed.

CESSPOOLS, VAULTS AND CHIMNEYS cleaned; no dirt; lowest prices. W. M. SLAUGHTER, 317 K and 531 M.

PERSONALS.

A SPIRITUALISTIC CIRCLE TO-NIGHT by Mr. Howland; 25c; everyone gets a reading; 516 K street. 1t*

MRS. A. BROCKWAY, TEST AND INdependent slate writing medium, 417½ K street. my17-1w*

RETURNED, MR. HOWLAND THE spiritualist; life readings daily, $1; diseases diagnosed and all forms of malaria, rheumatism, stomach, male and female difficulties positively cured. Call 516 K street.

YOU WHO NEED PLUMBING AND GAS fitting work done will have lost a great chance to save money if you fail to call on WALLACE, 813 to 817 J.

BUSINESS IS BRISK, BUT WALLACE IS up to the times and can fill plumbing jobs promptly and properly. 813 to 817 J street.

A. DONOVAN, CHIROPODIST—CORNS, bunions and ingrowing nails treated. Office, Hammam baths, nw. cor. 7th and L sts.

CLAIRVOYANT AND MAGNETIC healer; diagnosis free; hours, 8 A. M. to 6 P. M. 408 N street.

RAG CARPET FACTORY AT 1214 Eighth st. MRS. JOHNSON, Proprietress.

FRANK H. WING HAS REMOVED HIS Rubber Stamp Factory to Old Postoffice building. Office, second floor, Room 16.

LADIES' HATS PRESSED IN THE LAtest spring styles, 25c. MISS L. JONES, 1008 Sixth street, between J and K.

$1 FOR CLEANING WATCHES; $1 FOR mainsprings; all work guaranteed. 419 K street, next to Metropolitan Theater. Cash paid for old gold and silver.

ALL LADIES, NEAR OR FAR, SAFE, quick cure guaranteed; any disease of irregularity; sure relief though others fail; travelers treated; low fee; self-cure, send, call or write; strict confidence. Room 1, 415 J st.

BOARD AND LODGING.

721 H STREET—NICELY FURNISHED front suite and single room with board.

FURNISHED ROOMS, WITH OR WITHout board; bath. 408 N street.

MANSION HOUSE DINING-ROOM.—Meals at all hours, 20c; board by week, $4, good cool rooms at low figures.

HOTEL LANGHAM—COR. FOURTH AND L streets—Strictly first-class; rooms with or without board; meals 25c; board, $4 per week. Transient solicited.

1018 J STREET—A. B. GILMORE, PLYmouth Restaurant; board and lodging; good home cooking and reasonable rates. Call and give us a trial.

MUSIC AND ART.

HAVE YOUR PIANOS AND ORGANS tuned and repaired by F. BLODGETT, competent, reliable and prompt. Orders left at A. J. POMMER'S, Ninth and J, or residence, 1919 I, promptly attended to.

SCHOOL OF ART NEEDLEWORK, 1014 Eighth street. Stamping and embroidery lessons given; lesson days, Monday, Wednesday and Friday.

PHOTOGRAPHY.

CABINETS REDUCED TO $2 PER DOZEN for a short time only at KELLER'S, 719 K street, near Postoffice.

THE NIMBLE SIXPENCE BETTER THAN the slow shilling. Now is your time to get Cabinet Photographs for $1 per dozen, until the 4th of July; 627 J street, corner Seventh. BEALS' GALLERY.

GROCERIES.

BEST FLOUR, 85c SACK; FINE BUTTER, 30c roll; best coffee, 3 lbs for $1; good tea, 25c lb; extra fine tea, 50c lb; fine borax soap, 5 for 25c; 6 bars Royal Savon, 25c; 10 bars laundry soap, 25c; tomato ketchup, 5c bottle; 4 papers corn starch for 25c; lard, 45c can; lemons, 10c doz; tomatoes, 4 cans for 25c; oysters, 4 for 25c; crackers, 5c lb, 45c box; shoulder, 7c lb; sugar corn, 5 for 25c. BEESLEY & SON, 810 K street.

J. RILEY'S GROCERY STORE, TENTH and E, is the cheapest place in town to buy your groceries. Butter, 20c roll to 35c roll; chow chow 15c bottle; pickles, 10c bottle; sweet pickles in bulk; ½ can baking powder, 25c. No store can undersell us.

ANOTHER BIG BARGAIN; LARGE tumbler of jam, 10c; Gold Dust, 20c. BEESLEY & SON, 810 K street.

3-POUND CAN APRICOTS, 10c; 12 BARS soap, 25c; 6 bars of white borax soap, 25c; 1 pound Costa Rica and Java Coffee, 32½c. Twenty-first and M streets. H. FORTMAN.

FRESH FISH WEDNESDAY AND FRIday. Poultry, butter and eggs, vegetables and choice fruits at bottom prices. Capital Market, 1130 J street. B. CODEKAS.

DRY GRANULATED SUGAR, 18½ LBS. for $1; Golden C sugar, 21½ lbs for $1; Island sugar, 25 lbs for $1; good corn, 4 cans for 25c; 4 cans tomatoes, 25c; good butter, 25c roll; best syrup, 60c gallon; Arbuckle coffee, 25c lb; good tea, 25c lb; good potatoes, 75c sack. SIMONS & SON, 818 K.