

THE COUNTRY'S NEW FINANCIAL BILL.

Mr. Overstreet Explains That it Makes it Impossible to Have International Bimetallism at the Rate of 16 to 1— Secretary Gage Explains.

There appears to be a widespread misapprehension as to the exact scope and meaning of the country's new financial bill, signed by President McKinley on Thursday of this week, and the "News" has received numerous requests for an interpretation of it or the publication of the bill in full. The measure has not yet come to hand, but the following excerpts from a Washington special to the Chicago Times-Herald of Wednesday last, will doubtless be sufficient to answer all queries in relation to the matter, containing as they do explanations from Mr. Overstreet, who introduced and had charge of the bill, and from Secretary Gage of the treasury department, from whom it emanated.

Explained by Mr. Overstreet. Mr. Overstreet said that President McKinley will sign the bill to-morrow, and this will be the finishing touch. Gold will then be the standard of value beyond all question. Mr. Overstreet (Ind.) explained in detail the modification of the House and Senate bills agreed upon by the conferees. Mr. Overstreet said that the principle contained in the House bill is to preserve the gold standard, and the Senate report except the provision relative to the taxation of national bank franchises. The establishment of the gold standard into law was still all important and essential to the bill. This law would, he said, become the foundation of business prosperity of the country.

Has the secretary of the treasury the power to redeem a silver dollar in gold under the amalgamated bill? asked Mr. Shafroth (Colo.). "He has not," replied Mr. Overstreet, "and he did not have the power under the original House bill."

Under the present private obligations are made payable in gold? inquired Mr. Snodgrass (Tenn.). "Private obligations," replied Mr. Overstreet, "will be payable in gold, and the bill will be so worded as to require the payment of such obligations in gold. It is a question in law whether it would not be retroactive, and, secondly, it would not have the effect of making gold the standard of value, but it would convert all public obligations into gold obligations, there will be no necessity to legislate concerning private obligations, and they will have the character of government obligations."

Under the bill, the national banks are permitted under the law to issue circulation up to an amount equal to their capital. The total capital of all national banks is \$1,616,000,000. The total circulation outstanding is \$250,000,000. There is, therefore, a possibility of an increase in circulation of \$366,000,000, although the price of the new 2 per cent bonds, as already foreseen, by market quotations in advance, will be paid at a premium of 10 per cent. The profit to the banks in taking out circulation will not be enough to make the increase anything like such a possible total."

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Secretary Gage interprets the following statement in explanation of the provisions of the financial bill which passed the House on Thursday: "The House bill, which now awaits only the signature of the President to become a law, has for its first object what its title indicates, the fixing of the standard of value and maintaining it at a gold standard. It provides for all forms of money issued or coined by the United States."

It reaffirms that the unit of value is the dollar, consisting of twenty-five cents in gold or silver, and that the gold is to be the standard. It puts into the hands of the secretary the power to do that. For that purpose the bill provides in the treasury bureau of issue and redemption, and transfers from the general fund of the treasury's cash \$150,000,000, to be used for the redemption of United States notes and treasury notes. The redemption fund. "That fund is henceforth absolutely cut out of and separated from the cash balance in the treasury, and the available cash balance will hereafter show a reduction of \$150,000,000 from the figures which have heretofore prevailed. This \$150,000,000 redemption fund is to be used for no other purpose than the redemption of United States notes and treasury notes, and those notes so redeemed may be exchanged for gold in the general fund or with the public, so that the reserve fund is kept full with gold to the \$150,000,000 limit."

The secretary is given further power. "It redempions go on so that the gold in the reserve fund is reduced below \$100,000,000, and he is unable to build it up to the \$150,000,000 mark by exchange for gold in the general fund or otherwise, he is given power to sell bonds, and it is made his duty to replenish the gold to the \$150,000,000 mark by such means. "The 'endless chain' is broken by a provision which prohibits the use of notes so redeemed to meet deficiencies in the current revenues. The act provides for the ultimate retirement of all the treasury notes issued in payment for silver certificates, as much ahead of the Sherman act. As fast as that bill is coined into silver dollars treasury notes are to be retired and replaced with an equal amount of silver certificates. "The measure authorizes the issue of gold certificates in exchange for deposits of gold coin, the same as at present, but suspends that authority whenever and as long as the gold in the redemption fund is below \$100,000,000, and gives to the secretary the option to suspend the issue of such certificates whenever the silver certificates and United States notes in the general fund of the treasury exceed \$50,000,000. "The bill provides for a larger issue of silver certificates by declaring that hereafter silver certificates shall be issued only in denominations of \$10 and under, except as to 10 per cent of the total volume. ROOM FOR SILVER CERTIFICATES. "Room is made for this larger use of silver certificates in the way of small bills by another provision, which makes it necessary, as fast as the present silver certificates of high denominations are broken up into small bills, to cancel a similar volume of United States notes of small denominations and replace them with notes of denominations of \$10 and upward. Further room is made for the circulation of small silver certificates by a clause which permits national banks to have only one-third of their capital in denomination under \$10. "One clause of the bill which the public will greatly appreciate is the right that it gives to the secretary to coin any of the 1890 bullion into subsidiary silver coins up to a limit of

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DESERET EVENING NEWS.

TODAY'S WEATHER REPORT.

(Observation taken at 6 a. m. Mountain time.) Salt Lake City: Barometer 35.52; current temperature 40; maximum temperature 57; minimum temperature 38; mean temperature 47, which is 4 above normal.

Accumulated excess of temperature since first of month 155. Accumulated excess of temperature since January 1st 430.

Accumulated deficiency of precipitation since first of month 75 inch. Accumulated deficiency of precipitation since January 1st 173 inch.

FORECAST TILL 6 P. M. SUNDAY.

Local forecast for Salt Lake City and vicinity: Fair tonight and Sunday; slight changes in temperature.

Utah: (Forecast taken at San Francisco.) Fair tonight and Sunday; stationary temperature.

WEATHER CONDITIONS.

A storm is central over Manitoba while a ridge of moderately high pressure extends from British Columbia southward to the lower Mississippi valley. Precipitation has fallen over Minnesota and Wisconsin. It is warmer over the region between the Rocky mountains and the Mississippi river.