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Orders for goods received here in the morning are shipped out the same day, and orders received in the night mails go out on the first train going to your town. All people on main lines of railway running east and west and on all lines radiating from Des Moines like the spokes of a wheel, like the Des Moines & Kansas City, the Des Moines Northern & Western, the Keokuk branch, etc., can get as prompt service as can be given in any of the large cities, and in most cases they will receive their goods from three to eight hours quicker by ordering of

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Cream Balm is placed into the nostrils, spreads over the membrane and is absorbed. Relief is immediate and a cure follows. It is not drying—does not produce sneezing. Large Size, 50 cents at Drug Store or by mail. Trial Size, 10 cents by mail. ELY BROTHERS, 56 Warren Street, New York.

THE VERY BEST

YOUNKER BROS. GANON CHOP. SUN CURED JAPAN TEA. AT YOUR GROCERS. YOUNKER BROS. DES MOINES, IOWA.

THE FINANCIAL BILL

Text of the Currency Measure Prepared by the Republican House Committee.

Provides For Payment of Bonds and Redemption of Notes in Gold Coin.

Gold Dollar Made the Monetary Standard—Some Changes in Bank Regulations.

Washington, Nov. 29.—The financial bill prepared by the republican caucus committee, which met at Atlantic City last spring, has been made public by the committee. Its text follows:

"Be it enacted, etc., That the standard unit of value shall, as now, be the dollar, and shall consist of twenty-five and eight-tenths grains of gold, nine-tenths fine, or twenty-three and twenty-two one-hundredths grains of pure gold, being the one-tenth part of the eagle.

"Section 2. That all interest-bearing obligations of the United States for the payment of money, now existing or hereafter to be entered into and all United States notes and treasury notes issued under the law of July 1, 1890, shall be deemed and held to be payable in the gold coin of the United States as defined in section 1 of this act; and all other obligations, public and private, for the payment of money shall be performed in conformity with the standard established in that section. Nothing herein contained shall be construed or held to affect the present legal tender quality of the silver dollar, or of the subsidiary or minor coins, or of the paper currency of the United States, or the laws making national bank notes receivable and payable for certain public debts and dues and obligations between national banks.

"Section 3. That there be established in the treasury department as a part of the office of the treasurer of the United States, a division to be designated and known as the division of issue and redemption, to which shall be assigned under such regulations as the secretary of the treasury may approve, all records and accounts relating to the issue, redemption and exchange, as hereinafter provided, of the several kinds of United States money. There shall be transferred from the general fund in the treasury of the United States and taken up on the books of the said division as a redemption fund the amount of gold coin and bullion held against outstanding currency certificates, the amount of silver dollars held against outstanding silver certificates, the amount in silver dollars and silver bullion held against outstanding treasury notes issued under the act of July 14, 1890, and an amount of gold coin and bullion to constitute a reserve fund equal to 25 per cent of the amount, both of the United States notes and treasury notes issued under the act of July 14, 1890, outstanding. The gold and silver coins and bullion transferred from the general fund in the treasury as herein provided shall be increased or diminished as the case may be in accordance with the provisions of this act and in no other way.

"Section 4. That it shall be the duty of the secretary of the treasury to maintain the gold reserve fund laid up on the books of the division of issue and redemption as herein provided, and for this purpose he may from time to time transfer to such fund any moneys in the treasury not otherwise appropriated or may exchange any of the funds in the division of issue and redemption for other funds which may be in the treasury of the United States, and in addition thereto he is hereby authorized to issue and sell, whenever in his judgment it is necessary to the maintenance of said reserve fund, bonds of the United States bearing interest at a rate not exceeding 3 per centum per annum, payable in gold coin at the end of twenty years, but redeemable in gold coin at the option of the United States after one year. But no transfer shall at any time be made from the general fund of the treasury to the division of issue and redemption which will reduce the general fund below fifty millions of dollars. That all United States notes and treasury notes issued under the act of July 14, 1890, presented for redemption shall be redeemed in gold coin at the will of the holder, and all silver certificates presented for redemption shall be redeemed in accordance with existing law. The secretary of the treasury is authorized and required to use said reserve fund in maintaining at all times the parity and equal value of every dollar issued or coined by the government, and at any time the secretary of the treasury deems it necessary in order to maintain the parity and equal value of all the money, he may at his discretion, exchange gold coin for any other money issued or coined by the United States. The notes and certificates so redeemed or exchanged shall not be withdrawn therefrom nor disbursed except in exchange for an equivalent amount of the coin in which said notes or certificates were redeemed or exchanged, except as hereinbefore in this section provided. Nothing in this act shall be construed as repealing that provision of the act approved July 14, 1890, which provides that no greater or less amount of such notes shall be outstanding at any time than the cost of the silver bullion and the standard silver dollars coined therefor by such notes."

"Section 5. That the secretary of the treasury is hereby authorized to use, at his discretion, any silver bullion in the treasury of the United States purchased under the act of July 14, 1890, for coinage into such denominations of subsidiary silver coin as may be necessary to meet the public requirements of such coin, and any gain or seigniorage arising from this coinage shall be accounted for and paid into the treasury. Whenever any silver bullion purchased under the act of July 14, 1890, shall be used in the coinage of subsidiary silver coins, an amount of treasury notes issued under said act equal to the cost of the bullion contained in such coins shall be cancelled and not reissued.

"Section 6. That the secretary of the treasury is hereby authorized and directed to cause all worn and uncurrent subsidiary silver coin of the United States now in the treasury and hereafter received to be recoined, and to reimburse the treasurer of the United States for the difference between the nominal

face value of such coin and the amount the same will produce in new coin from any moneys in the treasury not otherwise appropriated. So much of the joint resolution approved July 25, 1876, relating to the issue of silver coin as limits the aggregate amount of subsidiary silver coin and of fractional currency outstanding at any time to \$50,000,000, be and the same is hereby repealed.

"Section 7. That the United States notes or treasury notes issued under the act of July 14, 1890, hereafter issued or reissued shall be of such denominations, not less than \$1, as the secretary of the treasury may prescribe. Silver certificates shall hereafter be issued or paid out only in denominations of \$1, \$2 and \$5, against silver dollars deposited in the division of issue and redemption, or in exchange for silver certificates of denominations exceeding \$5.

"Section 8. That of the revised statutes be and the same is amended so as to read as follows:

"Every association after having complied with the provisions of this title, preliminary to the commencement of the banking business, and before it shall be authorized to commence banking business under this title, shall transfer and deliver to the treasurer of the United States as security for its circulating notes, any United States registered bonds bearing interest, to an amount where the capital is \$150,000 or less, not less than 10 per cent of the capital, and \$50,000 where the capital is in excess of \$150,000. Such bonds shall be received by the treasurer upon deposit and shall be by him safely kept in his office until they shall be otherwise disposed of in pursuance to the provisions of this title, and these banks shall have on deposit bonds in the amount of that amount are authorized to reduce their circulation by the deposit of lawful money as provided by the law; provided, that the amount of such circulating notes issued by any national banking association having on deposit United States bonds to secure the same, at the time of the passage of this act, or which may hereafter be deposited such bonds to secure circulation, shall not exceed in any case the par value of the bonds deposited as herein provided."

"Section 9. That every national banking association shall pay to the treasurer of the United States, in addition to the taxes imposed by an act approved July 13, 1898, entitled 'An Act to Provide Ways and Means to Meet War Expenditures and for Other Purposes,' each half year in the months of January and July, before the 30th day thereof, a tax of one-tenth of 1 per cent upon the value of its franchise, as measured by the aggregate amount of its capital, surplus and undivided profits, upon the last day the calendar month next preceding. Sections 5,214, 5,215, 5,216 and 5,217 of the revised statutes are hereby repealed. But nothing contained in this section shall be so construed as in any manner to release any national banking association from any liability for taxes or penalties incurred prior to the passage of this act. In order to enable the treasurer to assess the taxes imposed by this act, he shall, within ten days from the first days of January and July of each year, make a return, under the oath of its president or cashier, to the treasurer of the United States, in such form as the treasurer may prescribe, of the amount of its capital, surplus and undivided profits upon the last day of the calendar month preceding. Every association which fails to make such return shall be liable to a penalty of \$200, to be collected either out of the interest as it may become due such association or at his option, in the manner in which penalties are to be collected of other corporations under the laws of the United States. Whenever any association fails to make the return herein required the taxes to be paid by such association shall be assessed upon such an amount as the treasurer may determine to be the true amount of capital, surplus and undivided profits of such association. Whenever an association fails to pay the taxes imposed by this section, the sums due may be collected in the manner provided for the collection of United States taxes from other corporations, or the treasurer may reserve the amount out of the interest as it may become due on the bonds deposited with him by such defaulting association.

"Section 10.—That section 5,138 of the revised statutes is hereby amended so as to read as follows:

"No association shall be organized with a less capital than \$150,000, except that banks with a capital of not less than \$50,000 may, with the approval of the secretary of the treasury, be organized in any place the population of which does not exceed 5,000 inhabitants, and except that banks with a capital of not less than \$25,000 may be organized in any place the population of which does not exceed 2,000 inhabitants. No association shall be organized in a place the population of which exceeds 50,000 persons with a capital of less than \$200,000."

"Section 11.—That section 5,138 of the revised statutes is hereby amended so as to read as follows:

"The report on the bill has been prepared by Representative Overstreet, of Indianapolis, who introduced the original bill of the monetary commission in 1898, and has been distributed to each republican member of the house. Overstreet frankly admits that the committee did not consider the general subject of banking, nor did it seek to arrange a complete scheme of finance, but confined its recommendations to those subjects of most pressing demand, as evidenced by the politics of the republican party and the general policy of the administration. It is felt, the report declares, that the strengthening of the public credit by the removal of all doubt concerning the policy and practice of the government relative to the unit of value, is of paramount importance. It is pointed out that there can be but one standard at one time, but that the convenience of commerce is promoted by the use of different media of exchange, convertible into the standard. The report continues: 'When the standard shall be permanently established and all doubt of its stability removed, the parity of all parties of the world will be fully recognized, and the kind of money in which payments shall be made will rarely, if ever, be the subject of dispute. When certainty shall take the place of doubt, and the integrity of our credit be as fixed as the honor of the nation, the national debt can be readily refunded at lower interest rates and future loans negotiated with ease, upon better terms than ever before. 'The rapid development of American trade and its vast expansion, bringing our people into close relations with the leading nations of the world, makes it imperative that the standard of value

in which settlements are made shall be the best known to the highest civilization, and shall safely appeal to intelligent and successful experience. Some question of expediency might be raised if the proposition were new or we were assuming a position at variance with other nations. But the gold standard is recognized by all leading nations, and the statute proposed merely reaffirms the policy followed by us for over sixty years, so reinforced and plainly expressed that the question will be placed forever beyond dispute."

THE GOLD SUPPLY. The fact is pointed out that the treasury, at the beginning of October, had a net gold reserve of more than \$50,000,000, and that there is more gold in the United States now than ever before. The advantages which this situation creates are thus described:

"The present conditions are most favorable and the time most opportune for the clear and unequivocal adoption of the gold standard. Prior to the year 1896 the gold standard had been legally adopted by the following countries, viz: Austria-Hungary, Brazil, Britain, Honduras, Chile, Denmark, Egypt, Finland, Germany, Great Britain, Norway, Portugal, Sweden and Turkey, and since 1896 the gold standard has been adopted by Costa Rica, Japan, Peru and Russia. The coinage of silver on private account was suspended prior to 1890 by the United States, Belgium, France, Holland, Italy, Spain, India, Switzerland, Greece and Venezuela, thus effectually, although not absolutely, fixing their status as gold-standard countries. 'Under all these conditions if the United States shall clearly, by law, adopt the gold standard, it will raise to the new condition with even less friction than was experienced by the resumption of specie payment. The government is fortunate in being able to act in so important a matter under such favorable circumstances. The general policy of the government and its declarations as have been made by congress are entirely consistent with this proposition."

The declaration in the republican platform and the subsequent effort of President McKinley relative to an international agreement, it is declared, were made in good faith, but the attitude of the leading nations and the constant fluctuations in the value of silver bullion render such an agreement practically impossible. The mechanism of the new division of issue and redemption is explained.

SALE OF BONDS. 'In the absence of a law providing protection to the gold reserve, it is always subject to encroachment in expenditures to meet the general expenses of the government. Whenever a fear has arisen that the government may not be able to meet its demand obligations and a run upon the reserve for the redemption of the demand notes has followed. This situation is responsible for the so-called 'endless chain' of operations in the treasury fund from the general fund, and prohibiting its use except for the redemption of United States notes and treasury notes, the dangers to which it has been so greatly subjected will be removed. These demand notes are being redeemed in gold now, and always have been, and no additional burden is imposed upon the government. It is sought to simplify and legalize the practice and create a division in the treasury where the whole business of issuing and redeeming notes may be transacted, and to establish complete confidence in the redemption of our demand obligations."

"The provision in section 4 of the bill, that no note or certificate once redeemed or exchanged shall be withdrawn, except in exchange for an equivalent amount of the coin in which said note or certificate was redeemed or exchanged, will forever put an end to the so-called 'endless chain,' which has so long plagued the government in the ever-recurring redemption of the greenbacks. There can be no contraction of the currency under this system, for the reason that either the note is in circulation or, if redeemed, its equivalent is in circulation."

"WHITE'S BUREAU" DISAPPEARS

Managers of New York Speculative Concern Leave With \$300,000.

New York, Nov. 29.—The Herald says: White's bureau, sometimes known as "Charles H. White's bureau," a "ret rich quick" concern, located in the Cotton Exchange building, vanished with its managers Sunday, and it is estimated that the managers and depositors are out of pocket more than \$200,000. White's bureau was in many respects similar to the Franklin syndicate, operated by William F. Miller. It was operated by two young men who went under the name of Hyman. "Hyman's" bureau business in the latter part of September. It sub-let the rooms from another tenant in the first floor. The offices were very handsomely furnished and are partitioned off into smaller rooms. The firm inserted advertisements in newspapers all over the country, promising that White's bureau would make money for anybody who would send his cash on to New York. White's bureau was open as usual on Saturday. During the time it was open on Sunday the two men who were understood to have been the managers of the business entered the offices, tore up a great quantity of papers, covered with three huge bundles and disappeared. The office furniture was intact, but no records of money were left. Taking into consideration all the banks in the city, the business represented by drafts alone would be somewhere between \$80,000 and \$100,000. The bulk of the business, however, was through registered letters, postoffice money orders and express packages. The business by mail reached from Maine to Florida and from the Atlantic to the great west.

On the Way to Stop Wedding.

Milwaukee, Wis., Nov. 29.—Miss Trace Nichols, who came here from Rockford, Ill., a few weeks ago, was arrested for vagrancy yesterday, after a license had been issued for her to marry. The bridegroom is called Miss Nichols met Bornheimer shortly after her arrival here. He wooed her and she promised to marry him. His family objected to the marriage and when told the license was issued his family had the girl arrested for vagrancy. When arraigned in court she pleaded her prospective marriage as an evidence of her ability to support herself. The case was continued until December 1, the day on which, according to law, she may marry Bornheimer. The prospective groom furnished the bail which gave his sweetheart liberty.

INCREASE IN REVENUE

Internal Revenue Bureau Commissioner Wilson Makes Report to Secretary of the Treasury.

An Increase of Over Six and a Half Million Dollars in the Year.

Illinois Leads in Amount of Revenue Collected—Amendments to Law Recommended.

Washington, Nov. 29.—Commissioner George W. Wilson, of the internal revenue bureau, in his report to the secretary of the treasury of the operations of the office for the fiscal year ended June 30, 1899, shows that the receipts from all sources aggregated \$273,484,573, an increase over the preceding year of \$102,617,000 and an increase of \$3,484,573 over the estimate of the commissioner made one year ago. The receipts from the several sources of revenue during the last year, and the increases or decreases in each, as compared with the year 1898, are given as follows: Spirits, \$99,283,534; increase, \$6,730,534; Tobacco, \$52,493,207; increase, \$16,202,655; Fermented liquors, \$68,644,558; increase, \$29,129,137; Oleomargarine, \$1,956,618; increase, \$640,838; Ethyl cheese, \$18,098; increase, \$1,579; Mixed flour, \$7,840; law not in force last year; Special taxes not elsewhere enumerated, \$4,861,593; law not in force only a small part of last year; Legacies and distributive shares of personal property, \$1,235,345; Stamp taxes under schedule A, of the war revenue act, \$38,618,081; Medical proprietary articles and preparations required to be stamped under schedule B, of the act, \$5,219,737. The collections by districts during the year, where the amount collected is over \$500,000, are given as follows: Illinois, \$47,253,523; New York, \$46,634,900; Pennsylvania, \$23,325,574; Kentucky, \$2,025,234; Ohio, \$2,441,055; Indiana, \$1,213,070; Missouri, \$16,369,075; Wisconsin, \$9,407,065; Massachusetts, \$8,153,820; Maryland, Delaware, District of Columbia and two counties in Virginia, \$3,130,409; New Jersey, \$4,074,061. The total amount expended in the collection of revenue during the last fiscal year was \$4,931,754, or 1.68 per cent of the collections. This percentage of the cost is the smallest that has ever been reached in the history of the bureau.

The estimated expenses for the next fiscal year are \$4,877,340, a slight increase over the last year. Figures are presented showing that the receipts for the first four months of the current year amounted to \$103,103,485, an increase over the receipts for the corresponding period last year of \$9,578,807. All these things considered, the commissioner estimates that the receipts from all sources for the present year will approximate \$285,000,000, which is about \$11,500,000 in excess of the receipts for the year closed June 30, 1898.

During the last year the office seized 1,600 illicit stills, one officer was killed and three wounded. Seven hundred and eleven persons were arrested in connection with illicit distilling, which, the commissioner says, is rather on the increase in certain sections of the country. The commissioner recommends amendments to existing laws with a view to increase the revenue from certain kinds of bank checks, patent medicine, parlor and sleeping car tickets, estates of persons residing abroad at the time of death, and that purchasers of documentary and proprietary stamps be allowed a discount of not more than 2 per cent when purchased in quantities of not less than \$100. Several changes in the collection of the tax on distilled spirits are recommended, and also that agricultural fairs be exempt from the payment of the revenue tax. The commissioner calls attention to the inadequacy of salaries of collectors of internal revenue, and favors an amendment to the existing law so as to allow revenue agents \$3 a day in lieu of subsistence. He also favors a law authorizing the redemption of adhesive stamps when presented in amounts of not less than \$2 face value. Special attention is called to the need of an additional deputy commissioner, and it is recommended that one be authorized at a salary of \$4,000 a year.

Children's Logic. We have come across the following specimens of children's logic, in each case the child proving easily the victor: Examination question—What do you do first when you parse a word? Answer— I rule a margin. Again, a teacher has explained an abstract noun as the name of something you can neither see, nor hear, nor touch, and asks for an example. Answer, after much mental hunting—A little hen in an egg. On another occasion the teacher affirms that a transitive verb must have an object—"thus, if you break, you must break something"—and cheerfully invites the class to put "break" into a sentence without an object. A small girl ventures this, in perfect good faith: "I tried to break the class, but couldn't," adding anxiously, "You see I didn't break the glass."

To use Milton's expression, grammar is clearly "not a bow for every man to shoot in that counts himself a teacher." Educational Times.

The Milkmaid. In days of old the milkmaid went About with dimpled arms; In days of old the poet loved To sing the milkmaid's charms. In days of old the loving kins Men were named after all; In days of old the milkmaid was The merriest maid of all. In days of old the artist took His brush and showed us how The milkmaid went to work Upon The wrong side of the cow. In days of old the milkmaid's song Resounded through the land, And many a gallant's lip was pressed Upon the milkmaid's hand. Alas, old Bony heads no more The merry milkmaid's call, For the milkmaid of today's a man In gray overalls!—Chicago Times-Herald.

THE OLDEST IN CENTRAL IOWA. J. P. WOODBURY, President. T. J. FITCHER, Cashier. E. GERRHART, Asst. Cashier. FIRST NATIONAL BANK OF MARSHALLTOWN, IOWA. CAPITAL, \$100,000. SURPLUS, \$25,000. YOUR BUSINESS SOLICITED.

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Coal is Going Down Now just as fast as our wagons can cart it to your cellars, but the prices are going to go up. Forewarned is forearmed! So don't wait for cold weather to catch you unprepared. Get your supply now, while prices are down and the roads are good. Our coal is high grade, well screened and guaranteed to be satisfactory. J. C. DUNN.

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