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THE CONCORD TIMES.

JOHN B. SHERRILL, Editor.
"BE JUST AND FEAR NOT."
$1.00 a Year, in Advance.
Volume XIII. CONCORD, N. C., THURSDAY, DECEMBER 5, 1895. Number 23.

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A DESPERATE EXPEDIENT.

The lecture was just at an end, and Walter Dundas, M. A., Cantab, gathered his papers together, while his audience, chiefly consisting of ladies, prepared to depart. The University Extension had but recently penetrated into the remote provincial town of Slumberleigh, and had there met with almost unprecedented success.

Reaching the outer door before the whole assembly had dispersed, Dundas scanned each of his students, exchanging greetings and farewells with some whose acquaintance he had made during his few weeks' residence in Slumberleigh. As the last departed, he turned on his heel and having a slight sigh, betook himself to his hotel. "I must have missed Miss Clifford," he muttered; "she was certainly at the lecture. I wish I could have seen her before I left New York, just to say good-by."

Meanwhile, the subject of his reflections, a pretty, bright-faced girl of nineteen, had arrived at her home, a large, handsome house, in the principal street of the little town. In the hall she met her father.

"Come into the study and shut the door," he said. "I have something rather serious to tell you." The daughter obeyed.

"The fact is, Mabel," said Mr. Clifford, "I have been, as you may have noticed, in pecuniary difficulties for some time past. Some months ago, to meet my more pressing claims, I was obliged to mortgage the house and to get a bill of sale on the furniture. But things have gone from bad to worse, and I have just found that, unless I can raise £300 within two months, I shall be in a fair way to become bankrupt. Your Uncle George is such a miser that if he heard the faintest rumor that I was in difficulties through extravagance he wouldn't leave me a farthing, far less give me anything! In fact, it is partly on his account that I am so anxious to raise this money quickly, for if I am gazetted before he dies (the doctor says he hasn't two months to live) my name will be cut out of his will."

After a pause he said:

"I wish some rich fellow would come and marry you, Mab; that would provide for you, at least, and you might be able to spare a few halfpence for your poor old father."

Mabel laughed. "At least you could have the wedding presents in that cause," she said.

Clifford suddenly stopped short in the midst of his peregrinations. "The very thing!" he exclaimed.

"What do you mean?"

"Quite simple. Send out invitations your wedding to some person, imaginary, if you like. Then, when you have got a fine array of wedding presents—well, the event can be postponed—sudden illness of the bridegroom—anything. Meanwhile, the presents are converted into ready money. I am once more solvent; Uncle George dies; they, presto! everything in a flourishing condition again!"

"But, father, think of the deceit! Why, it would be like robbing people!"

"Pshaw! We're desperate, and all is fair in such cases. Besides, if everything does turn out well and Uncle George's money comes to us all right, why, then we can get the presents out of pawn and return them—engagement suddenly broken off, you know. What objection can there be to that?"

"But the whole scheme is so preposterous. No, father, I really can't do it!"

"So, you wan't even do that little service for me? Well, I might have expected it! Here am I, toiling and slaving all these years"—(Mabel looked slightly incredulous)—"denying myself, paying sweet guineas for your fees to local lectures, and this is all the thanks I get."

"I was at the last to-day," said his daughter, coloring slightly.

"The last! Then that lecturer fellow—what's his name?—Dundas, has gone? Look here Mabel! Let him be the bridegroom. He'll never hear it—he's not likely to ever come back again, and it will seem much more natural for you to be engaged to him than to a stranger. There! I flatter myself that I have made a really brilliant suggestion."

"Father, I must tell you plainly," said Mabel, flushing angrily. "I decline to have anything to do with the plan."

"Now, Mabel dear," he said in a more wheedling tone, "you will be sensible, won't you? Surely you can't see me trembling on the brink of ruin like this, and not stretch out a hand to help me! Come, now!"

Poor Mabel looked irresolutely before her.

"If I could do anything else," she said entreatingly. "But a deceitful thing like that—and think of the exposure if it should come out!"

"No fear of it coming out, if only you act your part properly," returned her father, quick to detect the signs of yielding in her tone. "And, after all, it's only for a month or two at most. There, I knew you would be sensible."

"But I don't like it at all."

"Pooh! You'll soon get accustomed to it. And now to set about preparations for carrying it out. I think, as we want the thing widely known, we cannot do better than give a hint to Miss Worboise, and let nature do its work."

Mabel quite recognized the truth of this assertion, for Miss Cynthia Worboise, a maiden lady of uncertain age, and a near neighbor of theirs, had a well-merited reputation for gossip, and was frequently made use of by her friends as an easy means of spreading it. She, threfore, assented languidly to the proposal.

"Then that's settled, and I'll drop in myself after dinner to-night and tell her. We'll fix the wedding for this day seven weeks, and who knows what may happen between this and then? There, my love, I knew you would soon get reconciled to the idea."

But Mabel was very far in reality from being reconciled to it, and as she left the study she felt her heart rise in bitter revolt against it. But what could she do? She had always been accustomed to obey her father in everything, and she didnot feel resolute enough to withstand him now.

Nothing in the whole scheme had wounded her so much as the bringing into it of Dundas's name. At the mere thought of it her cheeks were dyed with a deep blush of shame, and the idea of his ever getting wind of it made her nearly frantic.

However, she had agreed to the plan, and it was too late to draw back now. The only thing left for her to do was to prepare herself as well as she could for the many unpleasant interviews which, she foresaw, would have to be gone through.

True to his resolution, Clifford sallied forth that night to the gossip-monger, and returned in high glee at the manner in which his plausible story had been received.

"Miss Worboise was delighted," he said, "and consulted me immediately as to what I recommended for a present. She is coming round to-morrow, morning to talk it over with you, so mind and prepare yourself for any emergency."

Mr. Clifford had not miscalculated when he said that it would be quite unnecessary to do more than tell the news to Miss Cynthia. In less than a week the whole town was discussing the engagement, and Mabel had received calls of congratulation from all her friends. Her father, wishing to hurry up matters, had fixed a day some six weeks hence, and had sent out dainty, silver-written invitation cards to their whole circle.

As he expected, on their being sent out a stream of presents, steady enough to realize his most sanguine hopes, began to flow in, and he more than once congratulated himself and his daughter on the success that had met their scheme.

Mabel, however, had often great difficulty in explaining away some discrepances which did arise in spite of her care.

Time passed, till at last but one week remained before the date fixed for the eventful ceremony. Mr. Clifford had just been consulting Mabel as to the propriety of announcing the sudden indisposition of the bridegroom, when Miss Worboise paid her usual morning call.

"Oh, Mab, darling, you didn't tell me, but I knew you would like to talk it over, so I called in early. Naughty man! to combine business with pleasure like this?

"What do you mean?" asked Mabel, with apprehension.

"You know as well as I. I really wonder you let him. It's hardly respectable."

"What is hardly respectable?" the girl asked, a horrible fear seizing her.

"Why, of course, letting him lecture here the very day before the marriage. Didn't you know?—but of course you did—he has promised to give an extra lecture to supplement his course!

"Oh, yes—I know," said or rather gasped Mabel. "Of course—I have rather a headache this morning, and—would you excuse me?"

Miss Worboise, of course, took the hint and left with many expressions of regret, while Mabel sought her father.

"What shall we do?" she panted. "He is coming here before he crosses the Atlantic—actually here—in five days—he must hear of it—and I—I shall die of shame?"

"It is deuced awkward," said Mr. Clifford, perplexed; "but never mind; I've brought you into this mess, and I'll get you out. Now, see here. I'll wire at once and get him to dine and stay the night with us—in fact, we'll keep him entirely to ourselves, and he won't get a hint of it. In the morning he'll leave by an early train—we can say his mother has suddenly been taken ill. There isn't that all right?"

Mabel assented, doubtfully. Nothing could be done now except wait and hope for the best.

Mr Dundas, duly invited, wired his acceptance, and on the appointed day was met at the station and conveyed home by Mr. Clifford. Nabel awaited his arrival with a beating heart, and could hardly hide her confusion on first meeting him. When 5 o'clock, the hour appointed for his lecture, arrived, she professed herself slightly unwell, and Dundas found himself, to his disgust, relegated to the care of her father, who received strict injunctions from Mabel not to allow the lecturer to interchange greetings with any one.

"They might congratulate him?" she said. "How very awkward that would be!"

Dinner passed off without mishap. Mabel was shy and constrained and spoke little; but as Clifford was in high spirits at the success with which every thing had passed of, and kept the conversation chiefly in his own hands, his guest did not notice the unusual preoccupation of his daughter.

But, alas? the best laid scheme may fail sometimes. No sooner were the three established in the drawing room than the door bell rang sharply, and a few moments later the servant announced "Miss Worboise!"

Poor Mabel gasped and turned pale. The had no time, however to say anything, for Miss Worboise ran forward exclaiming: "Oh, Mabel, my darling what do you think? My cook has had a fit—postively a fit. I left her with her head in the kitchen coal box! The doctor is expected every minute, but I couldn't stay—such a scene you know! I am so upset! Might I spend an hour or two with you?"

Mabel nearly distracted managed at last to welcome the very unwelcome guest, and then sat down on thorns waiting in a kind of despair for what she might say.

"I know," said Cynthia, archly, "that it is rather an inconvenient time time to call. You must be so very busy—such a lot of preparations as you must have to make before to-morrow, haven't you, Mr. Dundas?"

"I? No," said Mr. Dundas, rather surprised. "I really have no packing to speak of, and that's done already, as I am leaving by an early train."

"An early train? But surely you won't miss the reception!"

"Good gracious thought the young man, "are they getting a levee for me? But aloud he only said: "Well, I'm afraid I shall, unless it's very early."

"Which reminds me," said Miss Worboise. "Mabel, darling, you forgot to say at what time we are expected to come," and then to the girl's infinite horror, she produced from her pocket her dainty invitation card.

"Confound that woman!" though Clifford, savagely, and then, jumping up, he exclaimed eagerly: "See here, Miss Cynthia; I must have your opinion on some of Mabel's presents in the next room," and rather against her will, hurried out of the room, but not before he saw that the mischief was done, for Dundas had stooped politely to pick up the card which had fallen from Mabel's nervous haud, an in doing so could not avoid seeing what it was. His name on the card arrested his attention, and he read it through, scarcely realizing it's meaning. Then, too amazed to speak, he looked toward Mabel for an explanation; but seeing her pale and speechles, sprang toward her, fearing she was about to faint. His touch, however, recalled her to herself, and, waving him back with an effort, she rose and faced him.

"You had better know the whole," she said, and then as calmly and collectively as she could, she told the humiliating story.

Half an hour later Mr. Clifford re-entered the drawing room a telegram in his hand. He stood for a moment on the threshold, and then, advancing, said:

"I suppose my daughter has told you all, Mr. Dundas? She is not to blame in the matter, but I feel I owe you a deep apology for the unwarrantable liberty I have taken with your name. Mabel," he continued turning to his daughter, "I can never repay you for the service you have rendered me—and the suffering you have undergone. But this telegram tells me Uncle George is dead, and as I am his heir we can now, at least send back the wedding presents."

"With your permission, sir," said Dundas, smiling, "Mabel and I have decided to keep them."

Silver as a Legal Tender.

Atlanta Journal.

The Journal has received the following inquiry:

"Will you please state through the columns of your valuable paper the amount for which the silver dollar is legal tender, as the decision has been left to you? kindly state the limit, if any, and that alone."

The Journal has stated time and time again that the standard silver dollar is an unlimited legal tender and we are surprised that there should be any contention about this question.

The law which fixes the value of the present standard silver dollar was passed February 28, 1878, and reads as follows:

"Be it enacted, etc., That there shall be coined, at the several mints of the United States, silver dollars of the weight of four hundred and twelve and a half grains troy of standard silver, as provided in the act of January the eighteenth, eighteen hundred thirty-seven, on which shall be the devices and superscriptions provided by said act; (1) which coins together with all silver dollars heretofore coined by the United States, of like weight and fineness, shall be legal tender, at their nominal value, for all debts and dues, public and private, except where otherwise expressly stipulated in the contract."

The silver dollar is, of course, a legal tender for any amount, except in cases where the contract specifies otherwise, though we believe the distinguished statesman who misrepresents this district in congress in his speech at the Griffin convention spoke of a time "when" this dollar would be made a full legal tender.

Proportion of Values Between Gold and Silver Is a Mercantile Problem.

When our mint was established in 1792 and was about to be opened to the free coinage of both metals, the main question was, What shall the ratio be? All agreed that it must be the commercial ratio. Hamilton, in his celebrated report on the establishment of the mint, said, "There can hardly be a better rule in any country for the legal than the market proportion." Thomas Jefferson said: "Just principles will lead us to disregard legal proportions altogether; to inquire into market prices of gold in the several countries with which we shall be connected in commerce, and to take advantage of them. The proportion between the values of gold and silver is a mercantile problem altogether." And so they made the mint ratio 15 to 1, which at that time was the commercial ratio. Besides, certain powerful commercial nations, among them England and France, were at that time coining both metals free at practically the same ratio. How different the situation now, when the commercial ratio is 32 to 1, and the mints of all the commercial nations are closed against the free coinage of silver.

Certainly there is no precedent of any country, or of any combination of countries, by mere acts of legislation doubling the value of the world's entire stock of silver bullion and coin. Yet to raise the ratio from 32 to 1 to 16 to 1 would be to double the value of the world's entire silver stock, for the price of silver is fixed in the markets of the world and is practically the same in all countries.—Firman Smith in New Orleans Picayune.

"Mr. Hawhaw," began the landlady severely, "it is my earnest desire to keep my boarders as long as I can, but——" "But—ha! ha!—Mrs. Hashley," chuckled the humorous boarder, "you do not really keep them long—you keep them so thin that they look much longer than they actually are. Te-hee—" "That will do, Mr. Hawhaw," interrupted the landlady sternly. "Time and again I have kept silent and permitted what you fondly imagined to be witticism to go unrebuked, but after you have gone so far as you did this morning, in loudly requesting the servant to bring you some capsules in which to take the butter, you must either pay one dollar more per week for your board or hunt another roof. That is my ultimatum, Mr. Hawhaw—govern yourself accordingly."

Nearly everyone needs a good tonic at this season. Hood's Sarsapartlla is the one true tonic and purifier.

"MONEY AND BANKING."

An Excellent Treatise on the Science of Money by Horace White.

One of the most complete works of its kind ever published in this country is "Money and Banking," by Horace White. It is both historical and philosophical, and because of logical arrangement of subjects and topics, incidental definitions and explanations of words and terms used, and wide scope—embracing discussions of nearly every kind of money and banking system tried or proposed—it is as well adapted for the use of college students and general readers interested in economic subjects as for professors and experts on financial questions. A quotation from Mr. White's preface will give an idea of this latest and very timely work on money:

"On the 25th of February, 1862, the government of the United States made its paper evidences of debt legal tender between individuals. The nation was thus sent upon the wrong road, and has been toiling in a wilderness ever since. In addition to the injustice which it wrought, the legal tender act filled the public mind with misconceptions and delusions on the subject of money. So it came to pass that although we adopted irredeemable paper with the greatest reluctance we were willing to flounder in it 14 years after the supposed necessity for it had passed away. Then, partly by design, partly by chance, we resumed specie payments, but the people had to a large extent lost sight of the fundamental principles of money. The misconceptions and delusions remained, the most dangerous and widely prevalent being the notion that mere quantity is a desirable thing, and that the government can produce quantity and ought to.

"It is the aim of this work to recall attention to first principles. For this purpose it has been deemed best to begin at the beginning of civilized life on this continent and to treat the subject historically. The science of money is much in need of something to enliven it. If anything can make it attractive, it must be the story of the struggles of our ancestors with the same problems that vex us. The reader will find an abundance of these in the following pages. Indeed a complete and correct theory of money might be constructed from the events and experiences that have taken place on the American continent, even if we had no other sources of knowledge. This may be said of the science of banking also. All the wisdom and all the folly of the ages, as to these two related subjects, have been exploited on our shores within the space of less than 300 years."

Mr. White believes that it was a great mistake for the government to engage in the banking business and that the normal and proper business of the treasury is the collecting and disbursing of public revenue. He sees but little prospect of banking and other reforms or even for clear thinking on currency questions until we retire and cancel the legal tender notes and restrict the treasury to the duties for which it was originally and solely designed.

Sam Houston's Busy Day.

Knoxville Journal.

In the days of General Sam Houston dueling was much more common than now.

After removing to Texas General Houston happened to give offense to a political opponent, who felt his honor disfigured to such an extent that he sent a challenge to Houston. The bearer of the challenge was received with courtly civility. He handed the written challenge to General Houston, who read it, and taking up his pen wrote something across the back of the folded paper and placed it in a pigeonhole of his desk. He then went on to entertain the bearer of the challenge with the pleasant conversation for which he was noted. After a time the man began to grow impatient, and reminding the General of the challenge, asked him if he was going to reply.

"Oh, yes," said Houston, "I'm going to reply."

"Well, are you going to accept the challenge of my friend?"

"Certainly I will accept it."

"Will you fix the date for to-morrow?"

"No, not to-morrow."

"Next day?"

"No, nor the next day, either."

"Well, will you fix a date?"

"No, I am not able to fix a date. You saw me number your friend's note; it is No. 49. There are forty-eight other blanked scoundrels ahead of your friend and I must take them in turn. As soon as I have killed them off I will attend to your friend, but he will have to wait until his turn comes."

The bearer of the challenge bowed himself out, but of course his friend's turn never came, and it is not probable that he was anxious for it to come.

A great manufacturing company in Massachusetts recently paid their workmen on Saturday evening seven hundred ten dollar bills, each bill being marked. By the following Tuesday, four hundred and ten of these marked bills were deposited in the bank by the saloon keepers of the town. Four thousand and one hundred dollars had passed from the hands of workmen on Saturday night and Sunday, and left them nothing to show for this great sum but headaches and poverty in their homes. Well might these men cry out to the State: "Save us from ourselves!" and their helpless wives and children: "Save us from our husbands and fathers on the Lord's Day at least."—Father McSweene, in Catholic World.

Make Yourself Strong.

If you would resist pneumonia, bronchitis, typhoid fever, and persisted coughs and colds. These ills attack the weak and run down system. They can find no footholds where the blood in kept pure, rich and full of vitality, the appetite good and digestion vigorous, with Hood's Sarsaprilla, the one true blood purifier.

The Atlanta boarding-house keeper now has an excellent opportunity to get even for the fence-rails that were burned and the hen-roosts that were raided back in the sixties.

FOOTBALL

Nashville Christian Advocate.

It is often the fact that when religious papers alone raise an outcry against any particular sport or pastime the reply is made that they are guilty of narrowness and Pharisecism. In the case of football, however, nothing of this sort is possible. The game has been condemned more vigorously by the leading secular journals than by the religious press. The New York Evening Post, which represents the broadest intelligence and the best cultivation of the country, has led a regular campaign against it. The advocates of the game were long ago put upon the defensive. In view of the brutalities which have accompanied it they have found it necessary to explain and to apologize. Time and again they have assured the public that such an alteration had been effected in the rules as to do away with the most objectionable features of the sport. Our own observation, leads us to the contrary conclusion. Not longer ago than last week a match game was held between two of the leading universities of the South. As it went forward it became manifest, so the press dispatches say, that it would be necessary to disable one of the leading players in order to defeat his team. And this was actully attempted with the most reckless savagery. The player in question was "slugged" right and left, and was finally kicked in the face. Whether there is anything manly or noble in a game which tolerates an infamy of this sort, we leave our readers to say. The secular papers inform us that one of the teams alluded to went home on Sunday evening after having traveled the greater portion of the day, and that it was met at the railroad station 300 fellow-students whose voices by made the air of the holy day resonant with incessant repetitions of the "collegeyell." In perfect kindliness of spirit, we beg the authorities of our colleges and universities to put a stop to these things. That the result of them will be permanently deleterious cannot be doubted for a moment. It is not worth while to tell us that scholarship and character can be promoted by such performances. We profess to know something about the student life, and we are sure that no young man who spends a large part of his time in athletics can do the work which is necessary to be done in fully mastering an extensive curriculum. This statement would be true, even if nothing were to be said against the character of the athletics; it is much more true when the whole drift and tendency of them is in the wrong direction.

Coxey's "Good Roads" Scheme.

General Jacob S. Coxey of the late army of weary walkers was the badly defeated Populist candidate for governor of Ohio. His platform was "Greenbacks and Good Roads," and he would have been content with a modest $500,000,000 of fiat currency for a starter, the money to be expended in building good roads throughout the country.

Has Statesman Coxey reflected on the certain result of better roads? Will not improved facilities for getting to market mean cheaper transportation? Will that not mean cheaper farm products? And can it be possible that any true Populist favors a scheme which will make things cheaper?

It must be a mistake. What the late general really wants to do is to tear up all the roads now existing. This will make things scarce and dear. Everything will go up. Even the chickens will roost high when the army of the commonwealth is on the march. The idea that Coxey wants things cheap must be a goldbug slander, for the burden of his plea for free silver and greenbacks is the complaint that prices are now too low.

North Carolina's Mills.

RALEIGH, N. C., November 28.—The Raleigh News and Observer today issued a North Carolina mill edition. The data gathered shows North Carolina has in operation 184 mills, 989,093 spindles, 24,642 looms, 24, 825 operatives and spinning 324,220 bales of cotton per annum. It has invested in the cotton mill industry $16,710,600, ninety per cent, of which is the capital of its own citizens.

The annual consumption of cotton exceeds the year's production of the state by 40, 000 bales.

The new mills now being erected, and that will be in operation in 1896 will run the number of spindles beyond one millon, and the consumption next year will exceed by more than 40,000 bales the production of the state.

The lecturer inquired dramatically, "Can anyone in this room tell me of a perfect man?" There was a dead silence. "Has anyone," he continued, "heard of a perfect woman?" Then a patient-looking little woman in a black dress rose up at the back of the auditorium and answered: "There was one. I've often heard of her, but she's dead now. She was my husband's first wife."

Certainly.—"What more should woman want?" he asked. "Is not the world at her feet now?" "Of course it is," replied the sparp-nosed girl. "You do not expect her to walk on her hands, do you?"

Dr. Thirdly: "When you go to bed do you say the beautiful hymn about 'If I should die before I wake?'" Little Hypatia (of Boston): "O, no; its verbal inaccuracies grate upon me. If I should die during sleep, how could I wake?"

Your Boy Won't Live a Month.

So Mr. Gilman Brown, of 84 Mill St., South Gardner, Mass., was told by the doctors. His son had lung trouble, following Typhoid Malaria, and he spent three hundred and seventy-five dollars, who finally gave him up, saying: "Your boy won't live a month." He tried Dr. King's New Discovery and a few bottles restored him to health and enabled him to go to work a perfectly well man. He says he owes his present good health to the use of Dr. King's New Discovery, and knows it to be the best in the world for Lung trouble. Trial Bottles Free at P. B. Fetzer's Drug Store.

Highest of all in Leavening Power.—Latest U. S. Gov't Report
Royal Baking Powder
ABSOLUTELY PURE

DANGEROUS FINANCIERING.

Free Coinage of Silver Would Bring Chaos to the Commercial World.

If substantial advantages were certain to attend the establishment of the silver standard in this country, the damage inseparable from making the change would deter all prudent men from a step not unlike committing suicide as a remedy for illness. A gradual financial change might possibly be effected without damage, but a sudden and radical change cannot be made without enormous harm. The free coinage of silver would banish the gold standard almost immediately, and the dollar would drop in a few weeks, or at the most a few months, to about one-half of its present value. So sudden a change would bring the commercial world into a state of chaos.

Yet that very change is sought as an unspeakable blessing by the silver men, to whom the commercial world is an aggregate of a multitude of debtors and a small number of creditors. A reduction of the money unit would scale down debts, and according to these theorists would afford debtors a happy release and only injure a small number of men, who would remain rich after the sums due them had been cut in two.

Every reflecting business man knows what a caricature such a picture is. Almost all business is done on a greater or less basis of credit, and very much of it could not survive anything more than a momentary suspension of credit. Any financial change, or even threat of it, which would draw deposits from the banks would deprive them of the ability to extend credit and would bring no small amount of business to an absolute stop. It is only 2½ years since we saw this thing happen. But in addition to this the certainty that the value of the dollar was to be at once reduced one-half would dry up every stream of credit. Who would lend $1,000 to be repaid in a thousand half dollars? Who would lend $1,000 on the gold standard to be repaid in $1,000 on the silver standard? Were such a change in the money unit imminent there would be a hoarding of money in every quarter, and loans would only be affected on suicidal terms, which would protect the lender from loss by the change.

Were there such advantages in the silver standard as its devotees imagine it is impossible for us to reach it without causing a financial panic and a long prostration of business beyond anything we have ever experienced, because the business of the modern world cannot be done without assuming obligations for the future. Credit is absolutely essential, and it is impossible without a conspicuous degree of steadiness in the monetary unit, the common denominator of values, the measure of deferred payments. Changes in prices can be estimated, though even these are sometimes disastrous. A change in the value of money from decade to decade, or even from year to year, within narrow limits can be provided against, but a change of one-half or even one-fourth in the value of money within a few months, or perhaps a few weeks, is more than business can adapt itself to. It means ruin.—Iron Age.

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Sept. 20, '94.—1y.

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