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THE MESSAGE.

TAXATION MUST BE REDUCED.

President Cleveland on the Surplus.

President Cleveland's Message Delivered to Congress Yesterday.

WASHINGTON, Dec. 6.—The following is the full text of the President's message:

EXECUTIVE MESSAGES, Washington, Dec. 6.

To the Congress of the United States:

You are confronted at the threshold of your legislative duties with a condition of the National finances which imperatively demands immediate and earnest consideration. The amount of money annually exacted through the operation of present laws from the industries and necessities of the people largely exceeds the sum necessary to meet the expenses of the Government. When we consider that the theory of the institutions guarantees to every citizen the full enjoyment of all the fruits of his industry and enterprise with only such deduction as may be his share towards the careful and economical maintenance of the Government which protects him, it is plain that the exaction of more than this is indefensible extortion and a culpable betrayal of American fairness and justice. The wrong inflicted upon those who bear the burden of national taxation, like other wrongs, multiplies evil consequences. The public treasury which should only exist as a conduit conveying the people's tribute to its legitimate object of expenditure becomes a hoarding place for money needlessly withdrawn from trade and the people's use, thus crippling our national development, preventing the free and productive enterprise, causing financial disturbances and holding out a menace of public pauperism. This condition of our treasury is not altogether new, and it has more than once of late been submitted to the people's representatives. In Congress who alone can apply a remedy, and yet the situation still continues with aggravating incidents more than ever pressing financial convulsion and widespread disaster. It will not do to neglect this situation because its dangers are not now palpably imminent and apparent. They exist nonetheless certainly and await the unforeseen and unexpected occasion, when suddenly they will be precipitated upon us.

On the 30th day of June '85 the excess of revenues over public expenditures after complying with the annual requirement of the sinking fund was \$17,839,735. During the year ended June 30th, 1886, such excess amounted to \$49,465,545, and during the year ended June 30th, 1887, it reached the sum of \$55,567,849. The annual contribution to the sinking fund during the three years above specified amounting in the aggregate to \$133,608,320.94 and deducted from the surplus as stated were made by calling in for that purpose outstanding three per cent. bonds of the Government. During the six months prior to June 30th, 1887, the surplus revenue had grown so large by repeated accumulations, that it was found the withdrawal of this great sum of money needed by the people would so affect the business of the country that the sum of \$70,864,100 of such surplus was applied to the payment of the principal and interest of the three per cent. bonds still outstanding and which were then payable at the option of the Government. The precarious condition of financial affairs among the people still needing relief, immediately after the 30th day of June 1887, the remainder of the three per cent. bonds then outstanding amounting with principal and interest to the sum of \$18,877,570, were called in and applied to the sinking fund contribution for the current fiscal year. Notwithstanding these operations of the treasury department representations of distress in business circles not only continued but increased and absolute peril seemed at hand. In these circumstances the contribution to the sinking fund for the current fiscal year was at once completed by the expenditure of \$27,634,253.55 in the purchase of Government bonds not yet due, bearing four and four and a half per cent. interest, the premium paid thereon averaging about twenty-four per cent. for the former and eight per cent. for the latter. In addition to this the interest accruing during the current year upon the outstanding bonded indebtedness of the Government was to some extent anticipated, and the banks selected as depositories of public money were permitted to somewhat increase their deposits. While the expedients thus employed to relieve to the people the money lying idle

in the treasury served to avert immediate danger the surplus revenues have continued to accumulate, the excess for the present year amounting on the first day of December to \$55,258,701, and estimated to reach the sum of \$113,000,000 on the 30th of June next, at which date it is expected that this sum added to prior accumulations will swell the surplus in the treasury to \$140,000,000. There seems to be no assurance that with such a withdrawal from the use of the people's circulating medium our business community may not in the near future be subjected to the same distress which was quite lately produced from the same cause and while the surpluses of our national treasury should be few and simple and while its best condition would be reached if it were by its entire disbursement to private business interests, it is a sad conversion of its purposes if it only holds money needlessly subtracted from the channels of trade there seems to be reason for the claim that some legitimate means should be devised by the Government to restore in an emergency, without waste or extravagance, such money to its place among the people. If such an emergency arises there now exists no clear and undoubted executive power of relief. Heretofore the redemption of three per cent. bonds which were payable at the option of the Government has afforded a means of the disbursement of the excess of our revenues, but these bonds have all been retired and there are no bonds outstanding, the payment of which we have the right to insist upon. The contribution to the sinking fund which furnished the occasion for the expenditure in the purchase of bonds has been already made for the current year so that there is no outlet in that direction.

In the present state of legislation the only pretence of any existing power to restore at this time any part of our surplus revenues to the people by its expenditure consists in the supposition that the Secretary of the Treasury may enter the market and purchase the bonds of the Government not yet due at a rate of premium to be agreed upon. The only provision of law from which such a power could be derived is contained in an appropriation bill passed a number of years ago, and it is subject to the suspicion that it was intended as temporary and limited in its application instead of conferring a continuing discretion and authority. No condition ought to exist which would justify the grant of power to a single official upon his judgment of its necessity to withhold from or release to the business of the people in an unusual manner money held in the Treasury and thus affect at his will the financial situation of the country; and if it is deemed wise to lodge in the Secretary of the Treasury the authority in the present juncture to purchase bonds it should be plainly vested and provided as far as possible with such checks and limitations as will define this official's right and discretion and at the same time relieve him from undue responsibility.

In consideration of the question of purchasing bonds as a means of restoring to circulation the surplus money accumulating in the Treasury, it should be borne in mind that premiums must be paid for such purchase; that there may be a large part of these bonds as investments which cannot be purchased at any price, and that combinations among holders who are willing to sell may unreasonably enhance the cost of such bonds to the Government. It has been suggested that the present bonded debt might be refunded at a less rate of interest and the difference between the old and the new securities and cash thus finding use for the surplus in the Treasury. The success of this plan it is apparent must depend upon the volition of the holders of the present bonds, and is not entirely certain that the inducement which must be offered would result in more financial benefit to the Government than the purchase of bonds, while the latter proposition would reduce the principal of the debt by actual payment, instead of extending the proposition to deposit the money held by the Government in bonds throughout the country for use by the people, as it seems to me exceedingly objectionable in principle as establishing too close a relationship between the operations of the Government Treasury, and the business of the country, and too extensive a collection of their money, thus fostering an unnatural reliance in private business on public funds. If this scheme should be adopted it should only be done as a temporary expedient to meet an urgent necessity. Legislative and executive effort should generally be in the opposite direction and should have a tendency to divert as much and as fast as can safely be done the Treasury Department from private enterprises. Of course it is not expected that unnecessary and extravagant appropriations will be made for the purpose of avoiding the accumulation of an excess of revenue. Such expenditures, beside the demoralization of all just conceptions of public duty which it entails stimulates a habit of reckless improvidence not in the least consistent with the mission of our people or the high and beneficent pur-

poses of our Government. I have deemed it my duty to thus bring to the knowledge of my countrymen as well as to the attention of their representatives charged with the responsibility of legislative relief the gravity of our financial situation, the failure of Congress heretofore to provide against the dangers which it was quite evident the very nature of the difficulty must necessarily produce causing a condition of financial distress and apprehension since your last adjournment which taxed to the utmost all the authority and expedients within executive control and these appear now to be exhausted. If disaster results from the continued inaction of Congress the responsibility must rest where it belongs. Though the situation thus far considered is fraught with dangers which should be averted, and though it presents features wrong, to the people as well as peril to the country, it is but a result growing out of a perfectly palpable and apparent cause, constantly reproducing the same alarming circumstances, a congested national treasury and a depleted monetary condition in the business of the country. It need hardly be stated that while the present situation demands a remedy we can only be saved from a like predicament in the future by the removal of its cause. Our scheme of taxation by means of which this needless surplus is taken from the people and put into the public treasury consists of a tariff or duty levied upon importations from abroad, and Internal Revenue taxes levied upon the consumption of tobacco and spirituous and malt liquors.

It must be conceded that none of the things subjected to internal revenue taxation are strictly necessities. There appears to be no just complaint to the tax by the consumers of these articles and there seems to be nothing so well able to bear the burden without hardship to any portion of the people. But our present tariff laws, the vicious inequitable and illogical source of unnecessary taxation, ought to be at once revised and amended. These laws in their primary and plain effect raise the price to consumers of all articles imported and subject to duty by means of the sum paid for such duties; thus the amount of the duty measures the tax paid by those who purchase for use these important articles. Many of these things, however, are raised or manufactured in our own country and the duties now levied upon foreign goods and products are called protective to those same manufactures because they render it possible for those of our people who are manufacturers to make these taxed articles and sell them for a price equal for that demanded for the imported goods that have paid customs duty. So it happens that while competitively a few use the imported articles, millions of our people who never use and never saw any of the foreign products purchase and use things of the same kind made in this country and pay, therefore, nearly or quite the same enhanced price which the duty adds to the imported articles. Those who buy the imported pay the duty charged thereon to the public Treasury, but the great majority of our citizens who buy domestic articles of the same class pay a sum at least approximately equal to this duty of the home manufacturer. This reference to the operation of our tariff laws is not made by way of instructions, but in order that we may be constantly reminded of the manner in which they impose a burden upon those who consume domestic products as well as those who consume imported articles and thus create a taxation on all of our people.

It is not proposed to entirely relieve the country of this taxation. It must be extensively continued as the source of the Government's income and in a readjustment of our tariff the interests of American labor engaged in manufacturing should be carefully considered as well as the protection of our manufacturers. It may be called protection or by any other name but relief from the hardship and dangers of our present tariff laws should be devised with reference to providing against the imperiling the existence of our manufacturing interests; but this existence should not mean condition which without regard to the public welfare or a national exigency must always insure the realization of immense profits instead of moderately profitable returns. As the volume and diversity of our national activities increase new recruits are added to those who are a continuation of the advantages which they conceive the present system of tariff taxation directly affords them. Stubbornly have all efforts to reform the present condition been resisted by those of our fellow citizens thus engaged that they can hardly complain of the suspicion entertained to a certain extent that there exists an organized combination all along the line to maintain their advantage.

We are in the midst of centennial celebrations and with becoming pride we rejoice in American ingenuity and American energy and enterprise and in the wonderful natural advantages and resources developed by a century's national growth. Yet when an attempt is made to justify a scheme which prescribes a

tax to be laid upon every consumer in the land for the benefit of our manufacturers quite beyond a reasonable demand for governmental regard it suits the purposes of the advocates to call our manufactures infant industries still needing the highest and greatest degree of favor and fostering care of Federal legislation. It is also said that the increase in the price of domestic manufactures resulting from the present tariff is necessary in order that higher wages may be paid to our workmen employed in manufactures than is paid for what is called the pauper labor of Europe. All will acknowledge the force of argument which involves the welfare and liberal compensation of our working people. Our chief honor is the eyes of every true citizen and as it lies at the foundation of our development and progress it is entitled without question or hypocrisy to the utmost regard. The standard of our wages should not be measured by that of any other country less favored and they are entitled to their full share of all our advantages.

By the last census it is made to appear that of the 17,392,099 of our population engaged in all kinds of industries 7,670,493 are employed in agriculture, 4,074,238 in professional and personal service, 2,934,876 of whom are domestic servants and laborers, while 1,810,256 are employed in trade and transportation, and 3,837,112 are classed as employed in manufacturing and mining. For present purposes, however, the last number given should be considerably reduced without attempting to enumerate all. It will be conceded that there should be deducted from those which it excludes 375,141 carpenters and joiners, 285,401 milliners, dressmakers and seamstresses, 172,726 blacksmiths, 133,756 tailors and tailoresses, 102,473 masons, 76,241 butchers, 41,309 bakers, 22,083 plasterers, and 4,891 engaged in manufacturing agricultural implements, an aggregate of 1,214,023, leaving 2,623,089 persons employed in such manufacturing industries as are claimed to be benefited by high tariff.

To these the appeal is made to save their employment and maintain their wages by resisting a change. There should be no disposition to answer such suggestion by the allegation that they are in a minority among those who labor and therefore should forego an advantage in the interest of low prices for the majority. Their compensation, as it may be affected by the operation of tariff laws, should at all times be scrupulously kept in view; and yet with slight reflection they will not overlook the fact that they are consumers with the rest, that they too have their own wants and those of their families to supply from their earnings, and that the price of the necessities of life, as well as the amount of their wages, will regulate the measure of their welfare and comfort. But the reduction of taxation demanded should be so measured as not to be necessary or justify either the loss of employment by the working man nor the lessening of his wages, and the profits still remaining to the manufacturer after a necessary readjustment should furnish no excuse for the sacrifice of the interests of his employe, either in the opportunity to work or the diminution of their compensation. Nor can the workers in manufactures fail to understand that while a high tariff is claimed to be necessary to allow the payment of remunerative wages it certainly results in a very large increase in the price of nearly all sorts of manufactures which in almost countless forms he needs for the use of himself and his family. He receives at the desk of his employer his wages, and perhaps before he reaches his home is obliged to purchase for his family an article which embraces his own labor to return in the payment the increase in price which the tariff permits the hard earned compensation of many days of toil. The farmer and the agriculturist who manufacture nothing, but who pay the increased price which the tariff imposes upon every agricultural implement, upon all he uses and owns, except the increase of his flocks and herds and such things as his husbandry produces from the soil, is invited to aid in maintaining the present situation, and he is told that a high duty on imported wool is necessary for the benefit of those who have sheep to shear in order that the price of their wool may be increased. They of course are not reminded that the farmer who has no sheep is by this scheme obliged in his purchases of clothing and woolen goods to pay a tribute to his fellow farmer as well as to the manufacturer and merchant, nor is any mention made of the fact that sheep owners themselves and their households must wear clothing and use other articles manufactured from the wool they sell at tariff rates and thus as consumers will return a share of the increased price to the tradesmen. I think it may be fairly assumed that a large proportion of the sheep owned by the farmers throughout the country are found in small flocks numbering from 25 to 50. The duty on the grade of imported wool which these sheep yield is ten cents each per pound. If the liberal estimate of six pounds be allowed for each fleece the duty thereon would be 62 or 72 cents, and this may be taken as the utmost enhancement of the

price to the farmer by reason of this duty. Eighteen dollars would thus represent the increased price of the wool of 25 sheep and thirty-six dollars that from the wool of 50 sheep, and at present value this addition would amount to about one-third its price. If upon its sale the farmer received three or a less tariff profit the wool would leave his hands charged with precisely that sum which in all its changes will adhere to it until it reaches the consumer. When manufactured into cloth and other material for use its cost is not only increased to the extent of the farmer's tariff profit but a further sum has been added for the benefit of the manufacturer under the operation of other tariff laws. In the meantime the day arrives when the farmer finds it necessary to purchase woolen clothes and material to clothe himself and family for the winter. When he faces the trader man for that purpose he discovers that he is obliged not only to return in the way of increased prices his tariff profit on the wool he sold, and which then lies before him in manufactured form, but that he must add a considerable sum thereto to meet a further increase in cost caused by a tariff duty on the manufacture. Thus in the end he is aroused to the fact that he is paid upon a moderate purchase as a result of the tariff scheme which when he sold his wool seemed so profitable an increase in price more than sufficient to sweep away all the tariff profit he received upon the wool he produced and sold. When the number of farmers engaged in wool raising, is compared with all the farmers in the country and the small proportion they bear to our population is considered, when it is made apparent that in the case of a large part of those who own sheep the benefit of the present tariff on wool is illusory, and above all when it must be conceded that the increase of the cost of living caused by such tariff laws is borne upon those with moderate means and the poor, the employed and the unemployed, the sick and the well, the young and the old, and that it constitutes a tax which with relentless grasp is fastened upon the clothing of every man, woman and child in the land, reasons are suggested why the removal or reduction of this duty should be included in a revision of our tariff laws. In speaking of the increase in cost to the consumer of our home manufactures resulting from a duty laid upon imported articles of the same description the fact is not overlooked that competition among our domestic producers some times has the effect of keeping the price of their products below the highest limit allowed by such duty. But it is notorious that this competition is too strongly exemplified by combinations quite prevalent at this time, and frequently called "trusts," which have for their object the regulation of the supply and price of the commodities made and sold by members of the combinations. The people can hardly hope for any amelioration in the operation of these selfish schemes. If, however, in the absence of such combination a healthy and free competition raises the price of any particular dutiable article of home production below the limit which it might otherwise reach under our tariff laws and if with such reduced price its manufacture continues to thrive, it is entirely evident that one thing has been discovered which should be fully scrutinized in an effort to reduce taxation. The necessity of combination to maintain and for the commodity to the tariff point furnishes proof that some one is bound to accept lower prices for such commodity, and that prices are remunerative at lower prices produced by a number of consumers prove the same thing. Thus there are those conditions which would seem to be presented for an easy reduction of taxation. The considerations which have been presented touching our tariff laws are intended only to enforce an earnest commendation that the surplus revenues of the Government be prevented by the reduction of our customs duties and at the same time to emphasize a suggestion that in accomplishing this purpose we may discharge a double duty to our people by granting to them a measure of relief from tariff taxation in quarters where it is most needed and from sources where it can be more fairly and justly accorded. Nor can the presentation made of such consideration be with any degree of fairness regarded as evidence of unfriendliness toward any manufacturer's interests or of any lack of appreciation of the value of imports. These interests constitute a leading and most substantial element of our national greatness, and furnish the proud proof of our country's progress; but in the emergency that presses upon us our manufacturers are asked to surrender something for the public good, and to avert disaster, their patriotism and grateful recognition of the advantages already afforded should lead them to a willing co-operation. No demand is made that they shall forego all the benefits of governmental regard. But they cannot fail to be admonished of their duty as well as their enlightened self-interest and safety when they are reminded of the fact that financial panic and collapse, to which the present condition tends, affords greater shelter or protection to our manufacturers than all other important enterprises. Opportunity for safe and deliberate reform is now offered, and none of us should be unmindful of a time when an abused and irritated people, heedless of those who have resisted timely and

reasonable relief, may insist upon a radical and sweeping rectification of their wrongs.

The difficulty attending a wise and fair revision of our tariff law is not underestimated. It will require on the part of the Congress great labor and care, and especially a broad and national contemplation of the subject, and a patriotic disregard of such local and selfish claims as are unreasonable and reckless of the welfare of the entire country. Under our present laws more than 4,000 articles are subject to duty. Many of these do not in any way compete with our own manufactures, and many are hardly worth attention, as subjects of revenue. A considerable reduction can be made in the aggregate amounting thereon to the free list. The tax on such industries is in a position of hardship, but the necessities of life, used and consumed by all the people, the duty upon which adds to the cost of living in every home, should be greatly cheapened. The radical reduction of the duties imposed upon raw material used in manufactures, or its free importation, is, of course, an important factor in any effort to reduce the price of these necessities. It would not only relieve them from the increased cost caused by the tariff on such material, but the manufactured product being thus cheapened that part of the tariff now laid upon such product as compensation to our manufacturers for the present price of raw material could be accordingly modified. Such reductions or free importations would serve, besides, to largely reduce the revenue. It is not apparent how soon a change can have any injurious effect upon our manufacturers. On the contrary, it would appear to give them a better chance in foreign markets with the manufacturers of other countries, who cheapen theirs by free material. Thus our people might have the opportunity of extending their sales beyond the limits of home consumption, saving them from the depression, interruption in business and loss caused by a glutted market, and affording their employees more certain and steady labor, with its resulting quiet and contentment. The question thus imperatively presented for solution should be approached in a spirit higher than partisanship, and considered in the light of that regard for patriotic duty which should characterize the actions of those entrusted with the weal of a confiding people.

But the obligation to declared party policy and principle is not waiting to urge prompt and effective action. Both of the great political parties now represented in the Government have, by repeated and authoritative declarations condemned the condition of our laws, which permit the collection from the people of unnecessary revenue, and have in the most solemn manner promised its correction; and neither as citizens or partisans are our countrymen in a mood to condone the deliberate violation of these pledges.

Our progress toward a wise conclusion will not be improved by dwelling on the theories of protection and free trade. These savors too much of bandying of epithets. Its condition will confront us not as a theory. The relief from this condition may improve as a light reduction of the advantages which award our home productions by an entire withdrawal. Some advantages should not be contemplated. The question of free trade is absolutely irrelevant, and the persistent claim made in certain quarters that all efforts to relieve the people from unjust and unnecessary taxation are schemes of so-called free traders, is mischievous, and far removed from any consideration of the public good.

The simple and plain duty which we owe the people is to reduce taxation to the necessary expenses of an economical operation of the Government, and to restore to the business of the country the money which we hold in the treasury, through the exercise of governmental powers. These things can and should be done, without danger to the opportunity for remunerative labor which our workingmen need, and with benefit to them and all our people by cheapening their means of subsistence and increasing the measure of their comforts. The constitution provides that the President shall, from time to time, give to the Congress information of the state of the Union. It has been the custom of the executive, in compliance with this provision, to annually exhibit to the Congress, at the opening of its session, the general condition of the country, and to detail with some particularity the operations of the different executive departments. It would be especially agreeable to follow this course at the present time, and to call attention to the valuable accomplishments of these departments during the last fiscal year. But I am so much impressed with the paramount importance of the subject to which this communication has thus far been devoted, that I shall forego the addition of any other topic, and only urge upon your immediate consideration the state of the Union as shown in the present

condition of our treasury, and our general fiscal situation, upon which every element of our safety and prosperity depends.

The reports of the heads of the departments which will be submitted, contain full and explicit information touching the transactions of the business entrusted to them, and such recommendations relating to legislation affecting the public interest as they deemed advisable. I ask that these reports and recommendations have deliberate examination and action of the legislative branches of the Government.

There are other subjects not embraced in the departmental reports demanding legislative consideration, and which I should be glad to submit. Some of them, however, have been earnestly presented in previous messages, and to them I beg leave to repeat prior recommendations. As the law makes no provision for any report from the Department of State, a brief history of the transactions of that important department, together with other matters which it may hereafter be deemed essential to commend to the attention of the Congress may furnish the occasion for a future communication.

GROVER CLEVELAND.

All Quiet in Paris.

PARIS, Dec. 6.—It is expected that Goblet will be Prime Minister in the new cabinet, and that Flourrens will retain the portfolio of Minister of foreign affairs. The members have adjourned until Saturday.

Congress.

WASHINGTON, Dec. 6.—SENATE.—Immediately after the reading of the President's message was concluded, at half past one the Senate adjourned without transacting any business.

HOUSE.—The President's message was listened to with great attention and at the conclusion of the reading, which continued forty minutes, was greeted with applause. The House then at 1:50 o'clock adjourned until Thursday.

Nominations by the President.

WASHINGTON, Dec. 6.—The President read the following nominations to the Senate: J. Q. C. Lamar, of Mississippi, to be Associate Justice of the Supreme Court, W. F. Vilas, of Wisconsin to be Secretary of the Interior; Don M. Dickinson, of Michigan, to be Postmaster General; Charles S. Fairchild, of New York, to be Secretary of the Treasury; George L. Rives, of New York, to be Assistant Secretary of State; Isaac H. Maynard, of New York, Assistant Secretary of the Treasury; Sigourney Butler, of Massachusetts, to be Second Comptroller of the Treasury; Jones W. Hyatt, of Connecticut, to be Treasurer of the United States.

TELEGRAPHIC BRIEFS.

Lord Mayor Sullivan of Dublin has been removed to Tullamore jail in order to prevent his holding daily levees as he was doing in jail in Dublin.

At Weights Station two children of Mr. Roberts were burned to death yesterday by the burning of the residence. The mother escaped by jumping from the upper-story window with her babe. The father is so badly burned he may not recover.

About fifty negroes met in St. Paul yesterday and organized the Minnesota Protective Industrial League, the object of which is "to secure to colored citizens of the State full and free enjoyment of their natural and civil rights, impartial trials, freedom from slander and odium through the press, and to arrange for negro immigration to the State."

A bribe is a sum of money offered to a person which is considered too small to be satisfactory; when it rises to the plane of satisfaction it becomes a retainer.—Lowell Citizen.

A London druggist has hit the popular taste for good bargains. In his window he displays a card that reads: "Come in and get twelve emetics for one shilling."—Sifting.

In a Kansas town, Class in history. Teacher—"And what did Washington do when he threw up his fortifications near Boston?" Bright Boy—"He boomed the town."—Arkansas Trav.

One of the most annoying things in life is to think you have found a nickel on a show case, and after making a covert grab for it, discover that it is pasted on the under side of the glass.—Epoch.

"Fools Rush in, Where Angels Fear to Tread."

So impetuous youth is often given to folly and indiscretions; and, as a result, nervous, mental and organic debility follow, memory is impaired, self-confidence is lacking; at night bad dreams occur, premature old age seems setting in, ruin is in the track. In accordance, you can, and should write to Dr. R. V. Pierce, of Buffalo, N. Y., the author of a treatise for the benefit of that class of patients, and describe your symptoms and sufferings. He can cure you at home, and will send you full particulars by mail. adwlv