GENESIS.

Gold and Silver as Modern Mediums of Exchange.

A HISTORY OF THE FINANCIAL QUESTION.

Andrew Carnegie's Thoughtful Article Upon the Free and the Restricted Coinage of the White Metal.

A week ago Tun Ban reproduced the opening chapter of Mr. Andrew Carnegie's remarkable paper in the North American Review on "The A B C of Money." The second chapter is herewith given:

I have finished telling you about "money." We come now to apply the facts to the present situation, and here we enter at once upon the silver question; and I am sure you are all attention, for it is the most pressing of all questions now before you. You see that the race, in its progress, has used various articles as "money," and discarded them when better articles were found, and that it has finally reached coined pieces of valuable metal as reached coined pieces of variable metal as the most perfect article. Only two metals are used among civilized nations as the standard metal—gold in some countries, all-ver in others. No country can have two standards. Centuries ago silver was adopted as the standard in China, India and Japan, and more recently in the South American re-publics; and it still is the standard in these publics; and it still is the standard in these countries. When adopted it was a wise choice; silver had nearly double its present

choice; silver had nearly double its present value, and was then steady, and it answered all the needs of a rural people.

The principal nations of Europe and our own country, being further advanced and having much greater business transactions, found the necessity for using as a standard a more valuable metal than silver, and gold was adopted; but as silver was used as money in many parts of the world as the standard, and used in these gold-basis countries for "small change," it was ad visable for these nations to agree upon the value in gold which would be accorded to silver, and this was fixed at lifteen and one-half ounces of silver to one of gold. Please half ounces of silver to one of gold. Please note that this was then as nearly as possible the market value of silver as a metal compared with gold as a metal. The nations did not attempt to give to silver any fictitious value. but only its inherent value. And, more than this, each of these nations agreed, when the agreement came to an end, to redeam all the agreement came to an end, to redeam all the salver com it had issued in gold at the value fixed. Everything went well under this arrangement for a long time. The more advanced nations were upon a gold basis, the less advanced nations upon a silver basis, and both were equally well served.

What, then, has raised this silver question which everybody is discussing! Just this fact; that wille the supply, and therefore the value, of gold remained about the same, great deposits of silver were discovered, wonderful

deposits of silver were discovered, wonderful improvements made in mining machinery, and still more wonderful in the machinery for refining silver ore; and as more and more silver was produced at less cost, its value naturally fell more and more; one ounce of it, naturally fell more and more; one onnee of it, worth \$1.33 in 1873, being worth today only \$1.04. It has fallen as low as 95 cents. It has danced up and down; it has lost fixity of value. To all countries upon a silver basis there have come confusion and disaster in consequence. The question in India, with its 285,000,000 people, is most serious; and you see how our South American republics are troubled from this fall in the value of their basis article, by which all other articles are measured. Even the European nations which are upon a gold

the European nations which are upon a gold basis are troubled by this "silver question," for under the agreement to rate fifteen and a half ounces of silver as worth an ounce of gold some of these nations have had enornous amounts of silver thrust upon them. Most of them saw what was coming many years ago, and ceased to increase their silver; some disposed of a great deal of what they had, and placed themselves strictly upon the gold basis; but there are still in European countries cloven hundred millions of dollars of silver legal-tender coins, not counting the amount of "token" silver money used for small change. It is not safe to say that less than twenty-five ounces of it would be found ince of gold if put in the marget, instead of fifteen-and-n-balf-ounce basis upon which these countries have obtained it. All European countries have been, and are still trying hard to escape from silver. In 1878 those comprising the Latin Union, which fixed the price of silver,—France, Belgium, Italy, Switzerland and Greece,— finally closed their mints to legal-tender silver. Norway, Sweden and Denmark in 1873 and 1875 ran out from under the silver avalanche, and now stand firmly upon a gold basis. Hol-land also, in 1875, took its stand practically upon gold. Austria-Hungary has not coined silver since 1879, except a small amount of "Levant silver thalers" for a special trade purpose. Even half-civilized Russia took the slarm, and ran as fast as she could out of the silver danger, for in 1876 she shut her mints to the further comage of the dangerous metal, except such small amount as China wished to take promptly from her. So you see that all those countries that have tried silver and found out the evils which it produces, and its dangers, have been, and are now, using every means to rid themselves of it. For thirteen years it has been cast out of their mints, for during this long period no full legal-tender silver coins have been issued in Europe. Only our republic, among na-tions, is boldly plunging deeper and deeper into the dangers of silver coinage. When we have had the experience of older nations as to its operations, we may, and, I think, surely will, wish, like them, to retrace our steps when it is too late. So, you see, there is trouble wherever there is silver. What to do with their silver, which has failen so low in value, is a serious problem in all those countries. It hangs like a dark cloud over their

So much has silver fallen in all parts of the world and disturbed everything that several conferences have been called by the nations in recent years, to which the United States has sent delegates. The object of these was to see whether the chief commercial nations could not agree again upon a new gold value for silver. But the conclusion has always been that it was too dangerous to attempt to fix a new value for silver until it could be clearly seen what the future was to show about its supply and value, for perhaps it might fall so low that twenty-five or thirty cunces of it would not be worth more than an ouce of gold; no one can tell. As our country has already gone so far into the danger as to have \$482,000,000 in depreciated silver, we had to confer with our neighbors in misfor-tune, and appear as creditors have to appear at meetings neld to try to support the bad business of a failing debior.

business of a failing debior.

Perhaps you are asking yourselves why, when I spoke of all the European countries in relation to silver, I did not state the amount of silver held in reserve by our principal rival, Great Britain. Listen one moment, and the ponder over the reply. Not one dollar. France has no less than six hundred and fifty millions of dollars in silver in her bank; but every dollar of Britam's reserves are in the one steady, unchangeable basis articlegold. Wise old bird, the dear motherland sits upon her perch, whistling away out of all danger from this silver trouble. She has made London the financial center of the world. If anything be bought or sold in for-eign lands, a draft upon London is demanded because every one knows that, come what may, it will be paid in the best article, which cannot fall in value—gold. No draft upon Paris or Vienna or New York for wise men. Why! Because the nations represented by these cities have become involved in great possible losses by their huge piles of silver, and may attempt by legislation to make drafts payable in that metal, which fluctu-

ates so in value.

I wish the people of the United States would watch Britain carefully. Sue is keeping her own counsel; she is treating the silver-loaded nations with cool politeness in the ver-loaded nations with cool politeness in the conferences, which she graciously condescends to attend only because India, over which she rules, is unfortunately upon a silver basis; if it were not for that she would probably politely decline. When they talk about fixing a gold value upon silver, she says that she really does not know what she will decide upon in the matter. What she is praying for is that the United States will continue to so deeper and deeper into silver until reing for is that the United States will continue to go deeper and deeper into silver until retreat is impossible, and she will keep her old policy, which has made her supreme in finance. Her only possible rival is not to be found in Europe, but here in the United States. What a grand thing for Britain if our country could be brought down to a silver basis—forced to relinquish the one standard which can along give a nation front rank in which can alone give a nation front rank in the financial world! Silver for the republic.

gold for the monarchy: this is what Great | Britain is hoping may come to pass, and what every American should resolve never shall. every American should resolve never shall. Governments may pass what taws they please about silver; the world heeds them not. Every business transaction between nations continues to be based on gold exclusively—nothing but gold—and will so continue. Britain knows this and acts accordingly. I think I hear you ask indignantly: "How came our country to have 320,000,000 of silver dollars in its vaults, like France instead of having its reserves in the sure gold, like our rival. Britain, when like Britain, we have

rival, Britain, when, like Britain, we have gold as our basis." That is a question every toiler and every farmer should ask, and every toiler and every farmer should ask, and demand as answer to, from his representative in congress. The reason is easily given. Here is the history. Silver, as we have seen, had fallen in value, and was likely to fall still more. European nations were leaded down with many hundreds of millions of dollars, and all auxious to get rid of it; owners of silver and of silver mines were alarmed; what was to be done to prop the falling metal! Evidently the government was the only power which could undertake the task; and towards that end all the influence and only power which could undertake the task; and towards that end all the influence and resources of the sliver power were bent—alas! with eminent success; for the masses of the peeple were represented as in favor of sliver. If true, they were going with the speculators against their own interests, in the most direct way possible.

The first act which aimed to give by legislation a value to sliver was passed in 1878.

lation a value to silver was passed in 1878, It required our government to buy at least wo million ounces of silver every month, while all other governments had stopped solning it, because it had become dangerously erratic in value. The silver men in-sisted that these purchases would raise its value; but were they right! No. It did not advance in price. What was to be done then "Ah!" said these silver-tongued speculators, "the trouble is, the government has not gone far enough; only increase the amount; let the government buy four and a amount: let the government buy four and a naif million ounces per month, and this will take all that the country's mines yield, and more too, and so silver must advance in value." They were right in stating that four and a haif millions per month are more than the total yield of the United States silver mines; and then eight to ten millions of silver are taken and used every year for other purposes than coining into "money." leaving not more than, say, four millions per month for coinage. Many people were persualed that if the government bought so much silver per month the value of silver must advance. The price did advance, occases many of those mistaken people bought it upon speculation before the bill passed. Silver rose from 96 to 121—almost to its old Silver rose from 96 to 121-almost to its old

rate in gold.

But what has been the result since the passage of the new bill! The answer is found in the quotation for silver today. It is back from 121 to 97, and here we are again. So, instead of heing free from the silver trouble, as Britain is and we should have been, these men have succeeded in unloading upon the government already \$330,000,000 of their silver, and we are getting almost as badiy off as France; but with this difference; France and other nations prudently stopped adding to their burdens of silver thirteen years ago, while our government is adding to its store 4,500,000 of ounces of silver every month, costing a little more than that amount of dollars. The United States is trying to ignore the changed United States is trying to ignore the changed position of the silver, and to make it equal to gold, against the judgment of all other first-class nations. To succeed, we shall have to buy not only what our own mines produce, but a great deal of what other mines pro-duce throughout the world, the total yield of silver being enough to make 165,000,000 of our dollars every year; and then we must, in addition, be prepared to buy the \$1,100,000,000 worth with which European governments are now loaded down, and which they are so anxious to sell.

So far from the government purchases of silver having raised its value, the govern-ment could not today sell the three hundred and thirteen millions of dollars' worth in its vaults without losing some millions upon the price it has paid the silver-owners for it. You will scarcely believe that the accounts of the treasury state that the government has made so far, sixty-seven millions of profit upon its silver purchases. This is claimed because for the amount of silver put in a dollar it has paid only about eighty cents. All this "pro-fit" is fictitious. You see, the nation has been led into foolish purchases of silver. Four and a half millions of your earnings are taken through taxes every month, not for the constitutional purposes of government, but in an effort to boister a metal by paying prices for it far higher than it otherwise would command. Your government is being used as a tool to enrich the owners of silver and silver mines. This is bad indeed, but hardly worth mentioning compared with the danger of panic and disaster it brings with it through the probable banishment of the steady gold basis and the introduction of the unsteady basis of silver.

The republic had the disgrace of slavery, and abolished it. Until this year it was disgraced in the eyes of the world because it had no law which secured to others than its own citizens the right to their literary producttions. That disgrace has passed away also; but there has come upon it the disgrace of "debased coinage." The great republic issues dishonest con, and it is the only nation in the world which does so, except Mexico, which still coins a little silver. But while the disgrace is upon us, the finan-cial evils of "debased" coinage are yet to come; for although the government issued debased oin, it agrees to receive it as worth a dollar in payment of duties and taxes, and makes it legal tender, and so it passes from hand to hand for the present as worth a dollar. In this way the government has been able so far to prevent its depreciation. How long it can continue issuing four and one-haif millions more of these notes or coms every month and keep them equal to gold nobody can tell. But one thing is clear; ultimately the load must become too heavy, and, unless sliver rises in value or enough is put into the dollars to represent their value in gold, or the purchase of silver by the govern-ment is stopped, we must somer or later fall from the gold basis to the condition of the Argentine and South American republics.

This is now these suver dollars will act which have not metal enough to sell for dollars when the world begins to lose confidence lars when the world begins to lose confidence in the ability of the government issuing them to pay gold for them when asked. Sup-pose a number of you had decided to carry a huge log from the woods, and you all got under, and, bending your necks, took its weight upon your shoulders, and then some doubted whether you really could stagger on under the load; and suppose two or three of under the load; and suppose two or three of you, after easting timid glances at each other, concluded you had better get from under; what would be the result! The lack of confidence would probably result in killing those who were foolish enough to remain. It is just so with this delicate question of the measures of values. A few speculators or "gold-bugs" will resolve that, come what

may, they will make themselves safe and get from under. Even in the mind of the most reckless there will be some doubt whether the United States alone can take the load of the world the other nations together are afraid to try it, and when no nation in the history of the world has ever succeeded in giving permanent value, as a standard for money, to a metal that did not in itself to a metal that did not in itself possess that value. Mark this: that our government has only succeeded so far in government has only succeeded so far in doing this with its silver dollars because it has issued only a limited quantity, and has been able to redeem them in gold—just as you could take a piece of paper and write on it, "This is good for one dollar, and I promise to pay it." That would be your "flat" money. The question is, How long could you get people to take these sitps for dollars! How soon would some suspicious man suggest that you were issuing too many! And then these seen would some suspicious man suggest that you were issuing too many? And then these slips would lose reputation; people would begin to doubt whather you could really pay all the dollars promised if called upon, and from that moment you could issue no more. Just so with governments. All can keep their sma!! change affoat, although it may not contain metal equal to its face value, and it is a poor government which cannot go a little further and get the world to take something from it in the shape of "money" which little further and get the world to take some-thing from it in the shape of "money" which is only partially so. But then, remember, any government will soon exhaust its credit if it continues to issue as "money" anything but what has intrinsic value as metal all the world over. Every nation has had eventually to recoin its "debased" coin or re-pudiate its obligations, and go through the perils and disgrace of loss of credit and posi-tion. In many instances the "debased" coin never was redeemed, the poor people who held it being compelled to stand the loss, There is however, one valuable feature of There is, however, one valuable feature of the present silver law which, if not changed, may stop the issue of many more "debased" silver dollars. It requires that 2,000,000 of the 4,500,000 ounces of silver purchased seatmenth shall be coined into money for one year. After that, only such amounts are to be coined as are found necessary to redsem

the silver notes issued. As people prefer the notes to the silver, little or no coinage of silver dollars may be necessary, and only silver notes will be issued. When the governorm ernment ceases to coin silver dollars, it will ernment ceases to coin silver dollars, it will stand forth in its true enaracter before the people—that of a huge speculator in silver, or, rather, as the tool of silver speculators, piling up in its vaults every month 4,500,000 ounces, not in the form of "money," but in bars. Surely this cannot fall to awaken the people to the true state of affairs, and cause them to demand that the reckless specula tion shall cease.

It is in every respect much less dangerous, however, to keep the silver purchased in bullion than to coin it in "iebased dolinrs," because it renders it ensier at some future day to begin the ders it easier at some future day to begin the coinage of honest silver dollars—thatis, coins containing the amount of silver metal that commands a dollar as metal; instead of 371 grains of silver, 450, or 460, or more or less, should be used. This is just about the amount the government gets for each dollar. No possible act of legislation that I know of would produce such lasting benefit to the masses of the people of this country. But beyond material benefit something much higher is involved—the honor of the republic. The stamp of its government should certify The stamp of its government should certify only that which is true.

I do not suppose that there are many men in the United States, except owners of silver, who would vote that silver take the place of gold as the standard of value. If the people understood that the question was whether the one metal or the other—silver or gold should be elected as the standard, the vote would be aimost unanimous for gold, its superiority is so manifest. Yet such is surely the issue although the advocates of silver disclaim any intention to disturb the gold standard saying they only desire to elevate silver and give it the position which gold has as money. But you might as well try to have two horses come in "first" in a race or to have two "test" of anything. You might as well argue for two national flags in one country. Just as surely as the citizen has to elect the banner under which he stands or falls, so surely must be elect gold or silver for his financial standard. The standard article cannot be made to share The standard article cannot be made to share its throne with anything else, any more than the stars and stripes can be made to share its sovereignty with any other flag in its own country for there is this law about "money:" he wogst drives the best from the field. The reason for this is very clear.

Suppose you get in change a \$5 gold piece and \$5 in silver, and there is no doubt whether an act of congress will really prove effective.

an act of congress will really prove effective in keeping silver equal to gold in value for-ever: ninety-nine people out of a hundred may think that the law will give this perma nent value to silver, which the article itsel does not possess; but one man in a hundred may have doubts upon the subject. I think the more a man knows about "money," the more doubts he will have; and, although you may have no doubts, still the fact that I have doubts, for instance, will lead you to say: "Well, he may be right; it is possible! may be wrong. I guess I will give Smith this silver for my groceries. tomorrow, and give the old lady this beautiful bright golden piece to put by: it needs no act of congress—all the acts of congress in the world cannot lessen its value; the metal in it is worth \$5 anywhere in the world, independent of the government stamp; these five pieces of silver are worth only \$3.75 as metal. Yes, I shall let Smith have the silver—gold is

good enough for me."

And you may be sure Smith unloads the silver as soon as he can upon Jones. And many people will believe and act so, and the gold in the country will disappear from business and silver alone will be seen and circulate; every man that gets it giving it to another as soon as he can, and so keeping it in active circulation; and every man that gets a bit of gold holding it, and thus keeping it out of circulation. So instead of having more money, if we go in for trying by law to force an artificial value upon silver in order force an artificial value upon silver in order to use it as money, we shall really soon have less money in circulation. The \$700,000,000 of gold which is now in circulation and which is the basis of everything, will speedily vanish, the vast structure of credit ouilt upon it be shaken, and the masses of the people compelled to receive silver dollars worth only 7s cents, instead of being as now redeemable in gold stead of being, as now, redeemable in gold and always worth 100 cents. For, remem-ber, as I have told you, 02 per cent of all opper cent of all operations conducted by "money" depends upon people having absolute confidence in the "money" being of unchangeable value.

Issue \$100 of "debased" coin more than all men are sure can be kept of unchangeable

value of gold—panic and financial revolution are upon you. More "money," you see, which could only be used in 8 per cent of our smallest financial transactions, can eastly be so is sued as to overwhelm all the important business of the country by shaking "confidence," upon which 92 per cent rests. To be always free from danger is to is-sue only such "money" as in itself has all the value certified by the stamp upon it. So jealously does Britain, our only rival, adhere to this that she is spending two millions of dollars just now to recoin gold come which have lost a few cents of their value by wear. Her government stamp must always tell the truth. The republic should not be less jealous of its honor.

As you have seen, the silver mon were disappointed at the failure of congress to advance the value of their silver. Twice the government has been induced to do as they asked, under assurances that compliance would surely get the country out of its dan-gerous position as the owner of silver; twice it has been deceived. You would think the silver owners would now admit their error and help the government to get back to safe ground with as little loss as possible. Far from it; instead of this they have taken the botdest step of all, and urged upon congress boldest step of all, and urged upon congress what you have heard a great deal about—the "free coinage of silver." Now, what does that mean! It means that our government is to be compelled by law to open its mints and take all the silver with which European governments are loaded down, and part of all the silver mined in the world, and give for the silver mined in the world, and give for every 78 cents worth of it one of these coins, which you are compelled to take as a full doilar for your later or products. It means that the European merchant will send sliver over here, get it coined at our mints or get a silver dollar note for it, and then buy a full dollar's worth of your wheat or corn, or anything he wants for the silver he could get only 78 cents for in Europe or anyonly 78 cents for in Europe or anywhere else in the world. Europe is doing
this every day just now with India, the Argentine Republic and other countries upon a
silver basis. The British merchant buys
wheat in India upon the depreciated silver
basis, takes it to Europe and sells it upon the
gold basis. He has thus to pay so little for
Indian wheat that it has become a dangerous
competitor to our own in Europe, which it
could not be except that by the fall in silver
the Indian farmer gets so little value for his
products.

products.

It is only a few months since the new silver bill was passed requiring the government to more than double its purchases, and already \$5,000,000 of silver more than we have exported has been sent into this country from abroad—something unknown for fifteen years, for we have always exported more silyears, for we have always exported more silver than we have imported. Now we are buying all our own mines furnish, and being burdened with some from Europe, for when we should have received gold. In eighteen days of the month of April we have sent broad \$9,000,000 in gold; so that under our present silver law you see Europe has already begun to send us her depreciated silver and rop us of our pure gold—a perilous exready begun to send us her depreciated silver and rob us of our pure gold—a perilous exchange for our country and one which should fill our legislators with shame. Understand, please, that hitherto, under both bills compelling the government to buy silver, bad as these were, yet the government has got the metal at the market price, now about 78 cents for 3714 grains; and only this amount the government has put into the so-called dollar. Under "free coinage" all this will change. The owner of the silver will then get the dollar for 78 cents' worth of silver. For pure, cool audacity I submit that this For pure, cool audacity I submit that this proposition beats the record; and yet when the farmers' alliance shouts for free coleage, this is exactly what it supports a scheme to take from the people 23 cents on each dollar and put it into the pockets of the owners of silver. Surely you will all agree that if 78 cents' worth of silver is to be made a dollar by the government, then the government, and not the sliver owner, should get the extra 22 cents' profit on each coin, if it succeeds. The government needs it all; for, as I told you before, the sliver bought by the government only at market value could not be sold today without a less of mulions. without a loss of mulions. [CONCLUDED NEXT WEEK.]

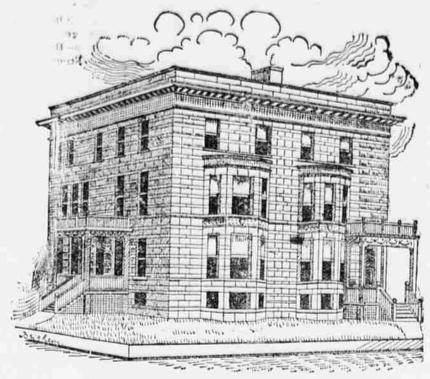
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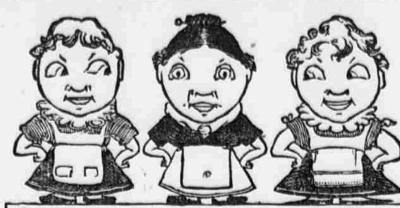
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NED WILD BEASTS and descriptions loose and racing, riding trieveles playing see-saw, etc., performing monkeys, mules horses, ponles, and all kinds of animals. TRAINED WILD BEASTS

NOTE | 1200 men and horses. To churlots. 10,000 good scats. 5 bands of music, 60 instrumentalists, 30 acts in the circus. Everything new this season music after seeing this great show there will be no dealer to see any other because there is actually and truthfully nothing left to see elsewhere

The Splendid Sun-Dazzling and Gold-Glittering Pageant cory forenoon of exhibition day at 16 octocs. A scintilisting the of ploty, moving old and gillter, statue-ornamented pens and lairs. An innovation and surfeit of new Regiments of men, women and children richly robed, and resplendent with building ce and sparking jewels. Hundred of horses and pontes and a whole cooleded gar of unfettered animals led and driven in the princeity pageant. Deluge of enrapturing runing a triumphal pathway of spiendor and glare.

Le accommodation of those who desire to avoid the crowds on the grounds, reserved a sent the regular prince and almission tackets, at the usual slight advance, cased at OPEKA HOUSE PHARMACY on the day of exhibition only.

This is the Only Great Show Coming here this Yoar.

