

MR. HOBART'S LETTER

ACCEPTANCE OF THE ST. LOUIS NOMINATION.

A Discussion of the Issues of the Campaign, Especially the Silver Question—The Points at Issue Upon Which the Nation Will Fall if an Unlimited Currency Issue is Made.

Hobart's Acceptance Letter.

PATERSON, N. J., Sept. 10.—The following is, in part, Garrett A. Hobart's letter of acceptance of the Republican nomination for Vice President. It deals almost exclusively with finance and tariff, and makes about 5,000 words:

"Hon. Charles W. Fairbanks and others of the Notification Committee of the Republican National Convention. Gentlemen: I have already, in accepting the nomination for the office of the Vice Presidency tendered me by the national Republican convention, expressed my approval of the platform adopted by that body as the party basis of doctrine. In accordance with accepted usage I beg now to supplement that brief statement of my views by some additional reflections upon the questions which are in debate before the American people.

"The platform declarations in reference to the money question express clearly and unmistakably the attitude of the Republican party as to this supremely important subject. We stand unqualifiedly for honesty in finance and the permanent adjustment of our monetary system, in the multifarious activities of trade and commerce, to the existing gold standard of value. We hold that every dollar of currency issued by the United States, whether of gold, silver or paper, must be worth a dollar in gold, whether in the pocket of the man who toils for his daily bread, in the vault of the savings bank which holds his deposits, or in the exchanges of the world.

"The money standard of a great nation should be fixed and permanent as the nation itself. To secure and retain the best should be the desire of every right-minded citizen.

"The free coinage of silver at the ratio of 16 to 1 is a policy which no nation has ever before proposed, and it is not to-day permitted in any mint in the world—not even in Mexico. It is proposed to make the coinage unlimited, at an absolutely fictitious ratio, fixed with no reference to intrinsic value or pledge of ultimate redemption. With silver at its present price of less than seventy cents per ounce in the market, such a policy means an immediate profit to the seller of silver for which there is no return now or hereafter to the people or the government. It means that for each dollar's worth of silver bullion delivered at the mint, practically two dollars of stamped coin will be given in exchange. For \$100 worth of bullion nearly 300 silver dollars will be delivered.

"Let it also be remembered that the consequences of such an act would probably be cumulative in their effects. The crop of silver, unlike that of hay, or wheat, or corn—which, being of yearly production, can be regulated by the law of demand and supply—is fixed once for all. The silver which has not yet been gathered is all in the ground. Death or other accident of the elements cannot augment or diminish it. It is not more than probable that with the enormous premium offered for its mining the cupidity of man would make an over supply continuous, with the necessary result of a steady depreciation as long as the silver dollar could be kept in circulation at all! Under the laws of finance, which are fixed as those of any other science, the inevitable result would be a currency all and absolutely flat. There is no difference in principle between a dollar half flat and one all flat. The latter, as the cheapest, under the logic of 'cheap money,' would surely drive the other out.

"The proposition for free and unlimited silver coinage, carried to its logical conclusion, and but one is possible, means, as before intimated, legislative warrant for the repudiation of all existing indebtedness, public or private, to the extent of nearly fifty per cent of the face of all such indebtedness. It demands an unlimited volume of fiat currency, irredeemable, and therefore without any standard value in the markets of the world. Every consideration of public interest and public honor demands that this proposition should be rejected by the American people.

THE MONEY STANDARD.

"Resting on stable foundations, confidence and unvarying certainty of value should be its distinguishing characteristic. The experience of all history confirms the truth that every coin, made under any law, however good that coin may be stamped, will finally command in the markets of the world the exact value of the materials which compose it. The dollar of our country, whether of gold or silver, should be of full value of 100 cents, and by so much as any dollar is worth less than this in the market, by precisely that sum will some one be defrauded.

"The necessity of a certain and fixed money value between nations as well as individuals has grown out of the interchange of commodities, the trade and business relationships which have arisen among the people of the world, with the enlargement of human wants and the broadening of human interests. This necessity has made gold the final standard of all enlightened nations. Other metals, including silver, have a recognized commercial value, and silver, especially, has a value of great importance for subsidiary coinage. In view of the sedulous effort by the advocates of free coinage to create a contrary impression, it cannot be too strongly emphasized that the Republican party in its platform affirms this value in silver, and favors the largest possible use of this metal as actual money that can be maintained with safety. Not only this, it will not authorize, but will gladly assist in promoting a double standard whenever it can be secured by agreement and cooperation among the nations. The bimetallic currency, involving the free use of silver, which we now have, is cordially approved by Republicans. But a standard and a currency are vastly different things.

GOVERNMENT OBLIGATIONS.

"If we are to continue to hold our

place among the great commercial nations, we must cease juggling with this question, and make our honesty of purpose clear to the world. No room should be left for misconception as to the meaning of the language used in the bonds of the government not yet matured. It should not be possible for any party or individual to raise a question as to the purpose of the country to pay all its obligations in the best form of money recognized by the commercial world. Any nation which is worthy of credit or confidence can afford to say explicitly, on a question so vital to every interest, what it means, when such meaning is challenged or doubted. It is desirable that we should make it known at once and authoritatively, that an "honest dollar" means any dollar equivalent to a gold dollar of the present standard of weight and fineness. The world should likewise be assured that the standard dollar of America is as inflexible a quantity as the French Napoleon, the British sovereign, or the German twenty mark piece.

"Any attempt on the part of the government to create by fiat money of a fictitious value would dishonor us in the eyes of other peoples, and bring infinite reproach upon the national character. The business and financial consequences of such an immoral act would be world-wide, because our commercial relations are world-wide. All our settlements with other lands must be made, not with the money which may be legally current in our own country, but in gold, the standard of all nations with which our relations are most cordial and extensive, and no legislative enactment can free us from that inevitable necessity. It is a known fact that more than 50 per cent of the commerce of the world is settled in gold or on a gold basis.

"Such free coinage legislation, if ever consummated, would discriminate against every producer of wheat, cotton, corn or rye—who should in justice be equally entitled, with the silver owner, to sell his products to the United States treasury at a profit fixed by the government—and against all producers of iron, steel, copper or other metals made into current coin. It would, as well, be a fraud upon all persons forced to accept a currency thus stipulated and at the same time degraded.

THE DOLLAR OF OUR FATHERS.

"The dollar of our fathers, about which so much has been said, was an honest dollar, silver maintaining a full parity of intrinsic value with gold. The fathers would have spurned and ridiculed a proposition to make a silver dollar worth only 53 cents, stand of equal value with a gold one worth 100 cents. The experience of all nations proves that any depreciation, however slight, of another standard, from the parity with gold, has driven the more valuable one out of circulation, and such experience in a matter of this kind is worth much more than mere interested speculative opinion. The fact that few gold coins are seen in ordinary circulation for domestic uses is no proof at all that the metal is not performing a most important function in business affairs. The foundation of the house is not always in sight, but the house would not stand an hour if there were no foundation. The great energy that moves the ocean steamship is not always in view of the passenger, but it is, all the same, the propelling force of the vessel, without which it would soon become a worthless derelict.

"It may be instructive to consider a moment how the free and unlimited coinage of silver would affect a few great interests, and I mention only enough to demonstrate what a calamity may lie before us if the platform formulated at Chicago is permitted to be carried out.

EFFECT ON SAVINGS BANKS.

"There are now on deposit in the savings banks of thirty-three states and territories of this Union, the vast sum of \$2,000,000,000. These are the savings of almost 5,000,000 depositors. In many cases they represent the labor and economies of years. Any depreciation in the value of the dollar would defraud every man, woman and child to whom these savings belong. Every dollar of their earnings when deposited was worth 100 cents in gold of the present standard of weight and fineness. Are they not entitled to receive in full, with interest, all they have so deposited? Any legislation that would reduce it by the value of a single dime would be an intolerable wrong to each depositor. Every bank or banker who has accepted the earnings of these millions of dollars to the credit of our citizens must be required to pay them back in money not one whit less valuable than that which these banks and bankers received in trust.

"There are in this country nearly 6,000 building and loan associations, with shareholders to the number of 1,500,000, and with assets amounting to more than \$500,000,000. Their average of holdings is nearly \$500 per capita, and in many cases they represent the savings of men and women who have denied themselves the comforts of life in the hope of being able to buy or build homes of their own. They have aided in the erection of over a million of houses, which are now affording comfort and shelter for 5,000,000 of our thrifty people.

"Free coinage at the arbitrary rate of sixteen ounces of silver to one of gold would be equivalent to the confiscation of nearly half the savings that these people have invested. It would be tantamount to a war upon American homemakers. It would be an invasion of the homes of the president, and tend directly to 'destroy the stimulus to endeavor and the compensation of honest toil.' Everyone of the shareholders of these associations is entitled to be repaid in money of the same value which he deposited by weekly payments or otherwise in these companies. No one of them should be made homeless because a political party demands a change in the money standard for our country, as an experiment, or as a concession to selfishness or greed.

THE PENSIONERS.

"One hundred and forty millions of dollars per annum are due to pensioners of the late war. That sum represents blood spilled and suffering endured in order to preserve this nation from disintegration. In many cases the sums so paid in pensions are exceedingly small, in fact, if any, are they excessive. The spirit that would dictate these to the extent of far-

thing is the same that would organize sedition, destroy the peace and security of the country, punish, rather than reward, our veteran soldiers, and is unworthy of any patriotic citizen of whatever political faith. No party, until that which met in Chicago, has ever ventured to insult the honored survivors of our struggle for the national life by proposing to scale their pensions horizontally, and to pay them hereafter in depreciated dollars worth only 53 cents each.

"The amounts due, in addition to the interests already named, to depositors and trust companies in national, state and private banks, to holders of fire and accident insurance policies, where the money deposited or the premiums have been paid in gold or its equivalent, are so enormous, together with the sums due, for State, municipal, county, or other corporate debts, that if paid in depreciated silver or its equivalent, it would not only entail upon our fellow countrymen a loss in money which has not been equal in similar experience since the world began, but it would, at the same time, bring a disgrace to our country such as has never befallen any other nation which had the ability to pay its honest debts. In our condition, and considering our magnificent capacity for raising revenue, such wholesale repudiation is without necessity or excuse. No political expediency or party exigency, however pressing, could justify so monstrous an act.

THE TARIFF.

"While the financial issue which has been thus considered, and which has come, as the result of the agitation of recent years, to occupy a peculiar conspicuousness, is admitted of primary importance, there is another question which must command careful and serious attention. Our financial and business condition is at this moment one of almost unprecedented depression. Our great industrial system is seriously paralyzed. Production in many of the important branches of manufacture has altogether ceased. Capital is without remunerative employment, labor is idle. The revenues of the government are insufficient to meet its ordinary and necessary expenses. These conditions are not the result of accident. They are the outcome of a mistaken economic policy deliberately enacted and applied. It would not be difficult, and would not involve any violent disturbance of our existing commercial system, to enact necessary tariff modifications along the lines of experience.

"Our party holds that by a wise adjustment of the tariff, conceived in moderation, and with a view to stability, we may secure all needed revenue, and it declares that in the event of its restoration to power it will seek to accomplish that result. It holds, too, that it is the duty of the government to protect and encourage in all practical ways the development of domestic industries, the elevation of home labor and the enlargement of the prosperity of the people. It does not favor any form of legislation which would lodge in the government the power to do what the people ought to do for themselves, but it believes that it is both wise and patriotic to discriminate in favor of our own material resources, and the utilization, under the best attainable conditions, of our own capital and our own available skill and industry. The Republican party, in its first successful contest under Abraham Lincoln, declared in favor of 'that policy of national exchange which secures to the workingman living wages, to agriculture remunerative prices, to mechanics and manufacturers an adequate reward for their skill, labor and enterprise, and to the nation commercial prosperity and independence.' The principle thus enunciated has never been abandoned. In the crisis now upon us it must be tenaciously adhered to. While we must insist that our monetary standard shall be maintained in harmony with that of the civilized world, that our currency must be sound and honest; we must also remember that unless we make it possible for capital to find employment and for labor to earn ample and remunerative wages, it will be impossible to attain that degree of prosperity which, with a sound monetary policy buttressed by a sound tariff policy, will be assured.

"In 1892, when by universal consent we touched the high water mark of our national prosperity, we were under the same financial system which we have today. Gold was then the same standard, and silver and paper were freely used as the common currency. We had a tariff framed by Republican hands under the direction of the great statesman who now logically leads the contest for a restoration of the policy whose reversal brought paralysis to so many of our industries and distress upon so large a body of our people. We were under the policy of reciprocity, formulated by another illustrious statesman of the genuine American type. We may, if we choose to do so, return to the prosperous conditions which existed before the present administration came into power.

"The Republican party has always stood for the protection of the American home. It has aimed to secure it in the enjoyment of all the blessings of remunerative industry, of culture, and of favorable physical environment. It was the party which instituted the policy of free homesteads, and which holds now that this policy should be re-established, and that the public lands yet vacant and subject to entry in any part of our national territory should be preserved against corporate aggression as homes for the people. It realizes that the safety of the state lies in the multiplication of households, and the strengthening of that sentiment of which the virtuous home is the best and the truest embodiment; and it will aim to dignify and enlarge by all proper legislation this element of security.

WHEEL WISDOM.

A punctured bicycle tire is a flat failure. Is a lantern-jawed man light complexioned? The in-come-tacks is or are what the wheelmen dread most. This is good advice for everybody in general and for bicycle riders in particular. The man with a broken bicycle chain regrets, with Darwin, that he cannot supply the missing link.

WOMEN'S STORIES.

Told About the Luncheon Table—A Little Girl's History.

When women get together at a feast there is apt to be a goodly fund of anecdote developed, says an exchange. Mr. Warner in his "Back-Log Studies," deprecates story-telling as death to conversation. What is true, however, of the dreamy, reflective mood that belongs to andirons and fender, crackling hickory and dancing blue and gold fire light, is not quite so applicable to the luncheon or dinner board. Certainly the conversation around the mahogany, where women are assembled, does not succumb to almost any pressure of anecdote. At a luncheon last week, for example, where a scant dozen of pretty bonnets and their fair wearers graced the occasion, stories flew, and so did talk, before and after, between and around them. One of the stories, which its teller vouched for as absolutely new, was of a little girl whose mother overheard her expounding the origin of her sex to her family of dolls. "You see," she said, "Adam was a man all alone and he was very lonesome, and God put him to sleep, and then he took his brains out and made a nice lady for him." "And this little girl," finished the relator, "was not a Boston but a Chicago infant."

Another story told was of the cleverness of a woman, a friend of the speaker, in a transaction with an insurance adjuster. The parlor curtains took fire and before the blaze was extinguished the carpet was badly scorched. After looking over the damage the representative of the company said that she was entitled to the value of a new carpet—\$100. "We will allow you that sum," continued the man, "and we will take your old carpet." "Why, what can you do with it?" the lady asked. "Oh, we'll sell it second-hand and get back \$10 or \$12 at least," was his careless reply, intended to make the company's attitude as generous as possible. "In that case, promptly put in the carpet's owner 'sell it to me; I'll give you \$12 for it.' The adjuster could only comply, with the result that this quick-witted chatelaine got a new parlor carpet and a handsome Moquette floor covering as well for an upper room that needed it for \$12.

Could Not Bounce Him.

The train was nearing Detroit when at a way station a young man, dressed in the height of fashion and carrying a summer overcoat stepped on board and went through the cars as if looking for some one. He stopped once or twice at a seat occupied by a farmer-looking man who attracted his attention. Finally he asked politely: "Is this Mr. Sam Garland of Beaverville, Ohio?" "Yes, 'spose you read my name on my valise, hey?" "No, uncle; I'm your nephew, Hal Garland of Detroit."

"I guess not, I reckon I ain't lived fifty-five years not to hev my eye-teeth out. An' I ain't got a nory that looks sech a dude as you air, not by a long shot."

The young man colored, but laughed good-naturedly. "I can find some one on the train who knows me," he said. And going into another car, soon returned with a youth who was of his own age and style.

"This is my friend, Mr. Sampson, uncle. Perhaps you remember his father, who came from Beaverville?" "Howdy, Mr. Confedrate! I remember Jim Sampson fust rate, but he warn't no relation of yours. I'm right sorry, boys, but I can't cash that check of yours. I reckon the goods will have to stay in the freight house. You see, your old uncle has traveled afore."

Eating Slowly.

The opinion that hurry in eating is a prolific cause of dyspepsia is founded on common observation. The ill results of bolting food have been attributed to the lack of thorough mastication and to the incomplete action of the saliva upon the food. Two-thirds of the food which we eat is starch, and starch cannot be utilized in the system as food until it has been converted into sugar, and this change is principally effected by the saliva. But there is a third reason why rapidity of eating interferes with digestion. The presence of the salivary secretion in the stomach acts as a stimulus to the secretion of the gastric juice. Irrespective of the mechanical function of the teeth, food which goes into the stomach incompletely mingled with saliva passes slowly and imperfectly through the process of stomach digestion. Therefore, as a sanitary maxim of no mean value, teach the children to eat slowly, and in giving this instruction by example the teacher, as well as the pupil, may receive benefit.—Troy Times.

He Took the Hint.

He—Let's kiss and make up.
She—Are you sure that you mean that?
He—Never in such deadly earnest in my life—confound it, here's your mother!
She—But you know mother's awful shy—shortsighted—Detroit Free Press.

Remember that Irish potatoes grated and applied as a poultice is a quick and sure relief for scabs and burns. Why is the vowel o the only one sounded? Because all the others are in audible.

Effect of Good Housing Upon the Poor.

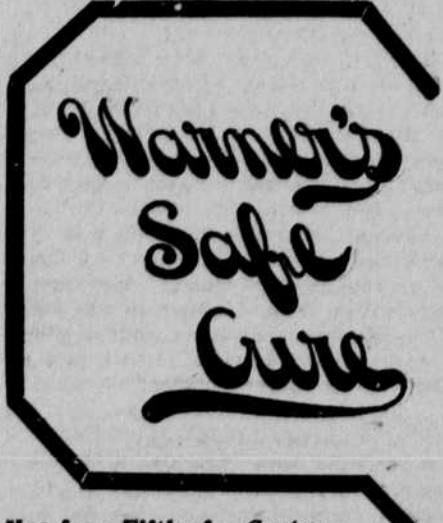
Lord Shaftesbury, who practically interested himself for more than sixty years in improving the homes of the masses, said time and again that many of the people who were in a filthy and deplorable condition had been made so by their surroundings, and that where their homes had been improved, they had been rescued from such conditions. Human nature is imitative; the force of good example is catching. Lack of opportunity to lead a more civilized existence, not the inclination to remain as they are, largely explains the situation of the poorer elements among city dwellers. Sir Sidney Waterlow cites the punctuality with which the rents are paid his corporation as evidence that people having good homes are anxious to keep them. He believes there is a growing desire for comfortable homes.—September Century.

The Joyful Feeling.
With the exhilarating sense of renewed health and strength and internal cleanliness, which follows the use of Syrup of Figs, is unknown to the few who have not progressed beyond the old-time medicines and the cheap substitutes sometimes offered but never accepted by the well-informed.

Big School of Porpoises.
The steamer Uluda, which recently arrived in Halifax from Liverpool, encountered an enormous school of porpoises pursued by about two dozen large whales just before it came into port. It was estimated that there was over 1,400 porpoises in the school. They were seen about 15 miles east of Halifax and jumped the vessel's sides in their evident terror of their pursuers. The sea was black with them and they rushed through the water like mad, with the great puffing whales in close pursuit. Old salts say they never saw anything like it on the American coast.

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One of the profitable results of the present agitation of the silver question is a concise statement in the September Review of reviews of the pros and cons of the question, "would American Free Coinage Double the Price of Silver in the markets of the world?" The affirmative view is supported by Charles B. Spahr, Ph. D., of New York, and the negative by Prof. J. Laurence Laughlin, of Chicago. Each of these writers is a recognized authority on the question of the standards.



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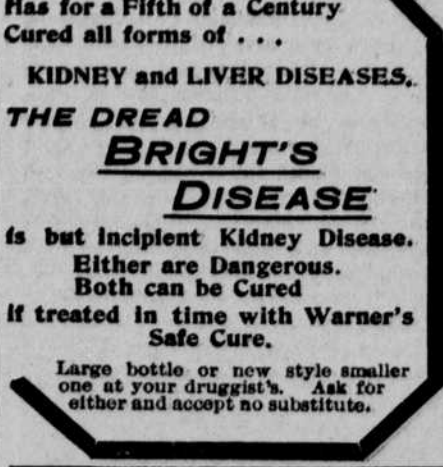
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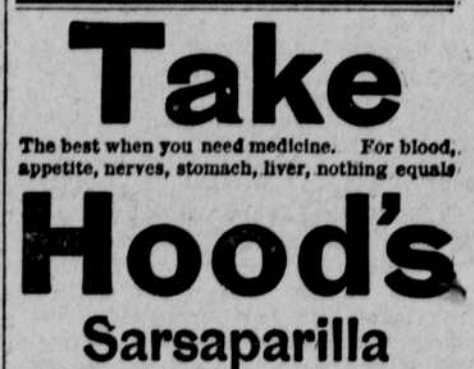
Soon after you get started on a journey with black followers all your breakable property—cups, saucers, etc.—will be smashed or lost, but the gentle African, notwithstanding, will wear around his ankle a thin thread of beads for three years; he will tear his way through matted grass, and follow a wounded buck through tangled jungle without injury to his ornament. It is remarkable how an ornament sticks to a native.—September Century.

You Are Not "Shaken Before Taken"
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Harper's Round Table published September 1st will continue the first installment of a new serial story entitled "In the Old Herkier house," by Ellen Douglas Deland. To the same number Dudley D. F. Parker will contribute an interesting paper on the art of sailing small boats. The article will be fully illustrated and will be found to contain many useful suggestions and directions for young yachtsmen.

If the Baby is Cutting Teeth.
Be sure and use that old and well-tried remedy, **MAN WATSON'S SOOTHING SYRUP FOR CHILDREN TEETHING.**

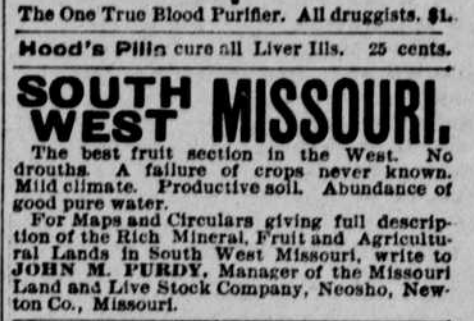
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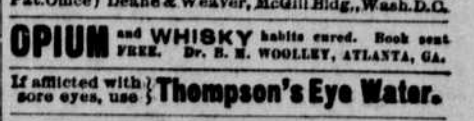


STEADY WORK

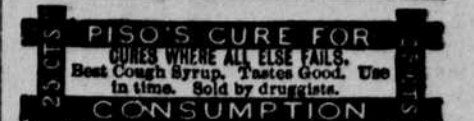
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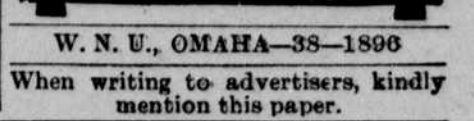


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