

# Our Unrivalled Premium Offer

## 42--PIECE MONOGRAM DINNER SET



**J**UST NOTICE the beautiful decorations and the exquisitely traced design. The ware is semi-vitreous, semi-porcelain decalcomania, and the glaze is put on so perfect and the decorations are burned on underneath so carefully, that we guarantee this ware never to craze, should last a lifetime. It makes no difference what initial your's may be; and we use only the most beautiful style of lettering. An opportunity to secure a beautiful Monogram Dinner Set made to order with your initial on each dish, at half the usual price does not come very often, and may never come again. Our contract with the factory calls for a limited number of sets at a special introductory price, which enables us to make the unparalleled offer we do. The price to the press, for the purpose of advertising the wares, is lower than factory price to jobbers.

Monogram Dinner Sets are all the rage. Never so Popular as now. Order a set at once.

**The Independent One Year and the Dinner Set \$4**

**Each Dish Decorated  
With Your Initial.**

**THIS DINNER SET WILL BE SENT FREE to any one sending us \$10.00 to pay for ten yearly subscriptions to THE INDEPENDENT**

**Wild Rose Designs in  
Colors and Edges  
Traced in Gold.**

### A CURRENCY FAMINE

**One, Two and Five Dollar Bills Have Become Very Scarce—The Supply is Inadequate**

A famine of small currency has struck the United States and it is no longer possible for the United States treasury to supply the demands of business for any of the denominations below \$10, says a dispatch from Washington.

The monetary condition is without a precedent in the history of the republic. It has been foreseen and made the subject of various warnings by officers of the mints and treasury, but congress did nothing.

For some time the treasury department has been refusing requests from banks for \$1, \$2 and \$5 silver certificates in exchange for gold certificates of larger denominations. Within the past week a Chicago banker sent three gold certificates for \$10,000 each, with request that he be sent fives, twos and ones. He was told that the treasury could not furnish them.

This does not mean that money is scarce. It means simply that there is not enough money of the small denominations to carry on the enormous trade which prosperity has brought. It means that our money system does

not expand to meet the needs of flush times.

The renewed purchases of silver bullion, the announced determination to do which, came as a surprise a few days ago, do not help the situation materially.

This bullion can be used only for coining half and quarter dollars and dimes. It cannot be coined into dollars, as this was forbidden in the law passed in 1893 repealing the purchasing clause of the Sherman act.

The law permitted the secretary to coin into silver dollars the bullion purchased between 1890 and 1893, and the government has been working on that bullion until a year ago, when, the end of it being clearly in sight, and the coinage of dollars was stopped and the rest was devoted to halves, quarters and dimes.

Now it is all gone, together with the silver from battered coins turned in.

There remains in the treasury a small margin of about 6,000,000 "free dollars" (that is, silver dollars against which there are no silver certificates outstanding); and this—and it is only a drop in the bucket—is all there is to supply future demands for \$1, \$2 and \$5 bills.

How about all those silver dollars piled up in the basement of the treasury department?

This question naturally occurs to the tourist who has visited Washington and had these dollars pointed out as an object of interest. How

can there be any scarcity of dollars when all these are lying idle?

The answer is that all these dollars are theoretically in circulation already. There are 483,000,000 of those dollars, and for every one there is a silver certificate in somebody's pocketbook.

Anybody who will take the trouble to read what it says on his dollar, his two or five dollar bills (unless they are bank notes), will find that it reads:

"This certifies that there have been deposited in the treasury of the United States of America one (or two or five silver dollars, payable to the bearer on demand."

The law requires that the silver dollars stay in the treasury ready to redeem that promise. So all that vast bulk of 483,000,000 silver dollars is "mortgaged" and cannot be issued.

There is plenty of gold in the treasury, but that does not help the scarcity of small bills. Gold certificates are not issued for anything smaller than \$20.

If the law would permit the issue of \$5 gold certificates, the stringency might be relieved, for then the \$5 silver certificates could be broken up into \$1 and \$2 certificates. Secretary Shaw tried to get congress to authorize \$5 gold certificates, but in vain.

If worse comes to worst it is the plan of Secretary Shaw to call in as many of the \$5 silver certificates as he can get and to issue twos and

ones in the place of them. That is about all that can be done to relieve the scarcity.

#### She Knew It All the Time

"Know anything new?"  
"Only that I am going to marry that little Widow Shy."  
"That knowledge may be new to you, but I'll bet it isn't to her."—Houston Post.

#### A Rapid Conclusion

Softleigh—Good evening, Mrs. Moran. I came to see if your daughter, Miss Mabel would go for a walk with me.

Miss Mabel—How do you do, Mr. Softleigh? I shall be delighted, Mamma, do I look fit to go to a restaurant?—Life.

#### Misunderstood

"Can I interest you in burnt wood?" asked the agent of the pyrograph company.

"Dear me, no," replied the young wife as she started to close the door. "We don't burn wood here; we burn gas."—Chicago News.

#### Worse Yet

"It is a bad thing for a young girl to be pretty and know it."  
"It is worse for an old girl to be ugly and not know it."—Houston Post.