

ALDRICH ON CURRENCY ISSUE

Question of Definite Plan for Reforming Conditions Not Yet Taken Up by Commission.

PROBLEM IS VERY SERIOUS.

Central Bank Scheme Not Discussed—Did Not Discuss Any Details Whatever.

Chicago, Nov. 6.—Senator Nelson W. Aldrich of Rhode Island tonight in an address before the Chicago Commercial club delivered the first of a series of speeches which he is to make throughout the middle west on the subject of currency reform. Senator Aldrich is chairman of the commission appointed by Congress to deliver a comprehensive study of a monetary system for the United States.

To those who expected Senator Aldrich to use the occasion for the promulgation of the central bank project, or any other plan of national finance, his speech must have been in the nature of a surprise. He declared at the outset that the question of a definite plan for reforming conditions has not yet been taken up by the commission, and added that no plan would be adopted until after an opportunity had been afforded for the most careful and exhaustive study of all the conditions that surround the problem.

He said he had accepted the present occasion as an opportunity "to make an earnest appeal to you, as representatives of an important section, to give to the commission the advantage of your valuable counsel and co-operation in securing the adoption of a satisfactory remedial plan, one that will surely conserve and promote the vital interests of all the people of this great nation."

He called upon Chicago's business men, and through them upon the business men of the country, to feel their own responsibility, individually and collectively, for the satisfactory outcome of the work.

The senator said in part:

ALDRICH'S SPEECH.
"It is my purpose tonight to call the attention of the bankers and business men of Chicago to some of the more salient features of the work of the national monetary commission. The question committed to it is so vast and involves so many collateral issues, that my statement must necessarily be fragmentary and incomplete.

"We expect to be able to give to the public within a comparatively short time, the fullest information with reference to the experience and practical results of other countries and of our own."

"When this record has been submitted and time has been given to analyze it fully, we shall, before reaching any decision, call representatives of business interests throughout the country for an opinion as to what, if any portion of it is pertinent and valuable in the formation of a plan for the United States."

"In other countries whenever great monetary systems have been constructed or essentially modified, men whose special value has been called upon for advice and assistance, our commission will follow this wise precedent. Any plan to be successful must command the consensus of intelligent opinion of our own country."

"The task of the commission is not only important, but is surrounded by many difficulties. We have first to consider the wants of 90,000,000 of people."

HOME MIXTURE FOR RHEUMATISM

Established for Benefit of Afflicted. Hundreds Helped by It Last Winter.

Thousands of men and women will be glad to avail themselves of the following simple recipe, which will be found the most effective remedy obtainable for rheumatism, pains in the joints, lame back, throbbing head and general debility:

"One ounce Syrup of Sarsaparilla compound, one ounce Tonic compound, half pint of rich cream, which should be mixed and shaken well and used in doses of a tablespoonful before each meal and at bedtime." The ingredients are obtainable from any druggist and are easily mixed.

Fogger's Golden Gate Coffee

Just Coffee, but perfect Coffee.
Your grocer will grind it—better if ground at home—not too fine.

ple; then the requirement of 25,000 banks (10,000 state, 7,000 national) with differing interests; some with the right of note issue, all jealous of their own rights, and all naturally conservative as to innovations, and all unwilling to accept changes that are not plainly along the line of acknowledged improvement.

"The problem is too serious to be passed upon lightly. Too many great interests are involved. It touches at too many vital points the economic life of the United States and its future development. Any radical changes must become operative only from time to time, so as not to disturb these conditions and relations."

CONTROVERSIES OLD.

"Controversies over note issues and banking methods are as ancient as banks. To secure satisfactory results it is evident that we must all lay aside our prejudices, our preconceived notions, perhaps our predispositions to advocate certain methods, but with a fixed determination finally to agree upon some plan that will fairly represent the combined wisdom of all."

Mr. Aldrich said he regarded an efficient organization of the credit and banking system of the country as much more important than the question of note issue.

"I am aware," said he, "that in other countries in the past, notably during the last half of the eighteenth century and the first half of the nineteenth, the question of note issue—that is to say, who should have the right to issue bank notes, upon what conditions they should be issued, what kind of security to be required—furnished the subject of most of the monetary discussions of the time. In these countries with a single exception at the present time, all thoughtful men look on the proper manner and character of note issue as no longer one of paramount importance. The consensus of opinion has reached that bank note issue should be made under governmental control, or at least subject to strict governmental restrictions, and this can only be successfully done through one central bank of issue."

"Our existing system of bank note issue is equally unsatisfactory to those who believe that all banks should have a right to issue notes, to circulate as money as freely as they open credit on their books, and that no evil results can follow a legislative grant of this right, and to those who are not satisfied to have the volume of note issue dependent upon the amount of government bonds available rather than upon the demands of trade. It was the intention of the framers of the legislation of 1908 to furnish an emergency remedy that should continue only until some permanent policy should be agreed upon."

SOME DANGERS AHEAD.

"I am, of course, aware," he continued, "that with the sanguine nature of the American people, whose nervous energy is not always confined by limits of prudence, we are certain to have recurring periods of over speculation and of abnormal inflation of values. But I am sure that it is quite possible by confining the issue of bank notes and their immediate financial supporters, to save the business and the great financial interests of the country from disastrous suspensions of banks and a general destruction of the business and financial life of the country."

The senator said the power of the great banks of Europe to prevent panics is largely in the inherent strength of the institutions and in the unquestioning confidence of all classes in their ability successfully to take care of any situation.

Mr. Aldrich continued:

"One of the most important questions with which the commission has had to deal is to what extent should be given the fact that other countries have with unanimity adopted certain policies with reference to banking and monetary affairs, and how far this uniformity of experience and action should be influential in the preparation of a plan for our country. We cannot afford to ignore foreign experience."

"We are not able at this time to put into definite form the character of a credit organization we think desirable for the United States; but we can agree upon certain matters and provisions that must be guarded against or eliminated from any possible scheme."

TENTATIVE PLANS.
"First, it would be impossible to establish any credit organization that would interfere with or control the existing banks, or whose resources or credit could be used for speculative purposes; or that could possibly be dominated by the interests of any one institution in one section of the country. We have many financial centers of varying importance in the United States between whom natural rivalries exist, and whatever form of organization might take, it is necessary to guard against giving to one banking community any advantage over another."

"Second, it is of equal, if not greater importance to adopt some of the more important features of systems that have been successful in other countries. I have too much confidence in the inherent good judgment and intelligence of our countrymen to believe that the dead political issues of three-quarters of a century ago could be revived, or that the ghost of Andrew Jackson could be summoned to prevent a consummation that would be advantageous to all."

"Third, whatever may be the advantage of a system of branch banking in other countries, I do not think it is possible to adapt it to existing conditions in the United States."

Mr. Aldrich said that as soon as the preliminary studies and conferences can be had, the commission will begin preparing a plan. It was evident that the commission would not be able to present a plan at the coming session of Congress, but he said it may be able to make a report at the beginning of the third session of the present Congress.

To feel strong, have good appetite and digestion, sleep soundly and enjoy life, use Hood's Sarsaparilla. The great system tonic and blood purifier.

YOU NEEDN'T.
You needn't keep on feeling distressed after eating, nor belching, nor experiencing nausea between meals. In other words, you needn't keep on being dyspeptic, and you certainly shouldn't.

Hood's Sarsaparilla cures dyspepsia—it strengthens and stimulates the stomach, perfects digestion, creates a normal appetite, and builds up the whole system.

MRS. STETSON'S NEWSPAPER STORY

Annoyance at a Headline in New York Morning Paper Caused Her to Write It.

IS LOYAL TO MOTHER CHURCH

There Is a Big Difference Between Mental Malpractice and Self Defense.

New York, Nov. 7.—Annoyance at a headline in a morning paper, which said:

"Mrs. Stetson's followers defy the mother church," today prompted Mrs. Augusta E. Stetson, the former first reader of the First Church of Christ, Scientist, to write her own newspaper story and her own headlines. "The latter read:

"Mrs. Stetson's answer. Declares her loyalty to the mother church. Emphatically denies Mr. Strickler's interpretations of her teachings."

These captions appear on a four-page typewritten statement which Mrs. Stetson, a secretary distributed tonight in her home on Central Park West, adjoining the church of which she was the recent

reader. From that position she was deposed because of alleged "mental malpractice." Of this charge she was acquitted by a board of inquiry, and the verdict of exonerated was endorsed last week by the congregation of the church, but the controversy continues.

"Mrs. Stetson reaffirms her allegiance to the mother church in the following words:

"I wish to state here most emphatically that I do not deny the mother church, neither do my followers."

Answering the charges that she had attempted to invoke evil by thought upon the heads of certain persons, she says of Virgil O. Strickler, the present first reader and her opponent:

"I am surprised that in Strickler's seemingly could not grasp the metaphysical point, that there is a difference between mental malpractice and self-defense."

"I will give as an illustration what I understood the difference to be between malpractice and indispensable defense or self-protection. If I felt sure that I was being attacked either physically or maliciously, by any person, I should fill my thoughts with the qualities of God, truth and love, which alone render me invulnerable to whatever proceeds from the carnal mind."

"From this fortress of defense I should speak to the person, addressing him by name and then speak to the error which might be operating through the human mind, for which he has been an avenue. Then I should declare that malicious and malignant in all its phases and forms was powerless to work through his human personality, using him as an avenue to injure me or any one, or to hinder the progress of Christian Science. It is the superiority of spiritual power over material sense and is not malpractice."

Which, Kan., Nov. 6.—"If it is wrong to smoke tobacco, it is wrong to sell it."

This was the way R. N. Stross, a grocer of this city, reasoned after protesting religion at a revival meeting here and yesterday he piled his entire stock of smoking and chewing tobacco

CASTORIA

For Infants and Children.

The Kind You Have Always Bought

Bears the Signature of J. C. Ayer & Co.

Small text at bottom of Castoria ad.

CAKES HUSLER'S FLOUR

MADE WITH HUSLER'S FLOUR

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Every one may know the Delight of using a Perfect Range!

The MONARCH PAYS FOR ITSELF

—With a Monarch in the kitchen there will be TRUE thanksgiving in the hearts of cook and guest alike—A woman's PLEASURE in using the perfect range quite equals her pride in serving the family and guests with the delicious food it prepares. Why not make this a genuine Thanksgiving in YOUR HOME? Whatever your cooking arrangements may be, you can improve them—and you ought to do it—It's not as though it meant extravagance to buy the "best Range possible"—as a matter of fact you can't afford to use anything else? The Monarch actually does its work with so little fuel that it soon

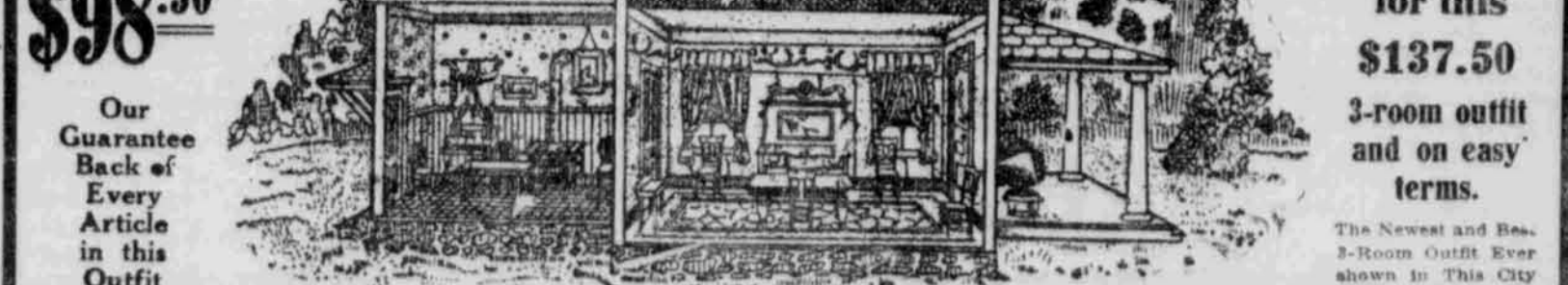
Pays Back Its Cost in Real Money

\$98.50 buys this 3-room outfit

cash or credit

\$137.50 Outfit for \$98.50

Our Guarantee Back of Every Article in this Outfit



Three Big Thanksgiving Specials From Our Crockery Department

In Limoge White Chinaware

One 56-piece set, Regular price \$15.75, special \$8.00

A 100-piece set, Regular price \$27.40, special \$16.50

A 100-piece set, Regular price \$28.90, special \$18.50

We're Underselling Them All on Heaters

Last week witnessed tremendous buying enthusiasm in the stove department of our big store. Those who had looked elsewhere were emphatic in their declaration that our prices were far below those of every other concern. We know we are lower—much lower—in our prices on heating stoves. You can't match our prices any place—it's impossible. We'll put into your home one of the best heaters made and save you a considerable amount in cost. At our big store will be found a wonderfully large and complete line of the most famous heaters and ranges made in America, including the

MIGHTY MONARCH, BRAND'S FAMOUS, AND OTHER SUPERIOR MAKES

We urge you to get our prices and remember that every heater we sell is thoroughly guaranteed.

Credit Terms on Heaters and Ranges made to Suit. A Guaranteed Six-Hole Steel Range—Regular \$45; Special Price \$35.