

# EDUCATIONAL SERIES

## EDUCATIONAL CLUBS

The Commoner has received a number of letters of which the following from Niotaze, Kan., is a sample:

"I have talked with a few friends on the proposition of organizing a club to discuss the articles in the Educational Series. They seem to think it would be good policy to do so, as we might draw some fair-minded republicans into it and convince them of the error of their way. I don't know just how to go about organizing. If you could find time and opportunity to give me a few pointers as to how to go about it I think I could make it go."

The work of organizing such a club need not be complicated. Let some one invite several others to a preliminary meeting. The club may be organized at that meeting or arrangements may be made for a later meeting to which others will be invited and at which organization may be affected.

The officers of the club may be a president, secretary and treasurer.

It might be a good plan to designate for each subject under discussion a leader whose business it would be to read to the club the article appearing in the Educational Series, supplemented by other matter on the same subject selected by the leader. Then might follow a general discussion of the subject by the other members of the club.

It should be remembered that the organization of such a club need not depend upon a large number of persons. It might well be organized with say two members where a larger number could not be persuaded to join in the work. It is not difficult to believe that in any community where two or three persons meet for the purpose of improving their minds through the study of public questions there will be many others who will want to avail themselves of the opportunity for study thus afforded.

As soon as one of these clubs is organized the fact of its organization, its name and the names of its officers, should be communicated to The Commoner.

## Postal Savings Banks

With the increasing interest in the banking question the postal savings bank proposition is now a pertinent subject for investigation and discussion by American citizens and particularly by young men and women upon whose successful education, along governmental lines, the permanency of popular government must depend.

So important is this question that both of the great political parties took cognizance of it in their national platforms for 1908.

The republican national platform for 1908 declared: "We favor the establishment of a postal savings banks system for the convenience of the people and the encouragement of thrift."

The democratic platform dealt more extensively with the subject. The following is the plank in the democratic national platform for 1908:

"The panic of 1907, coming without any legitimate excuse when the republican party had for a decade been in complete control of the federal government furnishes additional proof that it is either unwilling or incompetent to protect the interests of the general public. It has so linked the country to Wall Street that the sins of the speculators are visited upon the whole people. While refusing to rescue the wealth producers from spoliation at the hands of the stock gamblers, and speculators in farm products, it has deposited treasury funds, without interest and without competition, in favor of banks. It has used an emergency for which it is largely responsible to force through congress a bill changing the basis of bank currency and inviting market manipulation, and has failed to give to the fifteen million depositors of the country protection in their savings.

"We believe that insofar as the needs of commerce require an emergency currency, such currency should be issued and controlled by the federal government and loaned on adequate security to national and state banks. We pledge ourselves to legislation under which the national banks shall be required to establish a guarantee fund for the prompt payment of the depositors of any insolvent national bank, under an equitable system which shall be available to all state banking institutions wishing to use it.

"We favor a postal savings bank if the guaranteed bank can not be secured, and believe that it should be so constituted as to keep the deposited money in the communities where the depositors live. But we condemn the policy of the republican party in proposing postal savings banks under a plan of conduct by which they will aggregate the deposits of the rural communities and redeposit the same while under government charge in the banks of Wall Street, thus depleting the circulating medium of the producing regions and unjustly favoring the speculative markets."

In an article relating to postal savings banks and printed in the Woman's World of Chicago,

Mr. Meyer, the postmaster general, declares that the adoption of this system will bring into circulation fully half a billion dollars now hidden away, owing to lack of confidence or facility. Mr. Meyer says:

"As an evidence of the demand for postal savings banks we have reports from postmasters that they have been compelled to refuse to accept deposits offered by foreigners for safe keeping, and also that our own people have bought postal money orders during the last year payable to themselves to the extent of \$8,104,447, on which amount fees of \$25,000 were paid. These money orders were bought to the greatest extent in Arizona, Colorado, Kansas, Missouri, Montana, Nebraska, Nevada, Oklahoma, Ohio, Oregon, Texas and Washington.

"A postoffice inspector has reported that one family residing near a small postoffice in the state of Washington has \$11,000 on deposit in the postal banks of British Columbia.

"In some parts of the United States the need of postal savings banks is not as urgently felt as in others. In New England the average distance of the savings bank from the postoffice is about fifteen miles; in the middle and western states it is about twenty-five miles; in the southern states thirty-three miles, and in the Pacific slope states fifty-five miles. The postal savings bank would reach every community.

"While the money in savings banks amounts to \$3,660,553,945, only 1.6 per cent or \$70,308,543, is in thirty-two states. The fourteen other states are fortunate in possessing savings bank deposits to the amount of \$3,590,245,402, 98.4 per cent. This is of great advantage to the latter states, as it increases their financial resources and thus aids in their development.

"In the thirty-two states referred to there are many localities where there are no savings banks and in some cases no banks of any kind. It is there that considerable money is held in hiding, which is neither absolutely safe nor in circulation for the benefit of the community. It has been estimated that altogether fully half a billion dollars not today placed in any bank, due to want of opportunity or lack of confidence might be brought back into circulation through the agency of postal savings banks.

"The additional opportunities for saving that can be afforded the people by postal savings banks in this country are made apparent by the fact that there are 60,624 postoffices, 40,000 of which are money-order postoffices.

"The foreigner should be encouraged to deposit his earnings, because after he has accumulated a few hundred dollars he will not be content to receive merely a two per cent interest, but will seek to purchase a home. The rate of interest which the department has recommended, two per cent per annum, is evidence that it is not the intention to go into the banking business or to compete with existing savings institutions, which pay, in a great many in-

stances, four per cent per annum. On the contrary, it is proposed to redeposit the money which is brought to the postoffices in national banks in the locality where it is first received, thus making it immediately available for the financial and business transactions of the community in which it properly belongs.

"The expense to the government in connection with the operation of postal savings banks would not be great. In Canada, where \$465,000,000 has been received and returned to depositors in the last thirty-nine years, and where at present \$50,000,000 is on deposit, the total expense to the central establishment at Toronto is given as \$60,000 annually. Outside of that city the work incident to the system is included in the duties of regular postal employes. In the United States the work could be performed in money order offices by the clerks handling such orders, and it is not believed that additional employes would be needed."

## THE CARNEGIE PENSION

Macon, Mo., February 8.—Editor Commoner: I am reading, with care, your educational series. As one of those who asked you to write these articles, I reserved the right to comment thereon, approvingly or otherwise, and I will do so as each article appears, rather than try to review several at once. You are exactly right as to the Carnegie fund for teachers, and your logic is good, but you fail to touch the keynote, when speaking on the subject of pensions to teachers. The only pension in America that can, consistently, with our American form of free government, be granted, is to the citizen who is forced or called to take up his gun in defense of the government, and he, only on condition that such forced service results in his physical injury, so that when returning to private citizenship his ability to earn a living has been impaired by such service.

A professor or teacher is no more entitled to, and there is no more authority for giving him or her a pension, than to their washerwoman. I have a supreme and irrepressible contempt for men who, claiming to be democrats, urge the pensioning of ex-presidents on the ground that they were too honorable to work, after having been elected to the high office of president.

Such sentiment is abhorrent to a man who has a drop of American blood in him, or whose heart ever throbs in sympathy with that deep sense of liberty for which our fathers gave their lives, and established a government upon the theory that all men are equal before the law, and in which there are no born kings, and one which creates every citizen dependent upon his own energies for his support, and which guarantees to him all the fruits of his labor, save only his proportional part in support of the government which protects him; or in support of objects of charity.

These advocates of this pension business are admirers of hereditary rulers of the people. This admiration for monarchical theory is a viper at whose head you should strike a deadly blow whenever it appears.

Yours truly,  
WEB M. RUBY.

## INTERESTED IN THE WORK

Flatwood, Ala., February 11, 1909.—Editor The Commoner: I note that in The Commoner of the 5th inst. you inform William R. Kemp of St. Clair, Mich (my boyhood home county) that you will discuss the Des Moines plan of city government in the educational series. I hope you will also give an article on proportional representation and the preferential ballot. Also, on what is known, and what would be the probable result of direct taxation of land values and the exemption of persons—poll tax—and personal property from taxation. I note what you have written in this educational series regarding the Carnegie pension for teachers. I consider the reasons you give why the gift (?) should be declined as being based on high moral ground and good judgment. I trust your legislators will see this matter in the light that you do and that they will reject the proffered fund, thereby setting a good example to less fortunate democratic states, especially to those that are yet suffering from the blight of chattel slavery. My home was in Nebraska for a number of years and I still have a lively interest in what is being done in the state.

Yours truly,  
M. M. COPE.