

POSTAL SAVINGS BANKS

Machinery of Congress Already Started for Postal Savings Bank Law.

A Safe and Sane Plan for the Convenience of the People and the Encouragement of Thrift.

postal savings bank system for the con- is one savings account to every two of venience of the people and the encour- the population of New England, where-

ings banks will without doubt be au- of the population. Taking such figures thorized by law and established as a to be approximately correct and recogpart of our financial system by the nizing the fact that the people of all action of Congress at its coming session, which will be convened in December. Indeed, much has already been accomplished towards the enactment of this law. At the last session of Congress a bill was carefully prepared which met with the approval of the Postmaster General, and was reported upon favorably by the Senate Committee on Post Offices and Post Roads. This bill is now on the Senate calendar and can be acted upon as soon as Congress is convened.

The scope of the proposed law is set forth in the committee report, which is in part as follows:

Committee Report.

The purpose of this bill is to place at the disposal of people of small means the machinery of the Postoffice Department to aid and encourage them to save their earnings. The subject of postal savings banks or depositories is not new in this country and it may be truly said to be quite familiar to the people of Europe and the British colonies. The propriety of establishing postal savings banks became the subject of discussion in England as early as 1807. Every objection to such use of the posteffice facilities urged in this country was vigorously pressed in the long-continued discussion of the subject in England.

For over fifty years private savings institutions waged bitter opposition to the growing sentiment in favor of postal savings banks, but notwithstanding such opp ition in 1861 an act of Parliament as passed entitled "An act to grant additional facilities for depositing small savings with the security of the government for the due repayment thereof." That the alarm of private institutions was ill founded is amply proven by the recorded fact that the private savings banks increased their capital by more than ten millions of dollars in the first fifteen years following the establishment of postal sav-

ings institutions. That the postal savings institutions proved successful is satisfactorily attested by the fact that no backward step has ever been taken in England on this subject and by the further fact that in rapid succession the lead of

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England was taken by other countries. The primary purpose of these institutions is to encourage thrift and a saving disposition among the people of small means by placing at their disposal in every part of the country ready facilities for the depositing of small sums, with absolute assurance of repayment on demand with a low rate of interest on a limited aggregate

Postal Savings Banks Needed. In certain parts of our country sav-

ings institutions are sufficiently numerous to accommodate the people, but such areas are quite limited, being confined to New England and New York. It is alleged that by reason of the num-"We favor the establishment of a ber and location of savings banks there as in all the country outside New En-This is the declaration of the Republished and New York the average is sections of this country are pretty much the same in habits, inclinations. and purposes, it must be obvious to the most casual observer that the people of the South, the Middle West, and the West do not save their earnings as do those of New England from the mere want of secure places in which deposits

may be made, To those who feel inclined to believe that the establishment of postal savings depositories will involve an element of paternalism it seems quite sufficient to suggest that the machinery of the Postoffice Department is now in existence and will continue to exist without diminution of expense whether such depositories are created or not and that the establishment of these depositories for the benefit of the people will not involve one farthing of loss to the Post-Office Department, but will probably, on the contrary, prove more than self-sustaining. Very slight computation will clearly demonstrate that the postal savings depositors can not burden the Post-Office Department with any additional deficiency.

Favors Publicity Law.

If I am elected President, I shall urge upon Congress, with every hope of specess, that a law be passed requir ing a filing in a Federal office of a statement of the contributions received by committees and candidates in elections for members of Congress and in such other elections as are constitutionally within the control of Congress. -From Hon. Wm. H. Taft's speech accepting Presidential nomination.

Stumping Pa. Ethel-"Papa, if a lion should swallow me should I die?" Papa-"Of course, dear." Ethel-"And showid go to heaven?" Papa-"Being such a good little girl, you certainly would." Ethel-"And would the lion have to go, too?"

Lesson in English. "Pa what is the meaning of incom sistency?" asked Freddy. "Inconsistency, my son," exclaimed pa, "means a man who growls all day and then goes home and kicks the dog for bark-

Columbus.

BRYAN AS PROPHET FAILS TO QUALIFY | L'INDP.

OPPOSITE IS ALWAYS TRUE

Gold Standard Does Not Slay, Mer Does It Write Future In Blood.

As a prophet William Jennings Brylamities which he has foretold would have brought unlimited disaster to the country if they had ever been realised. But they never came to pass. The harcowing pictures which he painted were merely figments of his imagination, based on absolutely no foundation

It is well to have Americans remember that prophecies uttered by the orator of the Platte must be discounted fully 100 per cent, for all signs indi-cate that he feels the fates once more and is about to begin prophesying sgain. A male Cassandra, Mr. Bryan might by this time have learned that the forecast of evil will never be believed by those who have found that in the past his vaticinations have been but empty air.

"Driving Country to Buin." For instance, when Mr. Bryan was a member of the House of Representa tives in 1892 he was absolutely certain that protection was driving the country headlong to rack and ruin, and in his speech delivered March 16 of that

year he drew the following agonising "Protection has been our cannibal tree, and as one after another of our farmers has been driven by the force of circumstances upon that tree and has been crushed within its folds his companions have stood around and shouted, 'Great is protection!' . . . Thus in every State, so far as these statistics have been collected, the pro-

portion of home owning farmers is decreasing and that of tenant farmers It means a land of landlords and tenants, and, backed by the history of every nation that has gone down, I say to you that no people can continue lican national platform, and postal sav- [only one savings account to every 157 | a free people under a free government when the great majority of its citizens are tenants of a small minority. Your system (protective tariff) has driven the farm owner from his land and substituted the farm tenant."

> How far this picture portrays the America of to-day or the America of any year since he made that speech env American can answer. Even in Mr. Bryan's own State he can find an answer right at his doors, for the farm las ds of Nebraska have doubled in

"Murderous Gold Standard."

But during the four years succeeding that speech Mr. Bryan's agitation graw no less nor did the demon which he had raised in his own imagination hide with diminished head, for in 1896 be again saw destitution threatening the country. He had a remedy for it, a panacea, a fetich which he held up for worship free silver. Here are some of the things Mr. Bryan said would happen if the gold standard were continged:

"I reply that if protection has slain its thousands the gold standard has sisin its tens of thousands."-From speech at Democratic National Conven-

tion, July, 1806. "Do not let the Republicans beguile yes: about the future. The future is written in blood crushed out of you by gold."-From speech at Erie, Pa., Auguet, 1896.

"Ah, my friends, there is another reason why people have gone into the cities and left the farms. It is hecause your legislation has been causing the foreclosure of mortgages upon the farms. . . . Mark my words! If the gold standard goes on and people continue to complain, the gold standard advocates instead of trying to improve the condition of the people will be recommending that you close your schools so that the people will not realize how much they are suffering."-From speech at Monmouth, Ill., Octo-

But whom has the gold standard What future did it write in What district schools did to close? Again the condition of the country makes a calm reply confuting the impassioned orator.

Campaigning again in 1900 Mr. Bryan decided that imperialism was another danger to the country. If it were continued the Fourth of July would be forgotten by all Americans and the "spirit of '76" would become a thing of the past. Speaking at Lincoln, Mr. Bryan said:

Sees Death of Patriotism.

"The fight this year will be to carry out the sentiment of that song we have so often repeated, 'My Country, 'Tis of Thee.' If we lose, our children and to the spirit of that song, and celebrations of the Fourth of July will pass away, for the spirit of the empire will be upon us."

Is there any spot in these United States where the spirit of 1776 is dead and forgotten and the Fourth of July a meaningless date on the calendar? One of the most ridiculous of those

prophecies was contained in a speech Mr. Bryan made in support of Judge Parker during the campaign of 1804, when he attacked President Roosevelt bitterly. This prophecy had it that military despotism was sure to follow army. In this speech Mr. Bryan also emphasised the fact that he was then and always would be a firm believer in the principle of free sliver. He sum-

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the following sentence: "I believe to-day in the principles se forth at Chicago and Kansas City (16 to 1) and shall continue to fight for

THE VERMONT ELECTION.

those principles."

Result of Victory Indicates Undiminished Majorities for Republicans in Movember.

Raymond, the Washington correspondent of the Chicago Tribune, who s regarded as one of the most reliable political writers in the country, regards the result of the Vermont election as presaging absolute victory for Mr. Taft. In a recent special dispatch to the Tribune Raymond said:

"Practically speaking, the result of Tuesday's election is more favorable to the Republicans than they had any right to expect, because there has been n) determined campaign for the purpose of making a good showing in Vermont

"There is, of course, a slight falling off in the vote of both Republicans and Democrats, as compared with four years ago, but this was entirely to be expected, because at that time Roose velt was the nominee of his party for resident, and the result in Vermont in that year was merely a forerunner of the tremerdous landslide which took place al! over the country.

"As it is, the plurality of over 29,000 at yesterday's election is taken to be an indication that, while the campaign this year is not to be a sensational one, the election of Mr. Taft is foreshadowed by a safe majority.

"If Vermont can be taken as an index of the condition of public opinion throughout the country, it means that in the November election, whatever strength the Independence League develops in the other States will come almost exclusively from Bryan and not

"The Vermont Democrats, while few in number, are extremely rockribbed in their sentiments. They make a point of going to the polls year after year and carry on a hopeless fight merely because they want to set a good example to the Democrats in other States. In 1806 they repudiated Bryan and the free silver heresy, and they did it largely by staying at home on election day. The result was a plurality of a little over 40,000 for McKinley, which has been a record in Vermont elections. In the State elections of 1900 and 1904 the Democratic vote was practically stationary."

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REPUBLICAN PARTY AND LABOR

An Equality of Opportunities Secured for Wage Earners.

William H. Taft's Speech of Acceptance Gives Party Record in Behalf

(William H. Taft in his speech of acceptance.)

We come now to the question of labor. One important phase of the pollcies of the present administration has been an anxiett to secure for the wageearner an equality of opportunity and such positive statutory protection as shall place him on a level in dealing with his employer.

The Republican party has passed an employers' liability act for interstate railroads, and has established an eight hour law for government employes and on government construction. The essence of the reform effected by the former, is the abolition of the fellow-servant rule and the introduction of the comparative negligence theory by which an employe injured in the service of his employer does not lose all his right to recover because of slight negligence on his part.

Then there is the act providing for compensation for injury to government employes, together with the various statutes requiring safety appliances upon interstate commerce railroads for the protection of their employes and limiting the hours of their employment. These are all instances of the desire

the wage-earners. Doubtiess a more comprehensive measure for compensation of government employes will be adopted in the future; the principle in such cases has been recognized and in the necessarily somewhat slow course of legislation will be more fully embodied in definite

of the Republican party to do justice to

statutes. The interests of the employer and the employe never differ except when it comes to a division of the joint profit of labor and capital into dividends and wages. This must be a constant source of periodical discussion between the employer and the employe, as indeed

are the other terms of the employment. To give to employes their proper position in such a controversy, to enable them to maintain themselves against employers having great capital, they may well unite, because in union there is strength, and without it, each individual laborer and employe would be helpless. The promotion of the industrial peace through the instrumentality of the trade agreement is often one of the results of such union when intelligently conducted.

There is a large body of laborers, however, skilled and unskilled, who are not organized into unions. Their rights before the law are exactly the same as those of the union men, and are to be protected with the same care and

In order to induce their employer into a compliance with their request for changed terms of employment, workmen have the right to strike in a body.

They, have a right to use such persuasion as they may, provided it does not reach the point of duress, to lead their reluctant co-laborers to join them in their union against their employer, and they have a right, if they choose, to accumulate funds to support those engaged in a strike, to delegate to officers the power to direct the action of the union, and to withdraw themselves and their associates from dealings with or giving custom to those with whom they are in controversy.

TAFT'S KINDNESS TO BLIND.

Overrules Washington Monument Regulation for Benefit of the Sightless.

The kind heartedness of Mr. Taft and his sincere, common sense sympathy with the unfortunates in this world has just been brought to the attention of the blind in a peculiar way. Away up in the top of the Washing-

ton monument, where thousands go to behold the beauties of the nation's capital, the Columbia Polytechnic institute, which seeks to make it possible for the adult blind of the United States to rise above conditions of dependence by becoming self sustaining. placed on sale souvenir post cards manufactured by its blind. Some sentimental persons took the view that this was undignified and succeeded in having the superintendent of public buildings and grounds order the cards removed. F. E. Cleaveland, principal of the institute, appealed to Mr. Taft. then secretary of war and within whose jurisdiction came the office of public buildings and grounds. It took only a few words to convince the secretary that the blind should have the benefit of this privilege, and the cards were again placed on sale in the monoment.

"For this action," said Principal Cleaveland in discussing the incident. "Mr. Taft deserves the gratitude of every blind person, particularly the belp their less fortunate fellows."

In Georgia the electors must have a majority, and with Watson, Hisgen and Chafin pulling away from them the Bryauites are becoming apprehensive.

Trees Like the Human Family. Trees, like animals, eat, sleep, grow and die. Every one knows this, yet not every one is aware that trees tear their clothes and have to mend them, that they jostle one another like rude boys in a crowd, the strong overpowering the weak.

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An Alibi.

"While attending court in New Hampshire on one occasion," says a prominent member of the Boston bar, was greatly amused by the evidence of a woman who was striving to prove an alibi for a boy in a horse-stealing

"A witness testified that he had seen the boy at the village on that day; Car (meals a la carte), is all electric whereupon the woman sprang from lighted throughout All sleeping car her chair and exclaimed:

'He wa'n't out, neither! His pants was a-hangin' on the clothes line all day."—Illustrated Sunday Magazine. Por reservations on this and E G Brown.

A Dependable Boy. "Oh, yes, I'm bringing my boy up in the way he should go." "For instance?"

"Why, when Johnny and I happen to be in a street car together and a lady that I know comes in I've trained Johnny to get right up and give her his seat."

"And supposing there are two ladies that you know?"

"Say, I'm talking about Johnny."-Cleveland Plain Dealer.

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