

with his knowledge or the knowledge of the committee. The law ought also to apply to the election of senators, for senatorial contests have sometimes involved the spending of enormous sums. And it is even more necessary that the law should apply to presidential contests. The president has a veto power, which, in addition to the influence that his office naturally exerts and in addition to the interest exerted through patronage, enables him to block the passage of a measure until two-thirds of both houses support it. It is a well-known fact that the great corporate interests rely upon the president and the senate to protect them from hostile legislation, and it is also a fact that they often contribute large sums to influence the election. The republican campaign fund of 1896 and 1900 were greater than the country had ever known before and in the recent campaign the president and the members of the cabinet virtually admitted that the trusts had contributed to the republican campaign fund. Their only defence was that the contributions were made without any promise expressed or implied. Of course such a defense was merely a subterfuge. Everybody knows that the corporations do not contribute money except for business purposes, and when a corporation contributes money as a matter of business it means that it is either paying for some favor already received or purchasing a favor for future delivery.

The best way to purify national politics is to begin with the campaign fund. Votes can not be bought unless there is money with which to buy them, and money will not be subscribed to buy votes if it must be subscribed in the open and the corporation's interest in the result be known to the public. What argument can be made against the publication in advance of the election of the money subscribed for the campaign. What right has a party which appeals to the public to conceal from the public the purpose of its victory? And how can the purpose of a victory be better determined than by an examination of the campaign contributions? If it is thought unnecessary to publish a list of the small contributions, provision might be made for the publication of contributions over a certain amount, one hundred dollars, five hundred or a thousand dollars being fixed as a minimum. Does any one doubt that the publication of the large contributions made in 1896, 1900 or 1904 would have had an influence upon the result of the election? Not only ought the larger contributions to be made public before the election for the information of the public, but it would be well to require a publication of the principal expenditures of the committees. The use of enormous campaign funds collected from the trusts can not be continued without danger to the country. Is it not time to put a stop to it? Since the president has seen fit to deny the charge that he was forcing contributions from the trusts, his friends in congress could not consistently oppose such a measure. Let the democrats frame such a measure and secure its passage or put upon the republicans the responsibility of defeating it.

While there is need of much remedial legislation which can only be secured from congress, there is a great deal in the way of reform that might come through state legislatures, and as a large majority of the states have legislative sessions in January it would be well for the democrats in the various legislatures to bring forward measures providing for such state reforms as may be necessary. Some of these will be mentioned below:

The ballot law should be so amended as to permit what is known in New Zealand as the postal vote—that is, a person necessarily absent from home ought to be permitted to mail his vote on election day and have it counted, or he might be permitted to deposit it with the proper official within a few days before the election if he must leave home just before election. The provision can be so drawn as to protect the secrecy of the ballot and provide against fraud. At present students, traveling men and railroad men are often put to great expense if not practically denied suffrage. Then, too, the party which can secure passes or furnish transportation has a great advantage over the party which can not thus bring out its full vote.

The postal vote is democratic. It puts the man whose business calls him away from home at election time upon the same footing as the man whose business is such that it is convenient for him to go to the polls. The arguments in favor of the postal vote are so strong and conclusive that there ought to be no difficulty in passing this law in most of the states.

Every state ought to adopt a resolution in favor of the election of senators by direct vote of the people. No matter if the state has passed such a law, it ought to be adopted year after year until the reform is secured. And what will be even more effective, the state legislature should pledge the senator to be elected to support a resolution proposing a constitutional amendment providing for the direct election of senators. No candidate for senator is likely to oppose this reform prior to his election, but the influence of the corporations is such that if a senator goes to Washington unpledged upon the subject he may be led to oppose the consideration of the question. It would even be well for the state to pass a resolution calling for a constitutional convention to submit this amendment in case the senate continues to refuse. Before two-thirds of the house could adopt such a resolution the senate would, however, yield, but it is just as well to make a provision for a convention in the event that the senate does refuse.

It is possible for the states also to provide for the protection of depositors in the banks. If the large bankers will not permit congress to make the national bank absolutely safe there is no reason why the various states should not protect their own people by making state banks safe. The plan proposed for the establishment of a security fund for the protection of depositors in national banks could be applied to state banks. When this was attempted in Nebraska a few years ago the national banks lobbied against the bill because they feared that deposits would be drawn from the national banks if the state banks were made absolutely secure. If a law is passed by the state applicable to state banks it could be so drawn as to permit national banks to take advantage of its provisions by voluntarily putting themselves within the terms of the law. Every argument that can be made in favor of national legislation looking to greater security to bank depositors can be made in favor of state legislation looking to the same end, and an example set by a state would ultimately be followed by the nation.

In states where the cities have not full power to establish and operate water and lighting plants the power should be given, and in all states the power of the cities to grant franchises should be so restricted that no such franchise could be disposed of without the consent of a majority of the voters. Even then the term of the franchise should be a short one and the charter should provide for the taking over of the plant by the city at any time upon the payment of a sum equal to the value of the property exclusive of the franchise. No state ought to either sell a franchise or give it away under conditions that will make it necessary to pay for the franchise if the city afterwards desires to embark upon the ownership and operation of the plant. The value of a franchise is due to the increase in the population, and the city ought not to be compelled to pay for an increase that does not represent brain or labor expended or capital invested by the corporation.

Public sentiment is ripe for the municipal ownership of water works and lighting plants. While the sentiment is not so strong in favor of the municipal ownership of street car lines, it is only a question of time when this will also be considered within the scope of the city's activity.

Another question is likely to receive increasing attention, namely, the telephone question. The same struggle through which the people have gone in the attempt to regulate water plants and lighting plants is to be repeated in the case of telephones. The telephone is necessarily a monopoly. There can be no effective competition between telephone companies. Not only is it expensive to operate separate telephone plants but it is a nuisance to the city to have two sets of wires and it is an inconvenience to the people to have two systems of telephones. No one who has ever lived in a city where an attempt has been made to regulate telephone charges by competition need be told of the bother of having two companies. In case the city has one private telephone company and attempts to regulate the charges by ordinance it encounters the same corrupting influence that has so often thwarted the effort to lower water rates or charges for light. The sooner the cities take over their own telephone systems and operate them at cost for the benefit of the people, the sooner will this question be permanently settled. The county can in the same way and for the same reason take charge of the

telephones outside of the city exchanges. Where the cities and counties are not now empowered to take charge of the telephones they should be at the earliest possible moment.

The subject of old age annuities is one that may well receive consideration. In Germany the old age pensions have been established as a concession to the laboring classes, but there is no reason why the entire community should not be interested in the matter. The main incentive one has to save his money is his desire for the protection of himself and family against sickness and old age, and the main drawback is that there is no absolutely safe place for the investment of the money that is intended for emergencies or for the days when the breadwinner can no longer work. The insurance companies sometimes furnish annuities but they furnish them at a price considerably in excess of the actual cost of the annuity and there is no positive assurance that the company may not fail just at the time when the annuity is needed. If the state would establish a bureau which would furnish this absolute protection to the citizen at actual cost, it would be an inestimable boon. If, for instance, a laboring man by making a certain annual deposit with the state could not only provide a sum for his family in case of death, but an annual payment to himself after he had reached a certain age, he could look forward to the future with more confidence, and would therefore labor with more cheerfulness and hope. If the business man could purchase an annuity for himself and for his wife, his care and anxiety would be greatly relieved. If the father could make such provision for the education of his children and for the care of such as were incapable of self-support, it would be a great relief to him. The death rate is so well known and the expectancy at a given age so easily figured that it would be possible for the state to conduct such a bureau with absolute security to the citizen and absolute protection to the state.

It will be objected that the proposition for old age annuities is socialistic, but every co-operative effort of the government is open to that objection. The postoffice might be objected to for the same reason, and yet we not only have the postoffice but the city mail carrier and the rural mail route. Who will propose the abandonment of any of them? The government pensions soldiers and their dependents, and it is done on the theory that the soldier by putting his life in the government's keeping has earned an annual stipend for himself and those who depend upon him. If, instead of laying the foundation for a pension with one's life, the foundation is laid by the deposit of money, is there any insuperable objection to it or any danger in it? Certainly no one who is willing to use the government for the upbuilding of manufacturers or for the subsidy of ships—enterprises which are supported by the many and profitable to a few—certainly no one who favors these things can object to the employment of the functions of government for the protection of the public when those who were protected pay the entire expense. Objections are not likely to come from the democrats, for they are interested in very legitimate effort to improve the condition of the masses; and who can doubt that conditions would be improved by a law which would enable the head of the family to make suitable provision for those whom he loves?

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