words, the defeat was not sectional, but due entirely to the questions at issue and to the conduct of the campaign. The Southern leaders were as prominent in the convention of 1896 as they were in the convention of 1904. The temporary chairman in 1896 was Senator Daniels, of Virginia. Senator Jones, of Arkansas, was chairman of the committee on resolutions and afterwards became the chairman of the national committee. Senator Jones was also chairman of the bimetallic league which carried on within the party the campaign which resulted in the adoption of the Chicago platform.

The trouble with the Commercial Appeal is that it cannot admit the real cause of the defeat without condemning its own course, for it has been conspicuous in advising the democratic party to betray the masses and court the favor of predatory wealth. It is not surprising that it seeks some reason less humiliating to its pride than the real reason, but there is no excuse for attempting to make "the south" the scapegoat. There is in the north no feeling of hostility to southern leaders. Their prominence and their influence are recognized, and their aid is needed in the solution of the questions before the country. Just insofar as southern leaders take up the cause of the people just insofar will their efforts be applauded by the democratic masses of the north. If, however, southern leaders or southern newspapers attempt to follow the example of the Commercial Appeal and advise the democratic party to become the pliant tool of organized wealth, they may expect opposition just as northern leaders and northern newspapers meet opposition when they pursue the same course. It is not a question of section; it is a question of principle, and the Commercial Appeal ought to be ashamed to throw the blame upon the people of its section. There are in the south as well as in the north, men and newspapers commonly called democratic, but so closely connected with corporate interests as to be unsafe leaders, but the masses in the south, like the masses in the north, are interested in reforms which will bring the government back to its old foundations and administer all the departments of the government according to the maxim "equal rights to all and special privileges to none."

The Appeal says that before long the people of the south "will be urged to come back and enjoy a full partnership in administering the affairs of the nation." "In the meantime," it says, "the north will need the south more than the south needs the north, and we can afford to bide our time."

It is not worth while to compare needs or to discuss which can get along best without the other. The democrats of the north and the democrats of the south can work together and ought to work together for the propogation of democratic principles and for the promotion of the interests of the common people, north and south, east and west. One of the great needs just now, both north and south, is more newspapers which will defend democratic principles from the standpoint of the producers of wealth. We have a number of papers, calling themselves democratic, that seem to be run in the interest of the corporations that are exploiting the public.

## State Insurance

Recent disclosures in regard to the large insurance companies tend to confirm the opinions of those who favor state insurance. Mr. Beardsly of the Era has presented some startling facts in regard to the management of the "Big Three," the New York Life, the Mutual and the Equitable. He shows how the expenses have increased, how the dividends to policy holders have fallen off and how the millions held in trust for the policy holders are used by the managers for speculative purposes. Mr. Lawson has also presented in Everybody's Magazine an arraignment of these same companies and has included the Prudential company. The abuse of power by the heads of the great insurance organizations has become so open and notorious that the president has recommended that they be put under the control of the interstate commerce commission.

It is not strange that these abuses should occur; human nature is too frail to be entrusted with such power as attaches to the handling of so much money. One who can control the deposit of millions and the investment of hundreds of millions can enrich himself beyond the dreams of avarice without violating the letter of the law. A certain amount of discretion is always vested in the manager of a large corporation and this discretion is too often exercised on the side of personal profit. These enormous accumulations

are a menace to the country. It would be well to provide a maximum limit to the business that can be done. While this would prevent a few companies from becoming too large it would encourage a larger number and competition among them would be helpful.

But in addition to such regulations provision should be made for state insurance. Each state should establish a bureau and issue a policy that will enable a man to provide an annuity for those dependant upon him. Such an insurance would encourage thrift in the poor and it would enable the successful business man to retire at an earlier age and devote himself to public affairs.

## The Enquirer Deserts

The Cincinnati Enquirer has announced its unwillingness to stand for democracy in the face of republican success. It says that it is "for America and for the American people," that it "bows to their will as to what is necessary for the splendid advancement and development of the country"; that it is "for prosperity and not for calamity for the sake of triumph." It declares that it is "in the proud company of democrats numbering in the millions who refused at the last election to be delivered." It "touches elbows on either side with legions who did not find in Bryan or Parker the exemplification of true democratic faith."

If the Enquirer had simply criticised Judge Parker or Mr. Bryan and suggested some democratic principle for which it proposed to contend, its words might have some weight, but when it regards the election as a vindication of republican policies and announces that it will no longer oppose the policies thus "vindicated," it virtually announces itself a republican organ.

It concludes its editorial by saying:
"No more restraint on the flight of the American Eagle, and no more tugging at the hold-back straps for yours truly, The Enquirer."

This editorial was brought out by a discussion in congress in regard to imperialism, and the Enquirer evidently has decided that the republican position on imperialism is the correct one.

Well, the Enquirer was a valuable assistant in the campaign of 1896 and the party paid Mr. McLean for his services by nominating him for governor in 1899. Since that time The Enquirer has not been of great assistance to the party, and just now it is doing the country more harm with its lottery scheme-miscalled a profit sharing contest-than it could possibly do the party or the country with its editorial page. It is running a lottery as shameless as the Louisiana Lottery ever was, and it is possible that its recent decision not to oppose republican "prosperity" is due to the prosperity that it has found in conducting this lottery scheme by permission of republican officers. If the administration will have the courage to pass a law which will make the Enquirer's guessing contests criminal, the Enquirer may come back again into the democratic party, for, when denied the privilege of appealing to the gambling spirit for its patrons it will have to rely upon democrats for readers.

Will Mr. McLean resign his position as national committeeman or will he attempt to carry the state organization as well as his paper into the enemy's camp?

## Watch the Organization

Harper's Weekly, which assumes to instruct both of the leading parties without acknowledging allegience to either, calls upon the "conservatives" to hold the democratic organization. It says: "Now that Mr. Bryan has shown his hand in the Outlook and the consequences of permitting him to resume the leadership of the democratic party in 1908 can be foreseen, it becomes a matter of obvious moment to conservative democrats that they shall retain control not only of the party's national committee but of its state committees in all doubtful northern, as well as in the southern states."

Are we to have some more advice from the plutocratic papers? They were busy last spring telling the conservatives how to win and the conservatives took their advice—with a result only too well known.

It is not likely that even the conservatives will feel disposed to take such advice again, but the reform element of the party must not take anything for granted. The best way to prevent a fight at the convention is to make the fight in the precincts, in the counties and in the states. Whenever a vacancy occurs the reformers should have a good man ready—a man who is interested in principles and who can not be frightened or

bribed. Many of the state organizations will change in 1906 and these new organizations will do the preliminary work for the next presidential campaign. In some of the states the party will select a new committee in 1905, but no matter when the new committees are chosen they should be composed of men who favor a positive and aggressive policy of reform.

#### Post Office Department Moves

The postoffice department has given two grateful signs of life. First, it has announced a prospective crusade against guessing contests. The Commoner has already called attention to the demoralizing influence of these lotteries and it heartily congratulates the administration upon its determination to root them out.

Second, the postmaster general recommends a discriminating postage rate for parcels deposited at the postoffice from which the rural route starts. This is not only an advantage to those who live along the route but it is an advantage to the local merchant as well. It is, too, a discrimination based on justice, just as is the one cent rate on local letters in towns which do not have letter carriers. When the one cent postage is extended it will probably be extended to local letters in carrier towns. And are we not ready for that step in advance?

### Direct Legislation in Cities

Two years ago Colorado adopted a constitutional amendment which gives the initiative and referendum to all cities having more than two thousand inhabitants. These enable all cities to control their own affairs and to protect themselves from the action of corrupt councils. The people having the rights to propose and adopt amendments to their charters can provide for the "recall," a term used to describe the provision for vacating an office if the official betrays his trust. Los Angeles has a charter which contains the recall and her people recently employed it to oust a councilman who failed to do his duty to his constituents. It would be well for state reformers to look up the Colorado amendment and the Los Angeles provision for recall.

# A Worthy Charity

There is situated at Colorado Springs, Colo., a hosiptal for infirm or invalid printers, maintained by the typographical unions of the United States and Canada. It is one of the most modern and perfectly equipped hospitals that the editor of The Commoner has visited. The occupants of the hospital or home are well cared for and seem to appreciate the fraternal spirit which provides so generously for their welfare. It is a worthy institution and the Typographical union has reason to be proud of such a benevolence.

A St. Louis reader of The Commoner writes that on the 16th of November he witnessed "the unprecedented spectacle of about four hundred Filipino soldiers accompanied by a Filipino band of about one hundred pieces escorting the Liberty Bell from the grounds on the occasion of its departure for Philadelphia." If the Filipinos knew, as they probably did, the history of the bell and the reasor for its being prized, they must have enjoyed the joke.

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