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WHY NOT DISGORGE?

Testifying before the insurance committee at New York, September 20, John A. McCall, president of the New York Life Insurance company, said that sums aggregating \$235,000 had been paid to Andrew Hamilton. Mr. McCall said that Mr. Hamilton's account is not subject to audit. He said that he was sure the \$235,000 would be paid by Mr. Hamilton on demand of the company, adding: "If it isn't, I'm responsible and I'll pay it."

Neither Mr. McCall nor Mr. Hamilton has shown the disposition or ability to account for the expenditure of this considerable sum of money. Mr. Hamilton is visiting in foreign lands, and does not appear to be at all concerned as to the necessity for the repayment of this money. Mr. McCall is, of course, "responsible," and inasmuch as he said "I'll pay it" this is the time to "make good."

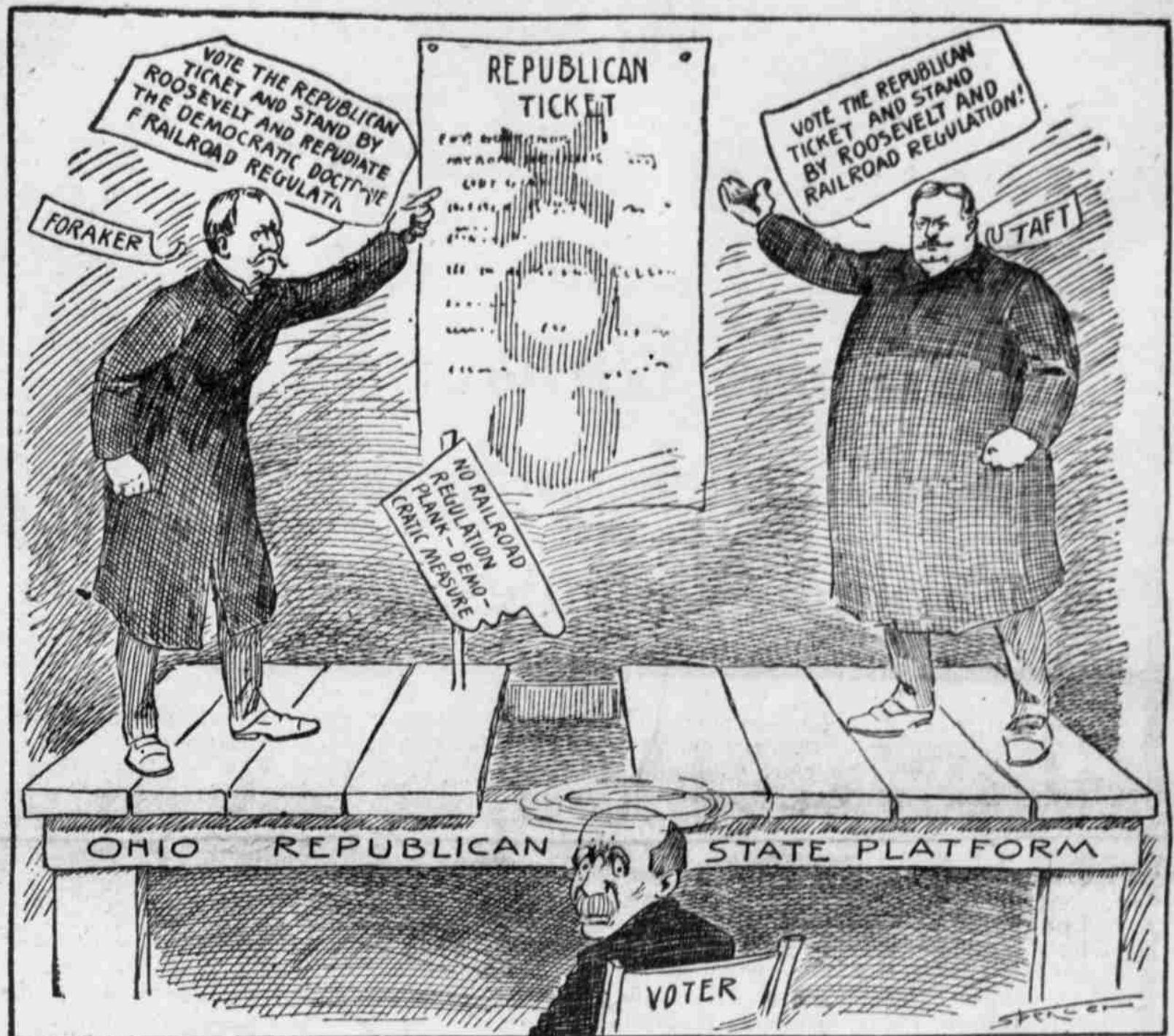
Of course, nobody expects Hamilton, or McCall or any of that ilk to voluntarily return the money taken from the policyholders, but it will occur to a great many people that there should be sufficient power in New York's legal machinery to force these plunderers to disgorge their ill-gotten gains.

A POOR ILLUSTRATION

In his address before the Nebraska Bankers' association, Charles G. Dawes, former comptroller of the currency, speaking against the competitive system and in favor of the trust system, or as he called it, "the co-operative system," cited as an example three boys, all after the same apple in the tree above them.

Mr. Dawes said that under the competitive system the three boys would fight until only one of them remained, and he would get all of the apple, but under the "co-operative system" they would get the apple and divide it in three parts, each taking one part.

Mr. Dawes might have carried his figure to its conclusion by explaining that while under this "co-operative system" the three boys would divide the apple, the owner of the orchard would be entirely deprived of the fruits of his toil.



MARVELOUS LOGIC

MR. TAFT AND THE OHIO CAMPAIGN

If Mr. Roosevelt is in earnest with respect to railway rate regulation—and there is no reason to doubt his sincerity—then the president has entered upon the most serious contest of his administration. It will be no child's play for Mr. Roosevelt to bring about this much needed reform; yet, judging from some things that have transpired in the pending campaign in Ohio, one might imagine that that which many people believe will be one of the greatest struggles in history between a chief executive and the representatives of special interests, is, in truth, of no more importance and to be no more seriously considered than a game of golf.

Mr. Taft, a member of the president's cabinet, spoke in behalf of the Boss Cox ticket at Akron, Ohio. Mr. Taft devoted the larger share of that speech to an abuse of democrats, employing many of the phrases and sophistries with which the people became quite familiar during the presidential contest of 1896. It required great courage on Mr. Taft's part—to put it mildly—to resort to such phrases and arguments just at this moment when the nakedness of the "defenders of national honor," by whom these phrases were coined, stands revealed to the public gaze.

But when Mr. Taft used these phrases, whom did he arraign?

And when he pleaded for votes, in whose behalf did he speak?

He arraigned those men who in solid phalanx are lined up behind Mr. Roosevelt in the greatest reform he proposes, whereas Mr. Roosevelt's own party is divided.

He pleaded for votes in behalf of men, many of whom are out of sympathy with Mr. Roosevelt's proposed reform, and whose leadership is openly antagonistic to that reform.

Mr. Taft pleaded for votes for a ticket nominated by a convention that deliberately rejected Mr. Roosevelt's railway rate proposition; and he asked the people of Ohio to vote against a ticket nominated by a convention which unequivocally endorsed the proposed railway rate reform.

Every democratic speaker in Ohio has plainly endorsed Mr. Roosevelt's railway rate plan. Mr. Pattison, the democratic nominee for governor, has spoken in that vein from every stump. While the republican speakers have pleaded for votes in Mr. Roosevelt's name, Senator Foraker, the republican leader, has made it plain that a vote for Herrick does not mean an endorsement of railway rate regulation. In Senator Foraker's own language at Bellefontaine, "the proposition to give the power of making rates to the interstate commerce commission is a democratic

COMMONER READERS IN OHIO, REMEMBER

THAT IF EVERY OHIO DEMOCRAT GOES TO THE POLLS PATTISON WILL BE ELECTED