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Postal Savings Banks

The republican administration has kept its pledge and established a postal savings bank. The bill is faulty in some respects and certain provisions are fraught with danger, but it could hardly be expected that the party now in power would frame a bill entirely for the benefit of the masses. Whenever it attempts a reform it is apt to mix in so much that is for the benefit of the financiers as to reduce very much the value of the reform. But the postal savings bank is established, and the principle embodied in it is an important one. The republican party confesses that after sixty years of power only broken at rare intervals it has given us a system of banks that are insecure. The only excuse for a postal savings bank is the need of security. The national banks are not secure enough, and the republican party saw no way of making them sufficiently secure, so it did the next best thing, it embarked the government upon the banking business. The democratic party asked for the guaranty of deposits first and for the postal savings bank as an alternative in case the guaranty bank could not be secured. The bankers opposed both plans but were not able to overcome the tremendous sentiment in favor of greater security. The banks ought to learn something from the establishment of the postal savings bank. They ought to know by this time that as the postal savings bank came into existence because of the unwillingness of the banks to protect their depositors, so it will continue to grow unless the banks adopt some method of securing the depositor against possible loss.

The democrats should rejoice at the establishment of a postal savings bank, first, because it increases the security of depositors, and second because it can be used as an object lesson to convince bankers that something must be done for the protection of ordinary depositors. We should now go ahead and correct the faults of the postal savings bank law. We should limit the very large discretion given to those in charge, a discretion which may be used for the consolidation of the deposits in great centers, and we must insist upon the enlargement of the scope of the law to meet needs that have not yet been sufficiently considered. Trust funds, for instance, should be given access to the postal savings bank. The executor, administrator or legal trustee who holds funds in trust should be permitted to use the postal savings bank for the protection of his ward. The small merchant should be given a chance to protect his bank account, and there is no reason why so low a limit should be placed upon the amount that the individual can deposit. The law does not go far enough. Let us rejoice at the advance thus made and go forward to give the law a larger usefulness.

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DEFEAT IN OHIO

Some of the corporation papers in Ohio are rejoicing over what they call Mr. Bryan's defeat. The turning down of the resolution in favor of nominating a senator was not a defeat for Mr. Bryan; it was simply an exposure of the corporation tendencies of some of the democrats in Ohio, and exposure of the inconsistencies of still others. Mr. Bryan can afford to be turned down by any state convention that cares to go on record as the Ohio convention did. He has been turned down many times before and there are probably many such turn downs in store for him yet, but he still believes that the democrats of Ohio could make a better fight facing the enemy than in running from the enemy, and Mr. Bryan believes that as long as the democratic party has men like John R. McLean aspiring to the senate it can not afford to leave the voters in doubt as to whom the senatorial candidate is to be in case of victory.

Governor Harmon may have satisfactory reasons for throwing his influence on the side of those who are opposed to nominating a senator, but if so he has not yet made them public. Possibly he thought that the nomination for senator might have lessened his chance of election, and his election may be so important at this time that Ohio can afford to throw away the chance of electing a democratic senator. That is a question for the democrats of Ohio. But Mr. Bryan finds some consolation in the fact that the fight brought out a brave man, as it did in the case of Mr. Baker, and it is worth a fight to discover a brave man. He finds some consolation also in the fact that there were about two hundred and fifty unterrified democrats who stood up and voted for the nomination of a senator in spite of the administration, the breweries and other corporations that do their work in the dark. May the tribe of the faithful increase!

THE GOSPEL OF WORK

Nothing strikes the foreigner more forcibly in traveling through our country than the fact that everybody is at work. There is no leisure class here as there is in most countries, and there is very little of the sentiment so powerful in most countries that puts an odium upon the man who works with his hands. The students who come from South America to the United States take back this lesson, and it is one of the most important ones they can carry. The American youth feels it no disgrace to work his way through college, in fact, most of them realize before they get through that there is a real advantage in being thrown upon their own resources and made to understand the value of money as well as time. There is a value in work aside from the profit derived from it. It gives a spirit of independence and a consciousness of service, and both of these are necessary to the highest achievements.

NOT A "PERSONAL VICTORY"

The Omaha World-Herald, in an editorial referring to the Lancaster county, Nebraska, democratic convention, says that the adoption by that convention of a county option plank was due to "an eloquent and rather pathetic appeal to his personal friends and neighbors," made by Mr. Bryan.

This statement is as true as some of the other statements made by the World-Herald upon subjects relating to the liquor question.

The fact is, that the county option plank was the test in every precinct in Lancaster county and the newspapers announced on the following morning and before the convention had been held, and before Mr. Bryan had made his "eloquent and rather pathetic appeal," that county option had won.

The will of the democratic voters thus expressed at the primaries was registered in the convention in favor of county option by a vote of 134 to 30.

Many friends of the World-Herald are at a loss to understand the habitual inaccuracy of that newspaper in matters affecting the liquor trust.

The Nebraska Battle

On Tuesday, July 5, Mr. Bryan gave to the newspapers the following statement:

I find upon my return to Nebraska, after an absence of nearly six weeks, that Governor Shallenberger has announced that he will not call a special session of the legislature, even if given written assurance that the initiative and referendum resolution would pass both houses. We had secured the pledges of sixty-nine members of the house, nine more than the necessary sixty; we had secured the pledges of nineteen senators, and the promise of three more that they would support the resolution if asked to do so by a majority of their constituents, and we were ready to circulate the petitions in these three districts, with reasonable probability of success. Two additional senators, who voted for the resolution in the regular session, declined to say how they would vote at a special session, although they declared themselves in favor of the initiative and referendum.

The pledges actually secured, coming as they did from a majority of the democrats in both houses, from a majority of the total membership of both houses, from nearly seven-tenths of the house and from almost three-fifths of the senate—these, together with the promise of the three senators to obey the wishes of their constituents, as those wishes might be expressed by petitions, would, in my judgment, have justified the governor in calling a special session at once; surely this showing would have justified him in waiting for the petitions to be circulated in the three districts. But the authority to call a special session is vested in the governor and in him alone and, since upon the advice of those upon whose judgment he relies, he has determined not to call the special session or even to hold the matter open longer, the special session plan must be abandoned. I am grateful to the senators and members who announced their willingness to vote for the initiative and referendum, and feel sure that they will be indorsed by their constituents. I am gratified, too, that a majority of the democratic members of the senate and house stand ready to vote for the initiative and referendum, and thus not only give effect to a thoroughly democratic principle but comply with the demands of the democratic platform adopted last year.

The defeat of the special session plan is a disappointment. In the statement given out when inquiries were sent to the legislators I stated that the submission of the initiative and referendum amendment besides securing a great advantage to the state would, to a large extent, eliminate county option as a party issue, and enable us to conduct our campaign along national lines. Some of the more partisan republicans accused me of trying to secure an advantage for the democratic party—an accusation which amounted to the confession that the republicans were not prepared to defend the national policies of their party; but fair-minded men in both parties recognized the propriety of making the fight on national issues without asking which party would derive most advantage from it. We have six congressmen to elect and one United States senator and these ought to be elected on national issues, but the governor's refusal to call the special session will make it difficult, if not impossible, to give to national issues a paramount place in the campaign. If I had had the hearty co-operation of the two democratic candidates for governor, Governor Shallenberger and Mayor Dahlman, and the support of the World-Herald, the property of Congressman Hitchcock, one of the candidates for the United States senate, the special session would have been called before this, the initiative and referendum would have been submitted, and we would be ready to challenge the republicans to defend their national measures. Now, however, we must address ourselves to the liquor question—there is no escape