One by one the outposts of the predatory interests have been taken by the people.

First, came the change in the rules of the house which enabled a majority to rule. For years the speaker had been able to throttle legislation through power of appointment.

Second, came the change in the rules of the senate, which made them more democratic, if possible, than the rules of the house, thus assuring the control of that body by the majority.

Third, and most important, came the change in the method of election of United States senators—election by popular vote being substituted for election by legislatures. This was described in the democratic platform of 1908 as "the gateway of other reforms." It makes it possible for the people to select whom they will and to punish as they please those who betray them.

Here are three great steps in advance, each one bringing us nearer to government of the people, by the people, and for the people.

But there is one more reform necessary before the voice of the people will be supreme in national legislation, namely, the adoption of a cloture rule which will permit the majority to close debate and vote on a proposition. We hear a great deal about the advantage of thorough discussion, but that is not the question to be considered. Cloture does not mean that there shall not be all the time necessary for discussion; cloture simply means that there shall be a process within reach of the majority for the closing of debate and for the securing of a vote; and now is the time to make the change. We have a reform administration, and reform means affirmative action. The predatory interests have been in control of the government for a generation and their only hope now is in preventing legislation. They were able to unnecessarily prolong the debate on the tariff

bill-the delay being worth an enormous sum to the tariff barons. They were able, also, to unnecessarily prolong the debate on the money question-thus embarrassing business and causing great loss to the country. And while they were delaying action on both these measures, they were making it impossible for action to be taken on any other measure, however important. Under the rules as they now stand, it is impossible to pass a resolution, even though every member of the senate may favor it, if for any reason a minority of the senate desire to debate the resolution indefinitely in order to prevent action upon some other measure. A treaty, for instance, although approved by the necessary two-thirds, cannot be presented when any important measure is under consideration, because it opens the door to endless debate. There is no doubt that the senate will ultimately come to the cloture rule-why not now? Why permit an obstructive minority to shorten the democratic program or to obstruct the passage of laws for which the people have voted. Care will, of course, be taken to safeguard legitimate discussion, but when sufficient time has been allowed for the expression of every shade of opinion and for the consideration of every objection that may be offered, there is no possible excuse for further delay. The present rules of the senate are built upon the aristocratic theory that there is more intelligence and patriotism in an obstructive minority than in a progressive majority. The present rule enables a stubborn minority to exert an influence so potent as to greatly impair the power of the people to secure the legislation which they desire. As every measure has to pass the senate, as well as the house, reforms in other legislative methods largely lose their power to aid so long as this one barrier remains. As a chain is no stronger than its weakest link, so government, no matter how popular in other respects, is obstructed by limitations, restrictions, and restraints that still remain. The hour is ripe for the completion of the work which the voters have undertaken-"let the people rule."

stock will dispose of it and use the money to make life brighter for the worthy poor the churches will be brought nearer to the struggling masses and the day of universal brotherhood will be hastened. "Philanthropy and five per cent" may yet go hand in hand, for Good Samaritan

W. J. BRYAN.

may yet go hand in hand, for Good Samaritan banks would yield a reasonable profit besides rendering service. W. J. BRYAN.

PRACTICAL PHILANTHROPY

This is a practical age and even philanthropy is becoming organized. Giving demoralizes the recipient if it results in destroying self-respect and in encouraging a spirit of dependence, but there are many kinds of helpfulness which strengthen while they aid.

Julius Rosenwald is backing such an effort and has the support of Carnegie and Vincent Astor. An account of a poor man's bank will be found on another page. It is an experiment well worth trying—in fact, it has already been tried successfully in St. Louis. Why can not these banks be duplicated in every community? They not only rescue the poor from the loan shark but they stimulate thrift and put the unfortunate upon their feet. Here is a field for the church. Why not organize Good Samaritan banks for the benefit of those who have "fallen among thieves?" If Christians who hold watered

BEFORE AND AFTER

Do you notice the difference? Before the currency bill passed the big bankers and their satellites wanted a central bank-or, not more than four regional banks at most. Now all the large cities are clamoring for a regional bank. Their second thought is better. The more regional banks there are the greater the convehience to the public-and the less will be Wall street's control over the nation's finances. And do you note also that the bank are coming into the system? They threatened not to-said they would give up their charters first. But the bluff did not work and they are marching up to take their medicine. It is not bad medicine; it is very palatable food but it was not what they ordered. The president understood their protests and proceeded to insist upon a bill that would meet the needs of the public. He had his way and now everybody is happy.

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RENEWALS

The subscriptions of those who became subscribers with the first issue of The Commoner and have renewed at the close of each year, expire with the January issue. In order to facilitate the work of changing and re-entering the addresses upon our subscription books and mailing lists and obviate the expense of sending out personal statements announcing that renewals are due, subscribers are urgently requested to renew with as little delay as possible. The work of correcting the stencils entails an enormous amount of labor and the publisher asks subscribers to assist as much as possible by making their renewals promptly.

PEACE PLANS MAKE PROGRESS

The secretary of state has signed the sixth treaty of the series providing for investigation in all cases. The first five were with the Latin-American republics—Salvador, Guatamala, Panama, Honduras and Nicaraugua. The sixth was with The Netherlands.

It was appropriate that The Netherlands should be the leader of Europe in this new movement in the interest of universal peace, for The Hague has become the capital of that invisible government—the republic of public opinion, which is constantly extending its authority over the civilized world. Other treaties are being prepared and it is only a question of time when the whole family of nations will be linked to ours by treaties which will make war almost impossible.

THE RULING PASSION

It would look like the New York financiers ought to have learned something of public sentiment by this time—but they seem to be as blind as bats. At the New York hearing the big magnates filed in before Secretaries McAdoo and Houston and seriously advocated the formation of one big reserve bank in the northeast to include New York, New England and northern New Jersey. They wanted some forty per cent of the entire banking capital of the country included in this one district so that it would overshadow all the other reserve banks. In other words, having failed to get the central bank for which they contended, they now want to convert one of the reserve banks into a great central bank and put it in control of more than one-third of the financial resources of the nation. The money trust is dying hard and the ruling passion is strong in death.

The average man's idea that the democratic administration has accomplished but two noteworthy feats in its three-quarters of a year of complete power falls short of the facts. It does not take into consideration the fact that in that time the first two amendments to the constitution made since 1870 were perfected, and these were vitally important, as well as distinctly democratic—the income tax and direct election of senators. It also fails to include the development of the parcel post and the inauguration of a physical valuation of the railroads of the country.

Senator Bristow (of Kansas) has announced his candidacy for re-election, and in doing so allies himself with the standpat wing of the republican party. Having failed to reform the republican party he returns to it. He reminds one of the drunkard who was staggering along toward home and came to a friend lying in the gutter. "Help me up," pleaded the friend. "I can't do it," he replied, "but I will lie down with you."

Among the New Year resolutions that so far has not been reported in any of the newspapers might be one by Mr. Taft to refrain from discussing national policies that he might have instituted if he had not been deceived by the republican newspapers into thinking he was a progressive.

Some gentlemen who will be forced under the income law to contribute more substantially to the expenses of government than they ever did before are very sure that it will prove a very unpopular enactment. They seem to have overlooked the unanimity with which it was adopted by nearly forty state legislatures.

The democratic administration has so successfully redeemed the pledges it made to the people in the last national campaign that even the standpat republicans are forced to reply, when asked what they think of President Wilson: "I am afraid he is going to make good."

When President Wilson was asked what he thought of the action of the Morgan group in resigning from a lot of companies, he replied that it was "interesting." He might have made it even stronger—it is intensely gratifying.

A TIME FOR ACTION

Are you aware of the fact that there has been persistent effort on foot to bring about an artificial financial depression in this country? Do you know that by this means the vested interests, as well as political parties, hope to bring about a condition of affairs that will cause a halt in the progressive program that the democratic party has already so successfully inaugurated. Do you know that by this means they seek to bring about the repeal of reform legislation already enacted? Do you know that the only way to check this is to make the next congress democratic? A democratic congress in 1914 is the best answer to the special interest "calamity howlers." If you wish to join in the movement to this end, read page 5.