

of the smaller and more remote banks, the principles governing the great number of the most successful banks at the centers and elsewhere, that consideration for the customer and the community is the wisest possible banking and the most certain to bring large and permanent success.

I am certain from the contents of your letter that your committee had no suspicion of the real facts of the situation, as shown by the records in this office. I invite your co-operation in the effort to convince the managers of banks, especially those in villages and towns, that it is as much to their own interest and that of the country, to help the farmers and small struggling manufacturers and store-keepers around them, as the large majority of the big banks have found it to be to their advantage to use their powerful resources to uphold and stimulate the vast commercial and industrial enterprises which contribute so greatly to the growth, the wealth, and the prosperity of the country.

As I am advised that your letter to me of November 15th was given to the press, I am sure you will appreciate the propriety of my making public this reply.

Respectfully yours,
JOHN SKELTON WILLIAMS,
Comptroller of the Currency.

Peace Commission Bill

The following bill was introduced in the senate by Senator Lane and in the house by Congressman Shallenberger, January 4, 1916:

"A BILL

"Creating a commission of five persons to be known as the United States Commission for Enduring Peace; whose purpose it shall be to aid in bringing about enduring peace at the earliest possible moment.

"Whereas it is the opinion of many of our citizens that the United States should make a continuous, strenuous, moral effort, to aid in bringing about an enduring peace at the earliest possible moment; and

"Whereas many of our citizens earnestly desire that the 64th congress shall immediately take some action whereby such a continuous, strenuous, moral effort, shall be exerted, through some other than the customary diplomatic channels, especially in view of the strained conditions of international diplomacy at this time; and

"Whereas many of our citizens feel it is the imperative duty of this country that we should make every such effort as is within our power not only because it is our duty to humanity, but to show to bleeding Europe, that we have other thoughts concerning them than our gain in domestic and foreign commerce at their expense.

"Be it enacted by the senate and house of representatives of the United States of America in congress assembled, that a commission of five persons be appointed to be known as the United States Commission for Enduring Peace, whose purpose shall be to aid in bringing about an enduring peace at the earliest possible moment.

"Sec. 2. That all of the five members composing this commission shall be native born citizens of the United States of America; advocates of peace; neutral in their attitude; and known to be specifically well qualified for such an undertaking.

"That the following named persons shall be appointed to constitute the membership of the United States Commission for Enduring Peace: the Honorable William Howard Taft, ex-president of the United States; the Honorable William Jennings Bryan of Nebraska; Mr. Justice Charles Eyan Hughes of the United States supreme court; the Honorable William J. Stone, chairman of the Foreign Relations committee of the United States senate, and the Honorable Henry D. Flood, chairman of the Foreign Affairs committee of the house of representatives.

"Sec. 3. This commission shall be accredited by the government of the United States to the various belligerent nations of Europe for the purpose of informally aiding them as an intermediary, or in any other way possible, to bring about an enduring peace at the earliest opportunity. The commission created by this act shall also be accredited to the neutral governments.

"Sec. 4. It shall be the duty of the commission created under this act to seek the plans of

the belligerent and the neutral nations, to consider the peace plans of others and to formulate plans of its own which may seem possible of aiding in any way in securing an enduring peace at the earliest possible moment; and to that end this commission shall start for such a European point as it shall determine within fifteen days after the passing of this act, if the members of the commission shall find it possible to do so.

"Sec. 5. The members of this commission shall serve without pay, as it is the purpose of this congress that the commission shall be representative of that vast majority of our people who would be willing, themselves, to make sacrifice to hasten enduring peace, and so far as possible it shall be untrammelled by the usual methods, precedents, and forms incident to international diplomacy.

"Sec. 6. That every possible assistance shall be rendered to this commission by the representatives and employees of the government of the United States, and nothing in this act shall be construed as a restraint upon the methods and procedure of this commission, whose existence shall terminate sixty days after the signing of a final treaty of peace and the cessation of hostilities in Europe.

"Sec. 7. That the sum of \$35,000.00 or so much thereof as may be necessary, be, and the same hereby is, appropriated out of any money in the treasury, not otherwise appropriated, for the expenses of this commission, at such time and in such manner as a majority of the commission shall direct, upon the written demand of its President.

HOW AMERICANS CAN HELP THEIR COUNTRY

[From the Washington Post.]

Americans traveling in European waters should keep off vessels belonging to belligerents. They take deadly risks when they travel under fighting flags, and they unnecessarily involve their country in disputes which may lead to war.

The United States government will not give away the right of its citizens to travel on merchant vessels of any nationality in any waters. That right, however, should be exercised with discretion by citizens. Pending a time when submarine warfare will be conducted under established and accepted rules, American citizens should waive their right to travel under belligerent flags.

The American who, in spite of warnings, deliberately and defiantly asserts his right to travel in a vessel belonging to a nation at war when he can avoid doing so may be dragging his own country into war. This is not common sense or patriotism. It is mere braggadocio and egotism. The man who cares so little for his country has little reason to demand his country's protection.

There are so many obscure and undetermined questions surrounding submarine warfare that the United States government is seriously handicapped in its efforts to extend protection to its citizens in the European war zone. Unquestionably a merchant vessel forfeits its non-combatant character when it arms itself and resists capture. Under the laws of war it has no right to attempt to escape. Yet merchant vessels go armed, and in many cases they have attempted to escape or ram the attacking submarine. The facts are usually hard to ascertain; the testimony is conflicting. If American lives are lost, there is a demand on the part of hotheaded individuals for drastic action, whatever the state of facts may be. There is always the danger that the United States may be drawn into war without sufficient justification.

If this great nation must draw the sword, it should be for reasons that conclusively demand such action. Only upon an assured state of facts overwhelmingly justifying and requiring war should the United States plunge into the vortex that engulfs Europe. Steadiness is needed; calmness in studying the truth, caution in verifying the facts. War is the last remedy of desperate evils, and this nation is not in such extremities that it must shed the blood of its citizens in a doubtful cause. It has a right to expect its citizens to exercise great caution, to do their share in avoiding any cause of war.

THE NATION'S RIGHT TO KEEP OUT OF UNNECESSARY WAR IS SURELY PARAMOUNT TO THE CITIZEN'S RIGHT TO TRAVEL ON BELLIGERENT VESSELS.

It is time for the voters to remind their public servants that there is a day of reckoning. If all that the laborer produces and all that the farmer makes is to be squandered on a policy

of preparedness, which was conceived in the greed of special interests, was nurtured in a false philosophy and is stimulated by the cultivation of international hatreds, it is time to call a halt.

Why Not Now?

A press dispatch from Berne, Switzerland, says: "General Wille, commander-in-chief of the Swiss army, a soldier of the school of Hindenburg and Joffre, today expressed the belief that the time had come for 'The two most powerful forces in the world' to combine to put an end to the European war. These two forces, he said, were the President of the United States and the Pope. * * * In suggesting a peace proposal at this time from President Wilson and Pope Benedict, General Wille said: 'An united appeal from these two most powerful influences seconded as it would be by other neutrals could not but be heeded by all the warring nations.' General Wille said he was not himself a Catholic, but the powerful influence exerted by the pope was recognized in Europe without regard to religion. Only the greatest existing forces could speak with the emphasis commanding attention and General Wille said he was convinced through President Wilson and Pope Benedict there was a good prospect of restoring peace if they would take a strong and united initiative."

Here is the opinion of the commander-in-chief of the Swiss army. He believes that there is a good prospect of restoring peace if these two outstanding figures would unite in an effort to secure it. The papers have several times reported that the Pope was anxious to see peace restored, and ready to act—why not the President? Success would bring unmeasurable blessings and there can be no disgrace in failure—why wait?

W. J. BRYAN

Our instructors in the science of man-killing have decided that we should be prepared to meet a "two-power attack." Now if they will tell us WHAT TWO, WHY the attack is to be made, and when we may expect it, we can judge better as to the wisdom of their recommendations.

CO-OPERATION AMONG NATIONS

Civilization works through co-operation; in fact, the ability to co-operate has been given as one of the tests of sanity.

Co-operation not only multiplies the power of the individual, but enables individuals, acting together, to accomplish what none of them, acting alone, would ever undertake. If the entire population of the world had walked single file across the Isthmus of Panama, it would never have occurred to any one of them to attempt to dig the canal alone; but forty thousand men, organized, have, by co-operation, completed the work.

Government is one of the earliest forms of co-operation, and still offers the largest opportunity for united effort.

From time immemorial, nations have joined together to wage war. Why not joint effort in behalf of peace?

The thirty treaties which the United States government has entered into with as many nations, provide for the investigation of all disputes that defy diplomatic settlement.

Brazil, Argentina and Chile have taken up the idea and entered into a similar treaty. Why not all the world?

W. J. BRYAN

INFORMATION WHICH PREPARATIONISTS SHOULD GIVE

Suppose congress agrees to spend hundreds of millions in a way to satisfy the preparationists. Then suppose some other nation, noting this at once, increases its military expenditures in order to acquire an armament in excess of ours. Are the preparationists prepared to speak out now and say what we must do under those circumstances? Are they ready to admit that we must still further increase our expenditures in order to keep ahead of the other nation at every cost? If not, will we not be as unprepared as we are now? Or if we must keep ahead with spending, what must be the end? Answers to these questions should not be postponed or evaded. Even preparationists should realize the wisdom of looking before leaping. Theodore Roosevelt, the national security league, or some other recognized preparationist authority should furnish the reply.—The Public.