number of organizations have taken upon themselves the task of aiding our government in this work. The greatest of these is the Red Cross Society which has no rival in all the world in its field of labor. When last year it asked for one hundred million the country gave one hundred and twenty, and that did not include the value of the time and labor so graciously given by the women of the country. This year the Red Cross Society asked for one hundred million more and the country gave one hundred and seventy million. It is not strange that the over-subscription was greater this year than last. We are farther in the war; the Red Cross Society has more work to do and we learn day by day more clearly of the importance of that work. No matter how often the Red Cross calls and no matter for how much it calls the money needed must be furnished and will be furnished. But it is necessary that we shall nourish the spiritual needs of these soldiers. No soldier will return from this war just as he was when he entered it; he will be stronger or weaker for his experience - stronger if he resists temptation; weaker if he yields. Therefore, we must be interested in throwing about these soldiers an environment that will be helpful and wholesome. A number of organizations are helping in this work. The Young Men's Christian Association, the Knights of Columbus, the Jewish Brotherhood, the Lutheran Brotherhood, the Young Women's Christian Association, the Women's Christian Temperance Union, and the Salvation Army. These are some of the more important of the organizations that are helping the government to maintain in the army the moral standards of the home. These organizations have a claim upon our hearts and upon our pocket books. We must be interested in the morals of these men not only when they return home, if their lives be spared, but we must be interested in their morals while they are soldiers. You cannot estimate the fighting worth of a soldier without taking into consideration his moral conduct. I believe that we are putting upon the battlefield the greatest fighting machine that this world has ever known. And why not? Where before has there ever been such an average man as the average American? We have put into the average man in this country more than was ever put into any average man since time began; and our soldiers are more than average men; they are the very pick of average American. And we have put before the average man of this country more of hope, of opportunity and of aspiration than were ever put before any other average man, and we are sending into the army the cleanest body of men who ever carried a musket or faced a cannon. And we are guarding their moral welfare as the welfare of soldiers was never guarded before. The mothers who have loaned their sons to the nation have reason to be grateful that in the three places that come nearest to the soldier's life'we have a President, a Secretary of War and a Secretary of the Navy who feel a vital interest in the morals of the men. And our soldiers fight with an inspiration. They are not fighting for land; they are not trying to grab indemnities. They are fighting for a cause and they believe that the triumph of that cause will be as much a blessing to the people whom they meet upon the battlefield as to themselves. And they are right. I believe that fifty years from now the masses in Germany will thank God that this nation helped to break the yoke of a ruling family and set a nation free to share in the world's progress in Government. With such a combination how could our soldiers be less than the best soldiers in the world? We have taught the militarists of Europe an important lesson. Because our nation has been a leader in the peace movement and has favored the substitution of reason for force in the settlement of international differences, they thought our people had grown weak and effeminate. They now see that the qualities that make the American the best citizen in time of peace make him also the best soldier if fighting becomes necessary.

LIQUOR TRAFFIC ROBS PEOPLE OF EQUAL-ITY OF OPPORTUNITY

I may here draw a parallel. I said we were fighting that opportunity shall be ours and descend to our children. Let me add that no other institution in our land has done as much as the liquor traffic to rob our people of equality of opportunity. It has deprived millions of children of higher education by absorbing the money to which they were entitled.

Another parallel: On the 11th day of next November the drive is to begin for the raising

of one hundred and seventy millions of dollars to protect the moral welfare of the soldiers, and three organizations will ask for one hundred and forty-five millions of that sum. The Young Men's Christian Association will ask for one hundred millions; the Knights of Columbus will ask for thirty millions and the Young Women's Christian Association will ask for fifteen millions. Here are three great religious organizations that together will ask for one hundred and forty-five millions of dollars to be expended in guarding the moral welfare of our soldiers, and it will be subscribed, but do you think the people who will subscribe one hundred and forty-five millions to guard the moral welfare of those sold ers while in camp will cease to be interested in them when they come home? No, my friends. The very people who will give their money to protect the morals of those men in camp by surrounding them with an environment that will be helpful and wholesome are going to drive the saloon out of this nation so that when these boys come home they will have a wholesome environment in which to resume the work of civil life.

Our people are also called upon to aid in the production and conservation of food, and they are so animated by the spirit of patriotism that I believe that all that is necessary is for the government to indicate what it wants done and the line along which they can help to make sure of a united support of the government's every effort.

RAISING OF MONEY AS NECESSARY AS THE RAISING OF MEN

And then we are called upon to aid in raising the money the government needs to carry on this war. Money is as necessary as men and a failure to furnish it would be as disastrous to our cause. The government raises its money in two ways, by taxation and by borrowing. It is using both methods. We are now paying four billions in taxation. We have never known such taxation in this country before, but two billions, six millions of the sum is raised by income taxes and excess profit taxes. And, but for the fact that after a fight of nearly twenty years we amended the constitution and authorized an income tax it would be impossible to distribute the burdens of this war as equitably as they are being distributed. From the day when the Supreme Court by a majority of one, and that one man changed his mind between the two hearings of the case, nullified the income law of 1894 down to the time when the constitution was amended - during that interim our nation could draft a citizen but could not draft a pocket book. We had put the dollar above the man. and made money more precious than blood; but now we have the income tax amendment and can put the hand of the government on wealth and make that wealth bear its share of the expense of the government that protects it.

We are asked to raise eight billions instead of four. Congress will soon pass the law and the people will pay the money, and if they want twelve billions in taxes all they have to do is to write the law and the people will pay it. No matter how high the tax rises let no tax payer complain. As long as it necessary for one mother's son to lay his life upon the nation's altar no tax that can be levied on income or property can possibly be as heavy as the tax on life and blood. As long as soldiers must die for our government we, who escape with the payment of money only, should willingly pay any amount assessed against us. But if it is easier to pay taxes than it is to render military service, it is still easier to loan money to the government. When the government takes our money in taxes it does not promise to give it back. When a dollar leaves the pocket for the treasury in the payment of taxes it sings as it goes "Farewell vain world, ye ne'er will see me more." But when we LOAN money is comes back to us with interest on it while they keep it. Have you thought of the difference between loaning a son and loaning money? When a boy rises in an aeroplane to meet a foe in the clouds the government cannot guarantee that he will return to the earth alive; if he goes out upon a battleship the government cannot guarantee that he will return to the shore alive; and if he puts his body between us and a cruel, barbarous foe on the western battle front the government cannot guarantee that he will return to his home alive, but every dollar that we loan to the government with which to win this war has a guaranteed return and it not only comes back without a wound, but it brings a rate of interest larger than the average rate paid by

the savings banks of our country. If anybody tells you that a government bond is not good security you can answer then, when a goverment bond ceases to be good security, there will be nothing else in this country worth investing in, for a government bond is a first mortgage on every dollar's worth of property under the flag and it has the nation's honor thrown in to make the security doubly sure. And if anybody tells you that this world is going into bankrupt cy because of the war, let me give you this bit of consolation: If it does our nation will be the last one to make an assignment, so that our bonds will be good when all other bonds are worthless. You never need be afraid of your government security; and we have one government obligation that, as far as it goes, is a little better, I think, than a government bond, and that is the war savings certificate because you can collect it on ten days' notice at any time And it has two additional advantages on the side: One is that, being issued in very small denominations, a child can use a government security as the basi. of a savings account, and the habit of saving is so important that if we can use the impulse of patriotism to lead our children into the establishing of a savings account, based upon a government obligation, the habit will be worth more to the children even than their money will be to the government These denominations are so small that if any grown person has not been able to purchase a liberty bond no one has any excuse for not investing to some extent in the war savings certifcates. Thus we can put a whole nation back of our government in the financing of this war, and we are doing so. Seventeen million joined, in furnishing the money for the third loan, and that is nearly as many people as we have voten in this country. It is twice as many as furnished the money for the second loan. It is four times as many as furnished the money for the first loan, and I have no doubt that a still larger number will furnish the money for the fourth loan, which will soon be called for.

The government is so confident of the response that it has reduced the time of the drive from four weeks to three, and the people will not be outdone in generosity; as the government has knocked off one week I think the people will knock off another and raise it in two weeks instead of three. The fact that so many people join in the loan enables us to tell the Kaiser that we have not only loaned and loaned and loaned a third time, but that, judging by the response of those who participate, we can promise him that we will loan and loan and loan until the liberties of the people of the world are no longer menaced by autocratic

power.

I have not tried to tell you how long the war would last. I do not know. I do not know of anybody who does know, but I have been very much interested in the news that comes from the western front. I have never known the first page of the newspapers to be as intensely interesting as it is now, and I am sure you have noted, as I have, a change in the dispatches from Berlin. When this drive began they used to send out a dispatch from Berlin every day saying that for strategic reasons the German army had withdrawn to a previously prepared base, but now all the previously prepared bases have been exhausted and any old base is good enough for a temporary stopping place until they start again. And, you know, my curiosity is excited. I have been watching to hear what the Kaiser will say. In the early part of the war every time his troops made an advance he would shout "Onward with God," and I am just curious to see whether that old criminal is going to be impudent enough to try to take God with him as he retreats toward Berlin.

I say I do not know how long this war will last but I can tell you a fact that is more important now than any guess or prophecy and that is that whether this war be long or short the quickest road to peace is the road straight ahead of us with no division among the American people.

ABOLITION OF SALOON WILL HELP HASTEN VICTORY

And this brings me to the prohibition question. When I was in Washington, as I happened to be on the 17th day of last December, when congress concurred with the senate in the resolution submitting prohibition, the only argument that the opponents of prohibition had to make was that you must not disturb the harmony of the country or divide the people by bringing up the prohibition question at this time. Well, it