

# WEALTH MAKERS

OF THE WORLD  
IN THE SWEAT OF TAY FACE THOU EAT BREAD IF ANY WILL NOT WORK NEITHER LET HIM EAT

State Soc. Society  
bet 1/15/31

## HIDING THEIR MONEY.

People Are Afraid to Trust the Present Banks.

AND WITH VERY GOOD REASON.

Prof. Thomas E. Hill Makes an Able Argument for Government Banking—Shows That It Would Create Confidence Among the People and Result

In an Era of Prosperity.

Hundreds of millions of dollars are continually hidden by the great mass of common people in stockings, pockets, safe, safety depositors and elsewhere, and all this because they have no confidence in the banks as they are at present conducted. They have very distinctly in mind the remembrance of a long line of bank failures, extending as far back as they can recollect, in which friends, neighbors, and possibly they themselves have thus lost money. They do not need to look back very far into the past. It is a little more than a year since when over eight hundred banks tumbled to pieces in the United States, and of that number seventy-two national banks failed during the thirty-one days of July, 1893, and thirty-two of these went down in the first seven days of that month.

Hundreds of thousands—millions of dollars, thus lost by the common people have never been recovered and never be. What wonder, therefore, that the masses of the people are continually secreting their money and withholding it from circulation, making scarcity and deprecating conditions which enable the money lenders to get an exorbitant interest on their loans.

It is seen from examination of the situation that under present conditions of banking no means exist whereby money can ever be made permanently abundant. There may be times when confidence is so restored, temporarily, that business men will freely place their money in the banks, but let there be a few bank failures and money goes out of sight as quickly as a crowd will disperse on the arrival of a person afflicted with a contagious disease.

What folly to talk of making continual abundance of money in circulation when people so lack confidence in banks they will not trust them. Of what avail to have the volume of money increased by the addition of a thousand millions of dollars in greenbacks, or by an equal amount in silver and gold, if the people will not place it in the banks by which it can come into circulation?

The situation that confronts us steadily and sternly is perpetual scarcity of money in the banks at the present time. But this affords no relief in the rural districts. Has any one heard of a reduction of interest on farm loans? Has any one heard of any means by which a farmer can borrow one dollar of a national bank? Does any one know of any farmer who borrows money escaping the highest legal interest and a commission besides to a broker who finds the money? Does any one know of a person who is compelled to borrow money on chattels who escapes with less interest than from three to five per cent a month?

And yet this excessive interest is eating out the vitals of the nation. "Every enterprise of every description is suppressed in consequence, and workmen stand in idleness as the result. In a steady struggle with drought, grasshoppers, winds and low prices, the farmer has burdens enough to bear; but when the additional weight of large interest rests on his shoulders the prospect of lifting the mortgage is exceedingly slim. And so he lives on, year after year, in the shanty house, while the workmen who should erect for him a larger and more commodious dwelling, lounge somewhere in idleness.

What is true thus of the farmer is true in every vocation. With intense competition in every line of industry and the uncertainties existing as to the future in business, and especially because of high interest the enterprise does not go forward and workmen do not get employment.

With lack of work comes nearly all the evils that afflict society. How readily and completely all this would be changed were the government to own and operate the banks. What a boon to the great common people who now have no safe place to put money. The government need not invest a dollar in the banking business. It would only be necessary to open the room, invite the people to bring forward their money, guarantee them against loss and give them, say three per cent on their long time deposits. How rapidly the bank would then fill with the money—good money, people's money.

It would then be in order to loan this money on security worth always twice the amount which was borrowed at a uniform rate of four per cent per

annum interest. And whatever the amount which was loaned it would be always deposited at once in the bank and people would do business with checks. Thus there never would be any decrease in the volume of money in the banks. Money would always be accessible and could always be borrowed by the person, having the security at a four per cent interest where the borrower be a resident of Massachusetts or a farmer in Dakota. The short-time deposit in the bank would draw no interest, but all borrowers would pay four per cent. Thus ten persons, each borrowing and depositing during the day, would give forty per cent clear profit to the government. But better than all would be the increased revival of business through the vast accumulation of money in the hands of the common people, through their savings in interest, and the freedom from the payment of high interest. Consider for a little time the far-reaching and beneficial influence resulting from government ownership of banks. THOMAS E. HILL.

### Co-operative Washing.

The ideas of Edward Bellamy are being put to a novel use by the London County Council. This enterprising body, having established its municipal lodging-houses, is now about to start a public laundry, where with the use of improved machinery, half a day's washing will be done in a few hours for a few pence.

Mr. John Burns has given the system his support.—The New Commonwealth.

### The World's Voter

This automatic, self-registering device, destined to supply a long felt want, provides a means whereby any and all legally qualified voters, including the blind and illiterate, can, without assistance, readily and rapidly vote for a choice of all candidates in nomination, or others, as the law may provide for or permit of, and no more; the voting device keeps accurate account of all votes cast for each candidate as cast, and when polls close by simply turning a key displays to full view the total vote cast for each and every candidate received during the election.

This device dispenses with ballots and all-night counting of votes, each voter doing his own counting, thus reducing the expenses of elections one-half amounting to millions of dollars for every general election.

The World's Voter, with a stringent law governing the conduct of candidates and parties previous to election and during the election, will virtually prevent fraud and corrupt practices entirely.

The Australian System has proved to be but a slight improvement over the old system, retaining most of the defective points, and materially added to the expense. America must provide a voting system for the world, and not borrow one. The World's Voter fills the bill absolutely, perfect in its auditing of votes, simple, durable, light, strong in construction, no springs nor weak complications in it, practically there is no wear out to it, and so plainly indicated that even the blind and illiterate can vote on it intelligently without assistance.

Convenient in size and weight and hinged in sections so that one man can in ten minutes' time place it in position or take down and fold in compact form, and securely lock, suitable for moving or storing. Comparatively insignificant in price, as what they will save our present expenses in a few elections will supply the machines and reduce expenses one-half. Their adoption is only a matter of a few years, when the voting will be done under an American registering system. Already New York leads off by demanding that "The best mechanical devices be used in elections," by a vote of 85 for, to only 45 against, in their adoption of a new constitution to be ratified by popular vote this fall. New York feels compelled to resort to this method to put a stop to the fearful frauds practiced in its cities at every election. The World's Voter is the only complete and practical device of this kind yet patented. Allowing all mistakes made by accident or otherwise to be easily rectified. Neither does it confine the voters to support regular nominees, but as now, anyone can be voted for whom the voter prefers to support, regardless of partisan nominees.

The operation of the doors unlocks and sets the device, being arranged one at either end of the booth, the entrance one being accessible from the outside only and the exit one from the inside only. The former is always locked while the voter is in the booth and the exit one is locked as he passes out, in its operation unlocking the entrance door, rings a bell informing the next voter that it is his turn to enter, and moving an indicator which displays a number to correspond with the number on the clerk's registers of names. Those voting are thus separated from those to vote.

All who may be interested in the adoption of a perfect system of elections, especially Governors, State Senators and Representatives desiring further information in this connection including a draft, in which will put a quietus on fraud, bribery and trickery in elections, are requested to address the owner and inventor. T. G. FERGUSON, Colby, Kansas. Box 57.

## MANIFESTO

Of the Australian Socialist League of Workingmen

Motto: "Socialism in our Time."

To the people of Australia:

In consequence of the rapid industrial development of the last few decades—a development remarkable chiefly for the displacement of manual labor by the ever increasing labor-saving machines, and the creation of a permanent and menacing unemployed class—our industrial and social institutions are in a condition of fermentation and dissolution. A feeling of uncertainty and discontent is taking possession of all classes, and the efforts made by the ruling class to patch and mend a state of things that has become intolerable have proven vain and inadequate. No sooner is one prop in the shape of a law set up to support the tottering house than it is discovered that at ten other spots support is still more needed.

Among the workers, the feeling of discontent with their present conditions is rapidly increasing, and more thought is devoted every year by them to the problem of how to better their unhappy lot. To them especially the Socialist movement appeals for appreciation and aid and support.

We live today in what is called the "capitalistic era." There are two great classes of society—the one, the capitalist, owns land and capital, the other, the workers, owning nothing except the power to labor. The modern wage-earner receives only about one-third of the product of his labor, the other two-thirds being taken by the capitalist who employs him or who employs his employer. The capitalist era is characterized by intense competition which is felt by the workers in the steady lowering of the standard wage rate, and by the small business man in the fierceness of the struggle which they have to wage against the wealthy capitalist in their own lines of industry, and their steady disappearance as a class through their innumerable bankruptcies.

Gigantic firms like the mammoth dealers and the colossal manufacturers and producers are rapidly crushing out of existence the small employers. This concentration of industry, and the more extensive use of labor-saving machinery, causes a steady diminution in the demand for labor and a steady increase of the unemployed class, from whose ranks are drawn the armies of mis-called free laborers that defeat every effort made through the medium of strikes by organized labor to better its condition.

The worker who attempts by frugality and industry to accumulate and to start in business as his own employer is today confronted with inevitable ruin, being compelled to compete on unequal terms with the great capitalistic rings who dominate every department of industry. Thus the iron circle is complete. The worker is shut in and it is only in extremely rare cases he succeeds, either individually or through an organization, in raising himself out of the condition of dependence in which everything conspires to keep him.

Let it be remembered that the cause of all these evils is the steady concentration of Land and Capital in the hands of a few, and the depriving of the workers of all ownership of them.

The only cure will then be seen to be the Socializing of Land and Capital; that is, to let the State, as the representative of all, be the only Capitalist and Landowner, and, consequently, the only employer. Every citizen must have a share in the ownership of all land and all the capital in the country.

Every citizen must have a right to employment, on farms and stations, in workshops and warehouses, owned by the State and Municipality, and controlled by administrators elected by the people. If there is not room for every one, working hours must be reduced all round until there is. There must be work for all and overwork for none.

There being no idle owning class, the entire produce of the nation will be distributed on principles of justice.

At present, Landlords and Capitalists own all the means of production, and take immense tribute of rent, interest and profit.

Under Socialism, the method of production would remove the competitive system, by placing under official administration such departments of production as can be managed collectively (Socially or co-operatively), as well as the distribution of all of the common produce of the productive labor of each.

government would follow. One-half of Parliamentary corruption is due to land jobbing, and the other to capitalistic "private enterprise," which is but a gentler name for public fraud.

To achieve these results we advocate only the use of Parliamentary means. We have nothing but the sternest reprobation for those misguided and desperate men who advocate either open violence or secret crime.

We propose to form a Parliamentary Socialist party, and thus alter legislation in the direction of Socialism. Already the people own, through the government, many industries—railways, post and telegraph offices, etc. There is no reason why the list should not be extended until it embraces all.

The corruption which at present characterizes the publicly-owned industries is due to their being controlled in accordance with present-day commercialism and to the fact that the competitive system in vogue outside acts and reacts upon them. When all industries are publicly owned, the evils complained of today will certainly disappear.

These are the aims and methods of the Australian Socialist League. Our principles will be found to be altogether different from the wilful misrepresentations of them which are current.

Socialism has nothing to do with atheism or with any religious views. It does not mean that it is either necessary or possible to 'alter human nature.'

It does not propose to "make all men equal."

It means no contempt for machinery, no dislike of education or culture, no enmity to brain work or invention.

We simply contend that be national co-operation and by that only by extending the functions of the state as an employer, can the whole of the people be placed in a position of decent rational and manly independence.

Join the ranks of the Australian Socialist League, and help forward the cause of yourself and your children. Let no one underrate his or her power, or imagine that one more or one less makes no difference. No one, not even the weakest, can be dispensed with for furthering the advance of humanity.

Signed on behalf of the Australian Socialist League.

W. P. MITCHELL, General Secretary, High House, Castlereagh street, Sydney, September, 1894.

### Expert Experience.

I believe that a review of the development of machinery in the manufacture of boots and shoes might be of interest to some and will serve as a means to point out the real reason why so many shoe workers are unable to secure work at living prices, or, in fact, at any price whatever.

I will go back to the year 1870, when I engaged to learn the trade. The hand method was largely in vogue at that time. The machines then in use were the Singer and the Howe sewing machines, used in the manufacture of the uppers. The introduction of these machines some time before 1870 served to do the work that was formerly done by hand in preparing the uppers for the last.

The displacement of the hand labor by men by the advent of sewing machines opened up a field for the cheaper labor of women and children—the women as operators and the children for pasting the linings and preparing the work for the machine.

The men who had formerly sewed the uppers by hand drifted into the bottoming or soiling department of the trade. The pegging machine in the soiling department was one of the first to displace the slow method of hand pegging on men's, women's and boys' heavy work. Each of these machines, with one operator, would do the work of ten men.

The McKay sole sewing machine, which is very extensively used to this day, revolutionized the hand and machine pegging on ladies' and gents' fine grades. The machine, with one operator, does the work of twenty-five men and gives a much more flexible and stylish shoe, though not so durable. These displaced men took up other branches, as did the former hand sewers.

### The Vision of the Seven Rings

FROM THE "WORDS OF A BELIEVER." It was a gloomy night; a starless sky pressed upon the earth, like a black marble lid upon a tomb.

And nothing broke the silence of this night, if it were not a strange noise, like the delicate beating of wings, which from time to time were heard over the open country and over the cities.

And then the darkness grew thicker, and every man felt his heart oppressed, and a shiver ran through his veins.

And in a hall, hung with black, and lighted by a reddish lamp, seven men dressed in purple, and whose heads were encircled with crowns, were seated on seven seats of iron.

And in the midst of the hall was raised a throne made of bones, and at the foot of the throne, by way of a foot-stool, was a crucifix turned upside down, and before the throne an ebony table, and on the

table a vessel full of red and frothy blood, and a human skull.

And the seven crowned men appeared thoughtful and sad, and from the depths of their hollow eyes their escaped from time to time the sparkles of a livid fire.

And one of them having risen approached the throne with faltering steps and put his foot on the crucifix.

Then his limbs trembled and he seemed about to faint. The others looked on at him unmoved; but something, I know not what, passed over their faces, and a smile that was not human, contracted their lips.

And he who seemed almost fainting, seized the vessel full of blood, poured some of it into the skull and drank.

And this drink seemed to strengthen him.

And as he lifted up his head, this cry came forth from his breast like a hollow rattle:

"Cursed be Christ, who has brought liberty again on to the earth!"

And the six other crowned men rose all together, and all together uttered the same cry:

"Cursed be Christ, who has brought back liberty on to the earth!"

After which, when they were seated again upon their iron seats, the first said: "My brothers, what shall we do to stifle liberty, for our reign is ended if hers begins? Our cause is the same; let each one propose what seems good to him."

"For my part, this is the advice that I have to give. Before Christ came, who could stand before us? It is his religion which has ruined us, let us abolish Christ's religion."

And they all replied: "That is true. Let us abolish Christ's religion."

Then a second advanced toward the throne, took the human skull, and poured blood into it, drank it, and said:

"We must not only do away with religion, but also with science and with thought; for science would know what is not good for man to know, and thought is always ready to kick against force."

And all replied: "That is true. Let us abolish science and thought."

And having done the same as the other two, a third said: "When we have once more brutalized men by taking from them religion, science, and thought, we shall have done a great deal, but something will still remain to be done."

"Brutes have instincts and dangerous sympathies. No one people ought to hear the voice of another, for fear that when one complains and stirs, the other should be tempted to imitate it. Let no rumour from outside penetrate amongst us."

And they all replied: "That is true. Let no rumour from outside penetrate amongst us."

Then a fourth said: "We have our interest, and the people have also their interest opposed to ours. If they unite to defend themselves against this interest, how shall we resist them?"

"Let us disunite them so as to rule over them. In each province, in each town, in each hamlet let us create an interest contrary to that of all the other hamlets, and towns, and provinces."

"In this way all will hate one another, and will not dream of uniting together against us."

And they all replied: "That is true. Let us disunite them so as to rule over them. Concord would kill us."

After a fifth, having twice filled with blood and twice emptied the human skull, said:

"I approve of these methods; they are good, but insufficient. To make men brutes is good; but you must frighten these brutes, you must strike them with terror by an inexorable justice, and by cruel punishment, if you do not wish sooner or later to be drowned. The executioner is the chief minister of a good prince."

And they all replied: "That is true. The executioner is the chief minister of a good prince."

And the sixth said: "I recognize the advantage of punishments prompt, and terrible, and inevitable. There are, however, strong and despairing souls who will defy punishment."

"Do you wish to govern men easily? enervate them through sensuality. Virtue is worth nothing to us; it nourishes force. Rather let us drain it away by corruption."

Then the seventh, having like the others drunk from the human skull, spoke thus, with his feet upon the crucifix:

"No more Christ; there is war to the death, eternal war between Him and us."

"But how shall we wear the people from Him? That is a vain attempt. What, then, shall we do? Listen to me: we must gain over the ministers of Christ with goods, honors, and power."

"And they will command the people, in the name of Christ, to be submissive to us in everything, whatever we do, whatever we order."

"And the people will believe them, and will obey from motives of conscience, and our power will grow stronger than before."

And they all replied: "It is true. Let us gain over Christ's ministers."

And suddenly the lamp which lighted the hall went out, and the seven men separated in the darkness.

And it was said to a just man, who at that moment watched and prayed before the Cross:

"My day approaches. Adore, and fear nothing."

Judge Wilson Foresees and Happily Illustrates.

OGALLALA, Neb., Nov. 12, 1894.

Editor WEALTH MAKERS:

When I was a boy the old-fashioned flint lock guns were used by our fathers and grandfathers. Sometimes they would miss fire as the "frisen," the little steel which the flint struck, would get so dry it would fail to bring the spark from the flint to ignite with the powder. Old hunters, in case of a misfire, would at once lick the "frisen" and try again. Now we, as Independents, should apply this principle to ourselves. We have just been beaten all over the country by the Republicans. Now let us as a party of principles just lick the "frisen" and try again, and mark my words the time will come when we won't have to lick the "frisen," but we will lick the Republican party, and not half try. Two years ago the Republicans were badly beaten by the Democrats. That party has brought no relief. This year the Republicans have beaten the Democrats. Two years hence both of the old parties will have to give way for the Independents; for about the first session of congress the Republicans and Democrats in congress will pass a law extending the Pacific roads' indebtedness for fifty or one hundred years, and issue two hundred million dollars more bonds for the purpose of a basis for the issuing of national bank currency. These things will react and the masses of the people will come to their senses and vote solid for the only party that offers relief—the Independent party.

I want to appeal to every Independent to stand by his principles and talk it to others from this time on as you never have before. Don't let this year's landslide discourage you. Our principles are right, and right will prevail in the end.

JOHN W. WILSON.

### What One Worker Accomplished

An aggressive worker in Richardson county writes the editor about his field work on election day and three preceding days, but requests that it be not published with his signature, because he is talking about his own work. We will withhold the writer's name, but quote from his letter, hoping it may cause others to work at future elections. He says:

"The last three days before the late election I spent going from house to house and field to field in my township, working for humanity. I found a full dozen independents who felt sure they were too busy to attend the election, and their individual vote would have little effect anyhow. After the severest labor and giving some of them several visits, I had the pleasure of seeing all vote, and 'vote her straight.' Three temperance republicans and two temperance democrats I persuaded to vote the prohibition ticket—the first time any of them had left their old parties."

I regard the once grand republican party at present the supreme enemy of right and good government, hence I did all I could to cut down republican votes. I am confident I got many strong republicans to vote part of the independent state and county ticket, and many to vote our entire independent township ticket. On my way to the polls early in the morning I spoke fifteen minutes to a republican neighbor on 'good reasons why republicans should be defeated,' and finally got him persuaded to stay at home and not vote at all. He could not be persuaded to vote populist just yet. A corn husker I hired ten days ago, a strong republican, was persuaded to vote the entire independent ticket. I allowed his wages to go right on the half day he used going to vote. I don't know how many other republicans I counted, but feel sure there are a few. If one man in each rural township did such work before each election, God and the right would win every time. I stayed at the polls from opening time until counting was finished. Mr. Reform ought to understand that he is 'my brother's keeper.' If you are in advance of others in wisdom and truth, 'we be unto you if you preach not the gospel,' says holy writ."

### Comment of Contemporaries

The petrified is pulverized. The Democratic party is dead, dilapidated, and degenerating into dust. (The word damned would sound all right in the above sentence.) The three-cornered, cut-throat fight is at an end. The Republican party will now have to strip itself and meet the reform party in the arena for a fair and square contest to a finish. —Western Laborer.

The fusionists have learned a lesson. The next time, Populists will "keep in the middle of the road." They can then expect all liberal Republicans to leave their old party.—Western Laborer.

### Saved by a Brave Engineer.

PERRY, Ok., Nov. 12.—As a south bound Santa Fe railroad passenger train approached Black Bear river bridge, five miles north of here, yesterday, Engineer Phillips found that the long bridge was in flames. The fireman jumped, but Phillips stuck to his lever and stopped the engine within a few feet of the burning bridge.