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LOVE'S PROBLEM.

How It Was Settled for Richard and Marina.

"Mr. Walton."

"Madam."

"What is your honest opinion about love?"

"About love? Why—but you are not thinking of proposing, are you?"

"Not yet."

Then they both burst into laughter; for to the young man, as he said that reference to proposing, shifted his position away from his companion with an air of alarm; the result being that the little table on which he was seated toppled over, and he unexpectedly found a seat on the grass instead.

"Miss Mulgrove," said he, when their mirth had subsided, and he was beginning to gather up the materials out of which he had been constructing a toy yacht for her small brother, "you observe that chance has supplied an appropriate answer: the very mention of love upsets me."

"But it has brought you to your knees as well."

"I beg your pardon; it is duty that has brought me to my knees, not love. I have promised Tommy that his boat shall be finished this morning, and now I can't find the rudder—bother the thing!"

"There it is!" exclaimed Tommy's sister, darting from her seat, and picking the missing article from out a long tuft of grass.

When order was restored once more, and they had resumed their tasks—he working at the little vessel with all a sailor's cunning, she making for it the sails that he had planned—there was silence between them for some minutes.

At last Walton spoke in meditative fashion, showing that his mind had been pondering her unexpected question:

"I am inclined to think that love, nowadays, is too often unreal; it has lost its simplicity and spontaneousness, because so much is made of it in fiction."

"That is exactly what I have felt myself," said Marina Mulgrove, quickly. "And I think we women are chiefly to blame. We all know, in our hearts, that modern civilization doesn't admit of much romance in real life, and yet we are never satisfied unless men make love to us in a highly sentimental way. It is delightful if papa and mamma object; we get an opportunity to pose like the heroine of three volumes, and it is delightful, too, if the dear man who offers his heart and wants ours seems in a fearful state of agony while we are thinking whether the exchange is worth making; and the worst of all is, there is no honorable retreat for either of the engaged ones, even if they find, on better acquaintance, that they don't like each other well enough to get married. No; the novelist has decided that true love is eternal, and therefore the poor wretches submit to their fate. The girl especially is afraid to return her engagement ring, because she has read so much about the frightful effect of jilting a man. He was the pink of perfection yesterday; to-morrow, if she says she has changed her mind, and does not care to get married, he begins life anew as a scoundrel, or is a hopeless drunkard in six months' time."

"When, instead of anything of the sort happening, the poor fellow would jump for joy to get his discharge," put in Walton. "But that novelist has decided for him that the girl must necessarily break her heart, or end her days as a miserable spinster; so he also is afraid to speak his mind."

"And so they get married and lead a cat-and-dog life," said Marina, pensively.

"But how is this state of things to be altered, Miss Mulgrove? You have thought so much about the problems of modern society. Is there any way of making marriage a safer transaction for both parties? You see, we can't abolish love, but the calamity of marriage might be—might be—"

"Avoided?" inquired Marina, calmly.

"No; we must recognize the inevitable, I fear; but something might be done, surely, to moderate its evils."

"Well, what should you say to a seven or ten years' lease instead of the present life-long contract?"

"Let me see, how would that work?" said the young sailor musingly. "I marry you—don't be alarmed; the case is purely hypothetical—and at the end of seven years you have had enough of me. But although you may then be glad of your liberty, your chances in the matrimonial market cannot be, seven years hence, as good as they are now. That is a difficulty, isn't it?"

"Yes, sir; and I make bold to say that your chances will not be any better than mine, if I can help it."

"Miss Mulgrove, you are feminine, and not philosophic," interrupted Walton, with severity.

"Pardon me; I am merely practical. At the end of those seven years you will certainly try to marry again; and the next lady of your choice will naturally come to me for references."

"Um—that will be awkward. A genuine widower is snapped up by the sex without inquiries—out of sheer sympathy—but this widower, by arrangement, must needs be armed with first-class testimonials from his previous partner."

"Of course," said she with a mischievous smile.

"Still, there is this to be said—couples will have all the more reason for renewing the lease with each other, because of these unpleasant consequences we have been discussing. In fact, in the majority of cases it seems probable that the partnership will be a lifelong one, just as it is now."

"Only they would, to make that certain, always be obliged to be nice to each other," said the young lady, mockingly.

"How dreadful!"

"However there would be an entirely new theme for tea-table gossip. That would be at least one advantage of the new matrimonial method. 'Mr. and Mrs. So-and-So's lease will shortly expire. I wonder if they intend to renew? Neither of them has said a word yet. How are they behaving?'"

Evidently there were elements of strongmindedness in Miss Mulgrove's character. But she possessed beauty and grace of behavior to neutralize these. She passed as an "odd girl" among her female friends—none of whom were more popular than this. With men she was distinctly popular. Her personal charms no doubt partly accounted for the fact; still it was, I think, chiefly due to her ready comprehension of the masculine temperament. As her own brother said—he was a naval officer and Walton's intimate friend—"Marina makes fun enough of us poor wretches; but at the same time we are not such a blind puzzle to her as to most girls. She seems to understand by instinct what a man's notions are like, and to accommodate herself to them in what she says."

It must not be supposed, however, that Miss Mulgrove was in the habit of conversing with just as much freedom as she did with Richard Walton. Him she had known for many years. He and the brother referred to began their naval career together. When on shore, they, as lads, were in the habit of spending part of their holidays together. And although now both of them were lieutenants, and serving on different ships, it was an understood thing that friendship with their respective friends should be maintained. On the present occasion Lieut. Walton's visit had been somewhat longer than usual; for, unfortunately, he had been invalided home from the Gold coast.

But his month's stay at the parsonage—Marina's father was rector of a small parish in a remote part of Essex, near the Laidon hills—his month's holiday was just coming to an end. In another three days he would have to report himself to the admiralty.

And yet I am afraid he had only recovered from one malady to become the victim of another. Gold coast fever had been succeeded by the fever of love. Readers who are skilled in the diagnosis of the complaint will already have discovered in this talk about love and marriage indications of its true state, a state of mild delirium, when the tongue is charged with bitterness for that and for those commonly held most dear.

Another confirmatory symptom, as it seems to me, was that the young man still clung to the theme which his companion had so oddly started; for after another interval of silence he remarked, rather soberly:

"I cannot help thinking after all the lifelong arrangement is the best one. The true difficulty lies in finding a satisfactory method of courtship."

"Can you suggest any rules and regulations?" inquired Marina, still in that calm and slightly sarcastic tone which gave no clew to her real sentiments.

"No, sailors are proverbially unskillful in navigating the ocean of love."

"Very prettily said, Mr. Walton. You certainly must be the ship's poet when at sea."

The young officer blushed. He had occasionally ventured into verse, and was wondering whether that wretched brother of hers had ever played the false friend by revealing the fact.

Possibly Miss Mulgrove observed his confusion, and sought to make atonement for causing it by being merciful to his ignorance about courtship, for she said, with a gracious smile:

"I will tell you what seems to me absolutely the best method of making love, on one condition."

"What is the condition?"

"Why, that both of us—as soon as I have enlightened you—keep absolutely silent until Tommy's boat is finished. You promised to have it ready for him by eleven, and it is now a quarter past ten."

"Agreed! Your condition is harsh but practical," said Walton, applying himself with fresh energy to his task of rigging a mainmast for the said vessel.

"Well, I got my ideal of love-making through Mrs Simpson."

"Who is Mrs.—"

"Hush! you are not to speak, remember. Mrs. Simpson is the grocer's wife down in the village; she used to be our nurse years ago before dear mamma died, and she and I have always been great friends. One day in a frolicsome mood I inquired if Mr. Simpson was very, very nervous when he asked her to marry him—he is a dreadfully timid man, I may say. She laughed and said:

"'I don't think he ever did ask me to marry him, Miss Marina. It isn't our way. He used to tease me and I used to tease him for a long time when he came to the parsonage for orders. Then one morning he said, quite serious like: "Will you walk out with me, miss?"—it was "Polly" at other times. I said I didn't mind; so we walked out together for nearly a twelvemonth, and then began to talk about furnishing.'

"But supposing in the meantime you had changed your minds?"

"'Well, we should have had a tiff most likely, and shouldn't have walked out together any more, that's all.'

"Now, I think," continued Miss Mulgrove, "that the unsentimental courtship of people like Mr. and Mrs. Simpson, who are a thoroughly happy pair, is vastly superior to the article supplied by the novelist. People in their station don't commit themselves too deeply before they are married, and they are generally happier afterwards."

There was a slight tremor in her voice as she concluded. Walton, on his part, looked grave. He had bound himself not to speak, but he was evidently dissatisfied.

It was a relief to both of them when, at the end of half an hour, a bright, fair-haired boy of about nine years came leaping down the steps of the terrace, under the shelter of which they were sitting. This lad was Tommy Mulgrove, commonly called by his sister Marina, "that precious mite."

"Done yet?" cried he, making a tempestuous rush at his sister and planting himself unceremoniously at her side.

"Nearly. And what about the verb?"

"Eo, is, it, imus, itis, eunt," sang out the youngster in a confident tone, clasping Marina's arm and swinging it to the rhythm of his recital.

"Hush—h—h!"

Then Tommy gave his attention to the ship building. The little schooner-rigged craft which was soon to be all his own was now completed save in one respect—a name. The outline of this Lieut. Walton was at that moment carving.

"That must do for to-day, Thomas. Letters of gold to-morrow, after the trial trip."

"Oh, but I say, that isn't fair," exclaimed the lad, in a disappointed tone, as he spelt out the name that had been carved. "Look, sis! Fancy calling my yacht 'Miss Mulgrove.' I thought it was going to be 'Richard and Marina,' for you've both helped to make it for me, haven't you, now?"

The situation was a trying one for the young people. On the previous day Tommy had, in the emphatic style of small boys, declared that the yacht, then only just begun, must be called "Richard and Marina," and no objection was raised at the time. Since, however, there had been indications that Richard contemplated suggesting a much more important combination of the two names. It was to prevent his designs from reaching practical shape—in plain words, to avoid a proposal—that Marina had started that conversation about love and marriage, with which the reader is already familiar. Her free-and-easy treatment of the subject made an earnest appeal such as he had determined upon quite impossible. And her last little speech contained, as he understood it, a very significant hint of her reply should he persist in disregarding the warnings of her previous remarks.

It is easy enough to say "faint heart never won fair lady." For all that, I believe Richard Walton was acting under an impulse of manly courage in accepting his fate. He loved truly enough to see her duties as she saw them. She had the care of four motherless children, besides those numberless responsibilities of parish work which had fallen on her shoulders when the mother died eight years ago. And her father had never been himself since the shock of that dread parting. Realizing all this, the young officer had, with somewhat of the hopeless loyalty of the knights of old, sought in a delicate way to indicate his submission when he carved the prosaic words "Miss Mulgrove," instead of those previously decided upon.

But he had quite forgotten, alas! that renunciation is not usually part of the creed of the British boy. Master Thomas Mulgrove had, according to his own notion, indulged in quite enough self-sacrifice already for one morning by committing to memory part of an irregular Latin verb while the boat-building was going on. To his sturdy intellect, changing the yacht's name was simply a breach of contract; he had no feeling whatever for the sentiment conveyed thereby.

His sister had, however, and she blushed tremendously as she divined its import.

"I say, Marina," pursued that wretched youngster, "what are you coloring up for? Did not you want it to be called 'Miss Mulgrove,' then?"

Marina had never yet boxed the ears of that "precious mite." It would have been a relief to have done so at that moment; it would have been still more a relief if she could have rushed away somewhere and had a good cry. Walton, on his part, felt equally miserable. He wanted to say something that would ease the situation, but words utterly failed him. In the presence of that young imp, what, indeed, could the poor fellow say?

Then, suddenly, help came to these luckless victims.

"Oh! there's papa, and the lot of 'em," cried Tommy as he caught sight of his father, his twin sisters, Ethel and Janet, and his bigger brother Jack emerging from the garden at the end of the lawn. Then he scampered away to meet them.

Richard took his knife, and without further ado began to scratch out those words from the stern of the little vessel.

"Sailors have superstitions about altering a ship's name after she is launched," said he, with remarkable coolness, "so it is just as well to be on the safe side."

The Richard and Marina was launched that afternoon on Burnstead lake, just half a mile from the parsonage. Her behavior on this trying occasion was magnificent. Tommy, as owner, was the most important personage present. More by luck than judgment he said nothing more to tempt his sister to box his ears. Why should he have done so, however? He had had his own way regarding Richard and Marina.

These victims of circumstances felt rather happy as they walked home together. Richard had received a letter by the midday post. It was from his father, Rear Admiral Walton, counseling him to accept the offer of a captaincy in the coast guard service for the next five years which was placed at his disposal. Thereby further risk to his health on that fatal gold coast could be avoided, while promotion would not be hindered, Richard having an excellent record.

Like a sensible fellow the young officer showed this letter to the lady of his heart. As she handed it back to him he remarked, gently:

"Done yet?"

"Yes, Dick."—All the Year Round.

STEVENSON'S SPEECH.

The Vice President Talks on Democratic Achievements.

Conditions That Confronted the Cleveland Administration—Benefits Accruing from Democratic Measures.

"FELLOW-CITIZENS: In the presidential contest of 1892, the battle was fought and won by the democratic party, almost upon the single issue of tariff reform. Upon the issue of reduced tariff taxation, upon the necessaries of life, as against high protectionism, Mr. Cleveland was triumphantly restored to power. For the first time within a third of a century, the democratic party on March 4, 1893, controlled the presidential and both houses of congress. Under these conditions, the country had much to expect of the great historic party now restored to power. How has the party kept faith with the people? What steps have been taken along the pathway of tariff reform? Has the democratic party but 'kept the word of promise to the ear and broken it to the hope;' or has it made an earnest effort to make good every promise made in its platform and upon the hustings? This is the question now submitted to the peaceful arbitrament of the ballot.

"Give me your attention, my fellow-citizens, and I shall endeavor to show that the democratic party has kept faith with those who trusted it with power; that against monopoly, fostered and strengthened by more than a third of a century of republican legislation, long strides have been taken along the line of true tariff reform.

"It must not be forgotten that at the close of President Cleveland's first term on the 4th of March, 1889, the republicans came into power the beneficiaries of four years of wise and economical administration of the government. Business conditions were favorable, the country was prosperous, and the annual revenues were little less than one hundred million dollars in excess of its expenditures. The question, as you will remember, then was: 'What shall we do with the surplus?' All this was the result of the able and economical policy and methods of President Cleveland and his political associates in cabinet and congress. Four years later, when the republicans retired from place and power, they left to their successors the vexatious question as 'What shall be done with the surplus?' to torment the incoming democratic administration. Has the republican administration continued a month longer the necessity for issuing bonds in order to meet the current expenses of the government would have been imperative. There could have been no possible escape from it. As it was, the evil day was only tided over by postponing the payment of matured governmental obligations. The present chairman of the committee of ways and means of the house of representatives has publicly made the statement that he saw the republican secretary of the treasury stated to the Harrison administration just prior to the close of the Harrison administration that additional income of fifty million dollars a year was a necessity.

"I pray you to mark the contrast. The republican party at the inauguration of President Harrison was the heir to all that Cleveland and his party had achieved during four years of successful administration. As I have said, they found business conditions everywhere favorable, the treasury overflowing, the country prosperous. Four years later, on the 4th of March, 1893, the republican administration retired from power, leaving a depleted treasury, an impending deficit, obligations undischarged, and the country upon the verge of bankruptcy.

"The all-important question now arises, what was the cause of this? Why surplus revenues and business prosperity at the close of the democratic administration, and a bankrupt treasury and the country staggering upon the verge of financial ruin four years later, when the Harrison administration retired from power? It was the direct cause, the logical, the inevitable result of the enactment of the McKinley tariff law, a law that will take its place in history as the crowning act of the billion-dollar congress,' both branches of which, as you know, were under republican control. The McKinley law increased tariff taxes upon the necessaries of life to a point far beyond the highest rate hitherto known to our history. In its effect upon foreign importations, it was, in a large measure, a prohibitory tariff. The intention of its authors was to give the market to the home manufacturer and allow him at his own sweet will, to increase to the consumer the cost of all the necessities of life. How was this to be accomplished? Simply by increasing the tariff tax to such high figures as to be absolutely prevent foreign competition. This was not all. The McKinley law not only largely increased to the consumer the cost of all articles that enter into daily consumption, but it deprived the government of its accustomed revenues—revenues absolutely necessary to meet the daily and hourly expenses of the government. The importations being cut off, it of necessity the revenues must fail. Is it to be wondered, then, that under the operation of the McKinley law, the surplus left by the Cleveland administration disappeared and a deficit threatened? It was the inevitable effect of the McKinley law, first, to increase to the purchaser the cost of his goods and at the same time to cut off the government of revenues absolutely necessary to meet its current expenses.

"Now, my fellow citizens, it is not difficult to understand why it is that the heritage of the second administration of President Cleveland was inherited from a republican administration, and an empty or depleted treasury. It must not be forgotten that one provision of the McKinley law was the annual payment of a bounty to the sugar planters for a long term of years. This bounty exceeded in its aggregate for the last fiscal year the enormous sum of twelve million dollars. The enormity of this legislation I need not now discuss. It has at the ballot box received the unmistakable condemnation of the American people.

"I have now given in hurried review some of the conditions that confronted the incoming democratic administration on the 4th of March, 1893, and of the ill-advised legislation that led to the sad condition the incoming president. You cannot have forgotten how earnestly President Cleveland and his political associates addressed themselves to the task of making good their promises to reduce taxation, nor can you have forgotten the unfortunate conditions prevailing at the time of this great work was inaugurated. Business was paralyzed, the workshops were closed, the great army of wage-earners in enforced idleness and poverty and want the order of the day. It is not a figure of speech to say that literally, men were 'begging their brothers of the earth to give them leave to toil.'

"Bear in mind that this was the actual condition while the McKinley law was still in force, and before an arm had been lifted by the democratic congress to change the existing law. These are the conditions which the republican leaders are now confronted. What is their answer? What explanation do they give of this terrible condition of our business industries under the McKinley law, their own darling enactment? They tell you that under these conditions grew out of the apprehension of the election of Cleveland and a democratic congress. In other words they tell you they were not brought into existence under the McKinley law. Why, they tell you they are the result of a want of confidence felt by the country in the democratic party. Such has been the burden of their complaint in the press and upon the stump, let it bear careful examination. What is the truth? The fact is that the financial depression under which the country was staggering when the democracy came into power, was charged upon the part of the American people—that President Cleveland and his party were incompetent to administer the government and that business was to be suffered by reason of the threatened reduction of tariff taxation. I beg you to ponder for one moment upon this assumption for one moment. Who elected Cleveland and who declared that, after almost a lifetime of republican misrule, again pass into the hands of the democracy? You surely remember that the American people—a majority of nearly three-quarters of the electoral college, elected Cleveland president. However you forget that of Harrison, that of three hundred and eighty thousand? And yet, notwithstanding the fact that the people by this unprecedented majority elected Cleveland, you are told that the people at once, and before his inauguration, distrusted him. You are told that the people immediately contemplated with apprehension and alarm what they had themselves achieved at the ballot box. In addition to this you are told that the sad condition existing at the close of the Harrison administration was the result of apprehension upon the part of the American people that the democratic president and congress would endeavor to 'tinker with the tariff.' With the beneficiaries of high protection, any attempt to reduce taxation is always 'tinkering with the tariff.' The object of protection, as you know, is to enable the producer to sell his goods at an increased price over what he would be otherwise able to secure in the open market. The higher the tariff, of necessity, the higher the price charged the consumer. In order to shield themselves from the responsibility of the evils brought upon the country by the enactment of the McKinley law, republican orators and papers declared these evils the result, not of what the republicans had done, but of what the democrats might possibly do. In other words, in order to escape condemnation for the evils resulting from their own vicious legislation, republicans are driven to the assumption that the people shrank with horror from the contemplated tariff reform for which they had so earnestly and emphatically declared at the polls. Can a more monstrous assumption be imagined? It is one that discredits the intelligence of the American people. Both at the elections of 1890 and of 1892, the McKinley law had been condemned. In the light of historic facts, then, does any sane man believe that a depleted treasury, and almost bankrupt country, resulted from a fear that a democratic congress might do exactly what it had been elected to do—reform the tariff and lessen to the people the cost of the necessaries of life? No, my fellow-citizens, I trust you will not be deceived. The enforced idleness which has brought sorrow to so many hearts and hearthstones was the direct result of what a republican congress had done, and not of what it was feared the incoming democratic congress might do. The people were neither taken by surprise nor alarmed by the bold declaration in President Cleveland's inaugural in favor of reduced taxation. Tariff reform had been the shibboleth during the campaign. As I have said, both in the platform and in debate, it was the battle cry of the supporters of Cleveland and the democratic party. The people demanded a reform of the tariff, and the declaration by the president, and the bill passed by the house of representatives at the late session, but voiced the will of the people as declared at the ballot box. Again, my countrymen, I beg of you not to be deceived, but to hold to a just accountability the republican leaders who are solely responsible for the terrible condition from which the country is now happily emerging.

"Bear in mind that from March 4, 1861, until the inauguration of Cleveland on the 4th of March, 1893, there was no single moment that the democratic party controlled the presidency and both houses of congress; never a moment that it could place a single law upon your statute books. For all of the legislation during that period which has brought in its train financial disaster, monopoly, combinations and 'trusts,' the republican party is alone responsible. And yet by republican orators we are condemned in one breath that we have done too much, and in the next that we have not accomplished more. Is it not unreasonable to demand that a democratic congress in a single year repeal all of the ill-advised enactments of a third of a century of republican domination?

"I come now to consider the question as to how far the democratic party has redeemed its promises—how well it has kept faith with the people. It promised a reduction of the expenditures of the government. This promise has been made good by a reduction of the expenditures of twenty-eight millions of dollars over those of the previous year, when the executive and the senate were republican. In this connection, it must be remembered also that the sum appropriated by the present democratic congress for pensions exceeded by twenty millions that appropriated for the same purpose by the republican 'billion-dollar congress.'

"Have you forgotten that the entire extra session of congress, convened soon after President Cleveland's inauguration, was consumed in repealing the Sherman law, passed by a republican congress and approved by a republican president? This ill-advised enactment, which, in a large measure, destroyed silver money as a part of our circulating medium, required the annual purchase of fifty-four million ounces of silver bullion, and this at an annual cost of little less than fifty million dollars, and the bullion thus purchased was, as you know, heaped up as so much merchandise in the vaults of the treasury. The great republican leader, Senator Sherman, the author of the bill, voted for the repeal of the purchasing clause indicated, candidly confessing that the law had not met the expectations of those who enacted it, and that its longer continuance upon the statute books would prove disastrous to the country. Thus you will see that the democratic administration and congress, at the outset, were confronted with the necessity of repealing legislation which, by the confession of republican leaders, had only brought financial disaster.

"What further has the democratic congress accomplished? By its platform and the utterances of its candidates, the democratic party stood pledged to the repeal of the odious federal election laws. These laws, placed upon our statute books when the republican party was in the heyday of power, provided for the interposition of armed deputy United States marshals at the polls. It would be difficult to conceive of legislation more hostile to the spirit of our free institutions or more destructive of the rights of the elector. For years they had stood a constant menace to the freedom of the ballot-box. By the act of the democratic congress, approved by a democratic president, these enactments, like republican force bills and the old federal alien and sedition laws, have become things of the past. It will excite the wonder of those who come after us how laws, so hateful and tyrannical, could ever have received the approval of the American congress.

"The democratic congress has increased the tax from ninety cents to one dollar and ten cents per gallon on distilled spirits. This will increase government revenues annually twenty millions of dollars. Do you in the interest of the whisky trust desire this law repealed? The democratic congress has placed a tax on playing cards, which as you know, were untaxed under the McKinley law. This will bring to the treasury three million dollars per annum. Do you wish this provision of the new law repealed, and the old law restored? If so, your pathway of duty is clear. Vote to return to congress the republican lawmakers who opposed the tariff upon playing-cards and the increased tax upon whisky.

"But again, what has this democratic congress accomplished? You will bear in mind that the 'billion-dollar congress' controlled by the republicans created more than twelve hundred new federal offices at a total annual cost to the people of more than two million dollars. The present democratic congress, by a series of wise and well-considered enactments, greatly simplified and improved administrative methods in the several departments of the government by means of which more than six hundred useless federal offices have been abolished and governmental expenses thereby lessened annually to the extent of near one million dollars.

"One section of the democratic tariff bill just enacted provides for the payment of an income tax. Individual incomes of less than four thousand dollars are wholly exempt from this tax. Savings banks and building and loan associations are exempt from this tax. This wise exemption is in the interest of small investors and depositors. Upon other corporations and upon individual incomes exceeding that amount a tax of two per cent. is to be collected. As this feature of the bill has encountered fierce hostility both from republican legislators and press, it is well to give it consideration. Two questions at once arise: Is this a just enactment? Was it necessary? Its enactment became a necessity because of the bankrupt condition in which the passage of the McKinley law and the extravagance of the republican congress had plunged the country. Its enactment was the logical result of the vicious republican legislation that had brought a deficit instead of a surplus to the treasury.

"The duty of the democratic congress when it came into power, to provide the necessary revenues with which to meet the current expenses of the government, was imperative. How could this be done? Either by continuing or possibly increasing to the people the cost of the necessaries of life by tariff taxation, or by imposing a moderate tax upon the earnings of the wealth of the country. The democratic party was solemnly pledged to the reduction of taxation upon the necessities of life. This pledge could be made good, and sufficient governmental revenues at the same time secured, only by the imposition of the tax I have indicated. Just in proportion as the burdens of taxation were removed from the shoulders of the poor, they were to rest upon those more able to bear them. A democratic congress removed the tax wholly from salt, from lumber, from binding twine, from agricultural implements, and greatly reduced the tax upon cotton and woolen goods, and other articles of daily use. How was this to be made good to the treasury? A democratic congress thought it wise to do so by a tax upon annual incomes exceeding four thousand dollars. This enactment was to remain in force only for the period of five years.

"I submit to you now the question, do you desire the immediate repeal of this law? Did republican senators and members represent your interests when they voted against this law? You must bear in mind that the aggregate wealth of this country exceeds the enormous sum of sixty-five billion dollars. The question I ask you now is, whether it is not just that a portion of the revenues necessary to meet the expenses of the government should be collected from the earnings of the vast sum I have mentioned? In other words, shall governmental expenditures be met in part by a tax upon the earnings of wealth or shall it all spring from taxes imposed upon consumption? It is said this tax is odious—inquisitorial. All taxes are more or less odious and inquisitorial. Public necessity is the only justification for any form of taxation. It has been truly said: 'The necessities of government are the beginning and ending of just taxation.' But you have been told that this tax cannot be collected. This statement rests upon the assumption that men of wealth, the factors in the great marts, are dishonest. It assumes that men of affairs will risk the pains and penalties of perjury, rather than disclose to the proper officer their annual income. This assumption is not only an insult to American manhood, but is disproved by the facts of history. During the period of eight years extending from 1862 to 1870, the revenues derived from incomes alone fell but a trifle short of three hundred and fifty million dollars. I repeat the inquiry, is it not just that some portion of the burdens of taxation should rest upon the accumulations of wealth, and not wholly upon the articles of daily necessity to human existence? The expenditures of the national government are necessarily great, and annually increasing with the growth of the country. The income tax is one of the methods devised by a democratic congress to meet the imperative necessities of government. Do you desire its immediate repeal? If so, elect a republican congress, repeal the income tax, and thereby add thirty million dollars of annual taxation upon the articles of daily consumption.

"I now ask your attention to a consideration of other sections of the tariff bill which has passed both the house and the senate and is now the law of the land. I state to you, in all candor, that it is not all that I desired. There never was a moment that I would not gladly have given the casting vote in the senate in favor of the tariff bill as it passed the house of representatives. From the beginning I have been a firm believer in the doctrine of free raw material. But it must not be forgotten that while the house of representatives contained a democratic majority of near one hundred, our majority was but one in the senate. In fact, with every state fully represented in that body, there would probably have been no democratic majority at all. The senate contained but forty-four democrats, and with the republican senators voting solidly against the bill at every stage, it can easily be seen that in a body so nearly balanced tariff reform had no easy battle to fight. At one critical moment of the struggle the bill was only saved by the casting vote of the presiding officer of the senate. I have thus gone somewhat into details in order that you may realize something of the difficulties under which the present law was enacted. Recalling as I do the hostility of republican senators to the tariff bill from the moment it crossed the threshold of that chamber, I can only wonder that it ever became a law. Firmly believing, as I do, that beneficial results must follow its passage, I rejoice with you in its triumph, and that the McKinley law is no longer upon our statute books. In determining the merits of the present tariff law comparison should be made, not with an ideal tariff bill, but with existing law—the McKinley law then in force. What then are some of the contrasts between the law just enacted and the McKinley law which it has displaced? Let me state a few of them: The McKinley law gave to the sugar planters a bounty of two cents per pound upon their product. This was to extend for a period of fifteen years from the passage of the bill. It was paid out of the treasury of the United States, and amounted during the last year to the enormous sum of twelve millions of dollars. The tariff bill just passed by a democratic congress repealed this sugar bounty, and removed from the statute books this odious class legislation. It was enacted by a republican congress, and every republican senator and representative voted against the bill providing for its repeal. I submit to you now the question, are you in favor of the reenactment of this bounty? Is it your desire that it again find its place upon the statute book? If so, vote to return to the national congress the republican leaders who struggled so earnestly against its repeal.

"Now, fellow-citizens, you have before you something of what a democratic congress has accomplished—something of the manner in which it has kept faith with the people. Tariff reform has achieved no easy victory. Since the repeal of the corn laws of England, by which the people were permitted to eat untaxed bread, the world has witnessed no such parliamentary struggle against monopoly and privilege. It is your battle that has been fought, and you are the beneficiaries of the victory which has been achieved. It has literally been a struggle of the people against the monopoly and greed fostered and made powerful by more than thirty years of republican legislation. The combinations and 'trusts,' now the curse of our people, have only been made possible by the high protective tariffs which have enriched the few at the expense of the many. Under and solely because of high protection, colossal fortunes have accumulated which are a menace to our free institutions. The men who control the 'trusts' and unlawful combinations against trade have been from the beginning the beneficiaries of high tariff—the determined advocates of the McKinley law. The time had come, and fully come, when such legislation should cease. The people so decreed. By the popular edict, the republican party—under whose evil auspices had sprung class legislation and the trusts and conspiracies which logically follow high protection—passed from power. It was not to be expected that the individual recipients of the benefits of protection would sit idly by when the attempt was being made to reduce the tariff, and lessen the burdens of taxation. The struggle was long and doubtful. It was literally organized privilege, monopoly and greed upon the one side and the unorganized people upon the other. I, repeat, that with the single exception I have mentioned, a more desperate parliamentary struggle has never been known to our English-speaking people.

"The new tariff law is now upon the statute book. He who runs may read, that business conditions are even now more favorable: the fires have been lighted in our workshops; the wage-earner is no longer in enforced idleness, and light is breaking upon our commercial pathway. Under the beneficent operations of low tariff, the evils fostered by McKinleyism will disappear, and our country enter upon a career of unexampled prosperity. The practical question for your determination is, shall this law be administered by its enemies or by its friends? If you believe that for the first time in a third of a century you have been taken into the account in the preparation of a tariff bill, and that your interests lie along the plane of the low taxation I have indicated, then I need hardly remind you of the imperative necessity of holding up the arms and strengthening the hands of those who have wrought out this great reform. History will but repeat itself, and the prosperity that followed the passage of the Walker tariff—the low tariff of 1846—will as surely follow that which has just been enacted."

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