

GOVERNMENT BANKS.

LOOK OUT THAT WE GET THE RIGHT KIND IF WE GET ANY.

Bills to Establish Savings Banks in Connection With the Postal System That Contain Features Which Make Them Objectionable to Populists.

The agitation in favor of establishing a government savings bank system has gained in strength more rapidly during the past three months than any proposed reform ever gained in the same length of time, but it must be admitted that the proposed plans which are meeting with such favor at the hands of the old party press of the country show every evidence of being plans in favor with influential bankers of the country, and that if a law is enacted during the present administration, which is highly probable, it will be just such a law as the bankers may dictate.

The Chicago Record has taken a lively interest in circulating a petition and at great expense prepared a bill to be presented when congress assembles in December, which doubtless reflects to a great extent the ideas and plans of the bankers, for many of the leading politicians are regarding it with much favor. This bill provides for 2 per cent interest to be paid depositors, by the government, but provides also for guarding the names of depositors, so that these funds, while productive of a good income, are at the same time relieved from all the burden of taxation. Instead of a provision to loan the deposits, as is the rule in banking circles, the government would only collect in the deposits, pay interest on the money and then turn it over to favored banks to reloan. These points briefly cover the proposed measure.

The arguments made in favor of it by our friends of The Record are largely of a very superficial nature, never touching the vital features of the proposed system, but consist in such propositions as showing the great incentive to thrift by affording safe deposit for money, the promotion of patriotism by having the "laboring class" interested in the stability of government, training the young in habits of bookkeeping and educating the untrained to a knowledge of the use and value of money.

These are some of the many reasons given why the bill is just what's needed. Now, we have no desire to say a word against postal savings banks.

A government banking system is the most essential feature of the money question now demanding solution.

It is the one most important issue, and a savings system or receiving of deposit is a necessary part of a banking system.

The point to which we object is the making of a government deposit system merely the aid to banking corporations.

That this is the aim and object of the bill under discussion cannot be denied. Analyze it thoroughly, and it will be found to be only a plan to draw the savings of the people together and give the money to the bankers to loan out.

This is why the bankers favor it and this is why the subsidized press is now so loud in praise of postal savings banks.

If a provision was offered to loan the money to the people direct, instead of to bankers, not a plutocratic sheet in the land would favor it, because the bankers would be unitedly opposed to it.

The publishers of every leading daily are absolute slaves to the bankers' oligarchy.

Postmaster General Gary was interviewed at the Waldorf hotel in New York recently and declared himself in favor of postal savings, saying that the plan would not be opposed by the banks as it had been formerly.

"Postal savings banks would help the other banks and they would constitute one of the greatest manufacturers of patriotism," said the postmaster general, and that is the keynote to all the interest taken by The Record and others of the subsidized press in favor of postal savings banks.

The bill introduced by Senator Butler and published in The Express a few months ago is very similar in purport to the one above mentioned, but it provides that interest be paid at the rate of 2 1/2 instead of 2 per cent. It possesses no feature any better than The Record's bill, and some features are more to be condemned.

Every reader should write to his congressman and senator reonstrating against this partnership between the government and the banks. Government should be for the whole people and not for the benefit of a privileged few.

The placing of the people's deposits with the banks will be a special favor to a class.

Refusing loans to an individual with unquestioned security and making loans to a corporation of uncertain standing is not in the interests of the people, but that is just what is contemplated by every old party advocate of a postal savings system.

Let it be distinctly understood that we favor postal savings banks, but let it also be understood that direct loans to the people is the only way in which the government should loan out the accumulated funds.—Chicago Express.

By the Way. Men who voted for McKinley, who pilgriaged to the Canton shrine to listen to the "fifth reader" speeches of the major candidate and wore out their shoes in torchlight processions, what are they doing now? Trampling Republican badges into the dust and venting their anger on the president's picture. What superlatives! What consummate jassackeris! And withal how supremely ridiculous is this impotent exhibition of their rage. But then it was ever thus with that great American mule we call the voter. This is en passant and, as heretofore remarked, by the way.—James Fitzgerald in Knights of Labor Journal.

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CARTER'S BIMETALLISM.

It Resembles That of the Colorado Gold-bug Silver Mine Owners.

Senator Carter of Montana poses as whitewasher of Wolcott's international monetary fake. Carter is about as much of a bimetalist as our friend Chandler of New Hampshire. Hon. Charles A. Hartman is after Mr. Carter's scalp. Mr. Carter, it will be remembered, promised to bolt the St. Louis convention when Teller did, but failed to do so. In a recent interview with the Washington Post Mr. Carter admits that his party is not likely to take up the silver question, but he pretends to believe that they will inaugurate some plan "for the larger use of silver if the western senators will agree to come in and help" the gold Republicans patch up a few schemes to help the people who contribute to campaign funds. Concerning "the larger use of silver" Mr. Carter says:

"Coming from a silver producing state, which is interested financially and industrially in this silver question, I shall undertake to persuade my Republican colleagues to cut off all coin and currency silver under \$10. There can be no reasonable objection urged to the use of silver exclusively in transactions below the \$10 limit. We have now the \$5 bank note, the Sherman note, or silver certificates, together with the \$1 and \$2 bills for change purposes. I am persuaded that the best interests of the country require that this variety of money under \$10 shall be disposed of by substituting coin silver. In England the £5 note is the smallest denomination of paper money, the sovereign and silver coin being used in transactions below that limit. In France silver is used to even a greater extent. Our people who go abroad find no fault with this state of affairs, and there can be no reasonable objection urged to the proposition I suggest of having silver coin used exclusively in this country in all transactions under \$10."

"Have you talked with any of your colleagues on this subject?"

"I have talked with many persons both from the east and west on this matter, and the expressions which have been indulged in lead me to believe that a bill making the provisions suggested will meet with little opposition. It would have the virtue of disposing of a variety of money and at the same time would provide for a continuous coinage of the silver needed to supply the daily demands of our domestic trade."

"Would such a proposition be accepted by the advocates of the free coinage of silver?"

"It would not and, I am afraid, would meet with their opposition, but it would be a step in the right direction. Since it is manifest that nothing more can now be done for silver, I am most heartily in favor of moving to that extent. I believe the movement will result in success."

Mr. Carter is a very safe man to turn down, and we hope the next legislature will see to it that he is retired. He possesses opinions upon the silver question a good deal like some of our Colorado goldbugs interested in silver mines, who confess they would like to have silver up to 80 or 90 cents per ounce in order to make their mines profitable. That is not bimetalism.—Denver Road.

The Telegraph.

The subject of a national postal telegraph, postal telephone and postal savings bank is likely to be exploited this winter in congress with forceful energy. Postmaster General Gary is already committed to savings banks, and the late Postmaster General Wilson in a mild way advocated the establishment of a government system of telephones, modeled somewhat after the postal telegraph system of England. His idea, however, went no further than telephone service between postal stations in densely populated communities. That could have no standing in congress, and it got none. Yet a federal system of telegraph and telephone service is not irrational or impossible. The regular postal service, operated by the general government, with all its impediments of slow travel, heavy traffic, rugged service over dangerous and difficult routes, has wrought wonders in the development of the United States and the progress of civilization at practically no cost to the government. Appropriations by congress have been to extend the service and pay for improvements in their experimental stages. Hardly a year has passed since the days of Amos Kendall, when the postbox and his horn were put upon the first postal stamp, that the actual expenses of the year have not been met by its revenues, if the cost of carrying the government's own mail is deducted. So far as the possibilities of revenue may go there is little doubt that the extension of government control of telegraphs and telephones would add largely to the postal receipts.—San Francisco Examiner.

MUNICIPAL MANAGEMENT.

How Some Leading Cities Perform Various Public Services For Their Citizens.

Of the 8,196 complete waterworks in the United States, 1,690, or more than one-half, are owned by the municipalities which they supply. In Canada there are 109 public and 35 private plants.

Under municipal control Des Moines has reduced water rates to consumers about 40 per cent.

Of the 50 largest cities in the United States, only nine are now dependent upon private companies for their water supply. Two hundred cities and towns have changed from private to public ownership since the war.

Massachusetts leads all other states in her preference for public over private ownership of water supply plants. She has 118 public and but 88 private works.

The city of Paris obtains most of the material used in paving its stone paved streets from quarries owned by the municipality.

The average price per square yard of asphalt pavements laid during 1896 in the United States, on a basis of five years guarantee, was \$2.80. Mr. F. W. Cappellet, city engineer of Minneapolis, says that with municipal ownership of plants, the cost with California and Utah asphalts could be \$1.45 per square yard, and with European asphalts \$1.50 per square yard.

The improvement trust of the city of Glasgow, a branch of the municipal government, has expended \$11,000,000 in clearing 58 acres of densely populated slum districts and erecting thereon model dwellings.—St. Louis Post-Dispatch.

Statements That Hurt.

"The United States government exchanged its interest bearing bonds for greenbacks and then turned the greenbacks, so that the people are now taxed to pay interest on the ashes of their own greenbacks. Two and a half cents on every pound of sugar bought and a proportionate amount on all other purchases go to pay interest on the ashes of burning up greenback paper currency."

Under the head of "Interest on Ashes" one of our exchanges makes the statement above quoted.

We do not know who first started the yarn that the government exchanged bonds for greenbacks and then "burned up the greenbacks." There is no truth in the statement, and well informed editors ought not to make it.

One fool assertion like the above does more harm than the work of a hundred outspoken opponents.

Only about \$60,000,000 of greenbacks was ever burned. All told only about \$410,000,000 was ever issued. Of this amount \$346,000,000 is supposed to be outstanding.

The trouble with some of our reform book and pamphlet writers is that they confound the 7-30 treasury notes with the greenbacks. There was about \$500,000,000 of the 7-30's issued. They resembled the greenbacks somewhat in appearance and were used as currency. A portion of them were legal tender.

These 7-30 treasury notes were refunded into long time bonds—principally during the years 1866, 1867 and 1868. The bonds, however, bore only 6 per cent interest, while the treasury notes bore 7-8-10 per cent. Refunding saved 1-2-10 per cent interest, but it deprived the people of currency and fastened upon the greenback a long time interest bearing bond.

The truth is bad enough; no need of exaggeration.—Farmer's Sentinel.

More Populist Reform.

A Kansas correspondent of the Chicago Record says: An extensive reform in the methods of management of the Kansas schools is beginning under the Populist state government. First, there was the adoption of state textbooks. Now it is sought to change the system of taxation for school purposes. The state superintendent has taken much interest in this matter and has issued an urgent appeal to the teachers to make it a matter of discussion in every school district of the state. He thinks that the country schools are badly used in Kansas and that it is unfair that they should not have the same advantages as have the schools of the towns.

The new administration has given much of its attention to the schools, and the reforms that have been most widespread have been along this line. The state has wanted something of the sort for years, but the fact that the state government in a decade before has not been all in the hands of a single party has made the efforts unsuccessful. The effort to reform taxation methods will be backed by the State Teachers' association and by teachers all over the state. In the districts where now there are light taxes and good schooling facilities the movement will be opposed, and it is thought this opposition will cause some trouble. But at any rate it is likely that something better than the unfair and discriminating system now in use will be secured in the end.

Fight on, Brave Hearts!

Fight on, thou brave, true hearts, and falter not, through dark fortune and through bright. The cause thou fightest for, so far as it is true, no farther, yet precisely so far, is very sure of victory. The falsehood alone of it will be conquered, will be abolished, as it ought to be, but the truth of it is part of nature's own laws, co-operates with the world's eternal tendencies and cannot be conquered.—Carlyle.

It Is You This.

The New York chamber of commerce has passed a resolution asking an increase of 4,000 in the regular army. It professes to fear a foreign foe. Four thousand men strung out along the Atlantic coast would be great protection against destruction of life and property by foreign battleships, wouldn't they? These professors, just like this line of coast defense, is too thin.—Clay Center (Kan.) Dispatch.

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SOME WASHINGTON YARNS.

Adam Biglyre Frattles About the Wonders of the New State.

Talk about hops growing fast in Puyallup and Yakima! A farmer here has a hop yard that grows close to some tall fir trees, says the Tacoma Ledger. A vine ran off a pole and started up a tree. The farmer's boy climbed the tree to disengage the vine, but slipping, caught on the vine between the top of the pole and the tree. He began changing hands rapidly on the vine, struggling and kicking, until the farmer called to him, "Why don't you come down?" "Come down!" cried the boy. "I'm trying to, but the darned vine grows so fast it's running me up faster than I can come down!" They had to cut the vine close to the ground to stop its growth and let the poor boy back to earth.

A farmer here hauled some cottonwood logs to mill and had them sawed into lumber. After getting it thoroughly dried he built a stable during the hot weather. It began to rain, and going out one morning he found his horses in the lot; the lumber had swollen and drawn the stalls into the second story. He got them out with difficulty and a few days afterwards it came off hot again and the poor man found the lumber had warped so that his team and harness were outside the barn.

Modern science and invention greatly facilitate farm work. To pull a stump here we simply bore a hole in it, fill the hole with Washington soil and plant a potato in it. The potato grows and "busts" the stump. We then plant a hill of hops by the side of it, let the vine to the stump and let it pull it out of the ground bodily.

They brag of the hot and cold springs of the National park and how they can catch a fish in cold water and cook it in an adjoining spring without changing positions. It can't compare with Roy as a sporting ground. After the recent rains Muck creek ran so fast that the friction of the water on its banks heated it to the boiling point, completely cooking the fish. All the sportsmen had to do was to stand on a log and catch them in a net as they went by, already cooked—except the salt.

One of our citizens was quite seriously injured recently. He was chopping down a strawberry vine when one of the small berries became detached and fell, striking him on the head. He was unconscious for a short time, but it is thought he will recover.

THOUGHT HE'D FOOL PEOPLE.

One Bridegroom Who Didn't Propose to Give the Thing Away.

They looked like a bridal couple as they boarded a Chicago train at a Philadelphia station. There were half a score of friends on the platform who had come to say good-by. A few grains of rice dropped from the young man's hat brim as he entered the parlor car. He carefully escorted the fair partner to a seat. All the other passengers smiled indulgently and looked interested. Then the young man extended his hand to the young woman and said in a very loud voice and with the most commonplace formality: "Well, Miss Blank, the train is about to pull out. I wish you a very pleasant journey."

And doffing his soft hat, he hurriedly left the car. The passengers looked disappointed; the young woman looked nervous. By and by she called the porter and whispered to him. The porter nodded his head and passed to the rear of the car. He came back in a moment and said in a voice that was audible to everyone in the car, "Ye're all right, ma'am. He's in de smoking compartment." Everybody smiled and the bride blushed prettily.

Extenuating Elephants.

A writer in the Central Africa Gazette from Tete says that at the rate at which elephants of all sizes are at present being killed off in South and Central Africa there is little doubt that in a few years they will be practically exterminated in those regions. From Tete and Zumbo alone the traders annually send 3,000 hunters to the countries north of the Zambesi, who shoot indiscriminately, regardless of an elephant's age or the size of his tusks. The writer recommends all the powers having territory in Africa to form a union and prohibit the exportation of tusks under ten pounds in weight.

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