

## TALK TO YOUNG MEN.

### DR. TALMAGE ON THE EVILS OF GOING IN DEBT.

**Destructive Influences of Society—Keeping Up Appearances—Temptations of City Life—Dangers of the Wine Cup.**

**Our Weekly Sermon.**  
Dr. Talmage in this sermon shows how running into hopeless debts and skepticism have undone young men in town and country. The text is Proverbs vii, 22, "As an ox to the slaughter."

There is nothing in the voice or manner of the butcher to indicate to the ox that there is death ahead. The ox thinks he is going on to a rich pasture field of clover where all day long he will revel in the herbaceous luxuriance, but after awhile the men and the boys close in upon him with sticks and stones and shouting and drive him through bars and into a doorway, where he is fastened, and with well-aimed stroke the ax falls him, and so the anticipation of the redolent pasture field is completely disappointed. So many a young man has been driven on by temptation to what he thought would be paradisaical enjoyment, but after awhile influences with darker hue and swarthier arm close in upon him, and he finds that instead of making an excursion into a garden he has been driven "as an ox to the slaughter."

**Society to Blame.**  
We are apt to blame young men for being destroyed when we ought to blame the influences that destroy them. Society slaughters a great many young men by the behest: "You must keep up appearances. Whatever be your salary, you must dress as well as others, you must give wine and brandy to as many friends, you must smoke as costly cigars, you must give as expensive entertainments and you must live in as fashionable a boarding house. If you haven't the money, borrow. If you can't borrow, make a false entry or abstract here and there a bill from a bundle of bank bills. You will only have to make the deception a little while. In a few months or in a year or two you can make all right. Nobody will be hurt by it, nobody will be the wiser. You yourself will not be damaged." By that awful process 100,000 men have been slaughtered for time and slaughtered for eternity.

Suppose you borrow. There is nothing wrong about borrowing money. There is hardly a man who has not sometimes borrowed money. Vast estates have been built on a borrowed dollar. But there are two kinds of borrowed money, money borrowed for the purpose of starting or keeping up legitimate enterprise and expense and money borrowed to get that which you can do without. The first is right, the other is wrong. If you have money enough of your own to buy a coat, however plain, and then you borrow money for a dandy's outfit, you have taken the first revolution of the wheel down grade. Borrow for the necessities; that may be well. Borrow for the luxuries; that tips your prospects over in the wrong direction.

The Bible distinctly says the borrower is servant of the lender. It is a bad state of things when you have to go down some other street to escape meeting some one whom you owe. If young men knew what is the despotism of being in debt, more of them would keep out of it. What did debt do for Lord Bacon, with a mind towering above the centuries? It induced him to take bribes and convict himself as a criminal before all ages. What did debt do for Walter Scott, broken hearted at Abbotsford? Kept him writing until his hand gave out in paralysis to keep the sheriff away from his pictures and statuary. Better for him if he had minded the maxim which he had chiseled over the fireplace at Abbotsford, "Waste not, want not."

**Going in Debt.**  
The trouble is, my friends, that people do not understand the ethics of going in debt, and that if you purchase goods with no expectation of paying for them, or go into debts which you cannot meet, you steal just so much money. If I go into a grocer's store and I buy sugars and coffee and meats with no capacity to pay for them, and no intention of paying for them, I am more dishonest than if I go into the store, and when the grocer's face is turned the other way I fill my pockets with the articles of merchandise and carry off a ham. In the one case I take the merchant's time, and I take the time of his messenger to transfer the goods to my house, while in the other case I take none of the time of the merchant, and I wait upon myself, and I transfer the goods without any trouble to him. In other words, a sneak thief is not so bad as a man who contracts debts he never expects to pay.

Yet in all our cities there are families who move every May day to get into proximity to other grocers and meat shops and apothecaries. They owe everybody within half a mile of where they now live, and next May they will move into a distant part of the city, finding a new lot of victims. Meanwhile you, the honest family in the new house, are both erred day by day by the knocking at the door of disappointed bakers and butchers and dry goods dealers and newspaper carriers, and you are asked where your predecessor is. You do not know. It is arranged you should not know. Meanwhile your predecessor has gone to some distant part of the city, and the people who have anything to sell have sent their wagons and stopped there to solicit the "valuable" custom of the new neighbor, and he, the new neighbor, with great complacency and an air of affluence, orders the finest steaks and the highest priced sugars and the best of the canned fruits and perhaps all the newspapers. And the debts will keep on accumulating until he gets his goods on the 30th of next April in the furniture cart.

No wonder that so many of our merchants fail in business. They are swindled into bankruptcy by those wandering Arabs, those nomads of city life. They cheat the grocer out of the green apples which make them sick, the physician who attends them during their distress and the undertaker who fits them out for departure from the neighborhood where they owe everybody when they pay the debt of nature, the only debt they ever do pay.

**Commercial Ethics.**  
Now our young men are coming up in this depraved state of commercial ethics, and I am solicitous about them. I want to warn them against being slaughtered on the sharp edges of debt. You want many things you have not, you want friends. You shall have them if you have patience and honesty and industry. Ger-

tain lines of conduct always lead out to certain successes. There is a law which controls even those things that seem hazardous. I have been told by those who have observed that it is possible to calculate just how many letters will be sent to the dead letter office every year through misdirection; that it is possible to calculate just how many letters will be detained for lack of postage stamps through the forgetfulness of the senders, and that it is possible to tell just how many people will fall in the streets by slipping on an orange peel. In other words, there are no accidents. The most insignificant event you ever heard of is the link between two eternities—the eternity of the past and the eternity of the future. Head the right way, young man, and you will come out at the right goal.

Bring me a young man and tell me what his physical health is and what his mental caliber and what his habits, and I will tell you what will be his destiny for this world and his destiny for the world to come, and I will not make five inaccurate prophecies out of the 500. All this makes me solicitous in regard to young men, and I want to make them nervous in regard to the contraction of unpayable debts. I give you a paragraph from my own experience.

My first settlement as pastor was in a village. My salary was \$800 and a parsonage. The amount seemed enormous to me. I said to myself, "What, all this for one year?" I was afraid of getting worldly under so much prosperity. I resolved to invite all the congregation to my house in groups of twenty-five each. We began, and as they were the best congregation in all the world, and we felt nothing was too good for them, we piled all the luxuries on the table. I never completed the undertaking. At the end of six months I was in financial despair. I found that we not only had not the surplus of luxuries, but we had a struggle to get the necessities, and I learned what every young man learns, in time to save himself or too late, that you must measure the size of a man's body before you begin to cut the cloth for his coat.

When a young man willfully and of choice, having the comforts of life, goes into the contraction of unpayable debts, he knows not into what he goes. For the sake of your own happiness, for the sake of your good morals, for the sake of your immortal soul, for God's sake, young man, as far as possible keep out of it!

**Irreligious Young Men.**  
But I think more young men are slaughtered through irreligion. Take away a young man's religion and you make him the prey of evil. We all know that the Bible is the only perfect system of morals. Now, if you want to destroy the young man's morals, take his Bible away. How will you do that? Well, you will caricature his reverence for the Scriptures, you will take all those incidents of the Bible which can be made mirth of—Jonah's whale, Samson's foxes, Adam's rib. Then you will caricature eccentric Christians or inconsistent Christians. Then you will pass off as your own all those hackneyed arguments against Christianity which are as old as Tom Paine, as old as Voltaire, as old as sin. Now you have captured his Bible, and you have taken his strongest fortress. The way is comparatively clear, and all the gates of his soul are set open in invitation to the sins of earth and the sorrows of death, that they may come in and drive the stake for their encampment.

A steamer 1,500 miles from shore, with broken rudder and lost compass and bulk leaking fifty gallons the hour, is better off than a young man when you have robbed him of his Bible. Have you ever noticed how despicably mean it is to take away the world's Bible without proposing a substitute? It is meaner than to come to a sick man and steal his medicine, meaner than to come to a cripple and steal his crutch, meaner than to come to a pauper and steal his crust, meaner than to come to a poor man and burn his house down. It is the worst of all larcenies to steal the Bible which has been crutch and medicine and food and eternal home to so many. What a generous and magnanimous business infidelity has gone into—this splitting up of lifeboats and taking away of fire escapes and extinguishing of lighthouses! I come out and I say to such people, "What are you doing all this for?" "Oh," they say, "just for fun."

It is such fun to see Christians try to hold on to their Bibles! Many of them have lost loved ones, and have been told that there is a resurrection, and it is such fun to tell them there will be no resurrection. Many of them have believed that Christ came to carry the burdens and to heal the wounds of the world, and it is such fun to tell them they will have to be their own savior! Think of the meanest thing you ever heard of, then go down 1,000 feet underneath it, and you will find yourself at the top of a stairs 100 miles long; go to the bottom of the stairs, and you will find a ladder 1,000 miles long; then go to the foot of the ladder and look off a precipice half as far as from here to China, and you will find the headquarters of the meanness that would rob this world of its only comfort in life, its only peace in death and its only hope for immortality. Slaughter a young man's faith in God, and there is not much more left to slaughter.

**Physical and Moral Wrecks.**  
Now what has become of the slaughtered? Well, some of them are in their fathers' or mother's house, broken down in health, waiting to die; others are in the hospital, others are in the cemetery, or, rather, their bodies are, for their souls have gone on to retribution. Not much prospect for a young man who started life with good health and good education and a Christian example set him, and opportunity of usefulness, who gathered all his treasures and put them in one box and then dropped it into the sea.

Now, how is this wholesale slaughter to be stopped? There is not a person who is not interested in that question. The object of my sermon is to put a weapon in each of your hands for your own defense. Wait not for Young Men's Christian Associations to protect you or churches to protect you. Appealing to God for help, take care of yourself.

First, have a room somewhere that you can call your own. Whether it be the house or a room in the fourth story of a cheap lodging I care not. Only have that one room your fortress. Let not the dissipator or unclean step over the threshold. If they come up the long flight of stairs and knock at the door, meet them face to face and kindly yet firmly refuse them admittance. Have a few family portraits on the wall, if you brought them with you on the stand. If you can afford it and can play one, have an instrument of music—harp or flute or cornet or melodeon or violin or piano. Every morning before you leave that room pray. Every night

after you come home in that room pray. Make that room your Gibraltar, your Sevastopol, your Mount Zion. Let no bad book or newspaper come into that room any more than you would allow a cobra to coil on your table.

Take care of yourself. Nobody else will take care of you. Your help will not come up two or three or four flights of stairs; your help will come through the roof, down from heaven, from that God who in the 6,000 years of the world's history never betrayed a young man who tried to be good and a Christian. Let me say in regard to your adverse worldly circumstances, in passing, that you are on a level now with those who are finally to succeed. Mark my words, young man, and think of it thirty years from now. You will find that those who thirty years from now are the millionaires of this country, who are the orators of the country, who are the poets of the country, who are the strong merchants of the country, who are the great philanthropists of the country—nightiest in church and state—are this morning on a level with you, not an inch above, and you in straitened circumstances now.

**Young Men in Great Cities.**  
There is no class of persons that so stir my sympathies as young men in great cities. Not quite enough salary to live on, and all the temptations that come from that deficit. Invited on all hands to drink, and their exhausted nervous system seeming to demand stimulus. Their religion caricatured by the most of the clerks in the store and most of the operatives in the factory. The rapids of temptation and death rushing against that young man forty miles the hour, and he in a frail boat headed up stream, with nothing but a broken oar to work with. Unless Almighty God help them they will go under.

Ah, when I told you to take care of yourself you misunderstood me if you thought I meant you are to depend upon human resolution, which may be dissolved in the foam of the wine cup or may be blown out with the first gust of temptation. Here is the helmet, the sword of the Lord God Almighty. Clothe yourself in that panoply, and you shall not be put to confusion. Sin pays well neither in this world nor the next, but right thinking and right believing and right acting will take you in safety through this life and in transport through the next.

I never shall forget a prayer I heard a young man make some fifteen years ago. It was a very short prayer, but it was a tremendous prayer: "O Lord, help us! We find it so very easy to do wrong and so hard to do right! Lord, help us!" That prayer, I warrant you, reached the ear of God and reached his heart. And there are 100 men who have found out—1,000 young men, perhaps, who have found out—that they are wrong and so hard to do right.

O friendless young man, O prodigal young man, O broken hearted young man, discouraged young man, wounded young man, I commend to you Christ this day, the best friend a man ever had!

**Word in Season.**  
Many stories are told of the eccentric Parson Adams, minister in Lunenburg, Massachusetts, for over forty-five years. He was a man whose character won respect from laymen as well as from his brother clergymen, and whose influence was widely felt.

At one time he went to preach in a town some miles distant from Lunenburg, and stopped to pass the night at a friend's house. It was a cold winter night, and the clergyman was both tired and hungry. It was proposed to have prayers at once and then supper, after which the minister could go directly to his bed, and get a long night's rest. To this he agreed, and the family were called together.

The supper was to consist mainly of Indian cakes, which were set to bake on platters in front of the fire. The parson's seat was opposite the kitchen door.

The service began, but in a moment Parson Adams saw that one of the cakes had fallen down and was burning. He paused and looked toward his hostess, who seemed unconscious of any culinary crisis.

"Mrs. Blank," he said, gravely, "we are told to watch, as well as to pray. I cannot help seeing that one of those excellent cakes is burning. I will thank you to attend to it."

The cake was rescued, and Parson Adams resumed his Scripture reading with an easy mind.

**The Real Work.**  
The real work before the Christian church to-day is to show that, while the gospel of love has displaced the gospel of fear, it has done so in the interest of higher Christian living. In the past the gospel of fear restrained men and somehow at the same time produced men whose lives were filled with reverence and hope and holiness. The gospel of love, if rightly proclaimed, must lead to a profounder reverence, to fuller and purer hopes and to greater holiness. Otherwise it were better to return to the old gospel of fear. The freedom of this new gospel is not a throwing off of the restraints of life, but a putting of impulses to right in their place; it is the freedom of the sons of God. The call is to a freedom in which we can honor God best by serving man most.

**In the Hour of Temptation.**  
To realize that He, who is our creator, our daily guide and ruler, our tenderest friend, knows all things and means to use that knowledge for our good is full of comfort. It is a help in the hour of temptation. We are checked, when likely to yield, by the recollection that the Divine eye is upon us and that all the consequences of our sin are foreseen by Him. It is a help in the day of trouble. It is consoling. In some degree, to be sure that God knows why we have been afflicted and how good can be made to result from our bitterest trials. Whatever knits us closer to our Heavenly Father is of present, permanent and the utmost benefit, and our consciousness that life is all-knowing as truly as all-loving helps to bind us fast to Him.

Near Alachua, Fla., a man who had just put some tools into a chest at approach of a storm was struck by lightning and killed as he stood under an oak tree, which was photographed perfectly in his body by the fluid.

## LOANS TO THE PEOPLE

### A DEMAND FOR GOVERNMENT SAVINGS BANKS.

**It Has Reached Proportions that Will Make It an Important Issue at the Coming Session of Congress—Spread Populist Doctrine.**

**Plea for Postal Banks.**  
The demand for a government savings bank system has reached proportions that will make it one of the first and most important issues of the coming session of Congress. The movement is gathering new strength every day and the daily press of the entire country is joining in the demand. That this movement has had its origin as a party measure, inside the ranks of Populism, will probably not be disputed, but that the movement has outgrown the limits of any one party is now certain.

There are, however, many points in connection with this most important issue which should not be lost sight of and the agitation of which must come through others than the millions who have so recently come into the ranks of those who are insisting on postal savings banks. On those who have thoroughly studied the questions involved, yet are free from the selfish motives which inspire certain business enterprises, must devolve the duty of settling this question if it is settled right.

The deposits in banks form the basis for a large volume of business which, if drawn from the ordinary channels of trade, would seriously unsettle and disturb the business world. To many it seems an unreasonable proposition that bank deposits are far in excess of the total circulation of money in the country, yet such is the case. The facts are that money is deposited and then loaned out, then paid to other parties and again deposited; the process being repeated over and over until the figures shown by deposits in banks, and a report of "loans and discounts" bear but little relation to the actual money in circulation, but rather, indicates the extent of confidence in the banks, and the willingness of the banks to extend favors in the way of loans.

This well-known fact that the money of depositors is the real basis of the banking enterprises of the country, and the very natural suggestion that a government savings institution would hold all deposits out of circulation has called out frequent objections to the proposition, and well it might were no means proposed to solve this obstruction. As the matter now stands the banks and their whole power is being exerted to secure a postal savings bank law, and the general agitation is largely due to the fact that they expect to be able to fully dictate its provisions.

Now that the question is an issue and with the well understood fact that the measure has been pushed to the front by Populist agitation, every exertion should be used to see that the question is solved correctly and a law passed that is an improvement over laws existing in other nations of the world where the money power has dictated the terms. There is no reason why methods which obtain in a non-archaic government should be patterned after if there be better methods which might be adopted.

There can certainly be no reason why the government should loan the money accumulated by this system to corporations rather than to individuals on real estate security. No other security is considered superior to real estate, unless it be government bonds. There are questions raised as to the advisability of investing in State or municipal bonds, and there is certainly a question about many banking corporations being sound.

The point is well understood that for the government to accept deposits and make no provision for distribution by some system of loans would lead to a congestion of the money now in circulation and a retirement as complete as though the money was locked up in a vault or buried and such a plan could not fail to cripple business, but among the many proposed bills the provision for placing the money again in circulation is to let the banking corporations put it out again.

This question should be met by active work on the part of every Populist and the work should be done right now. The government should provide for loaning direct to the people instead of to banking corporations. Every bill that will be presented will provide for placing a large per cent of the postal deposits out at interest or in certain depositories. This is right and is the only true system for a banking business of which a savings system is a vital part. The main point now is that the government should place this money directly with the people instead of giving it to the bankers.

One duty of government is to see that justice is rendered to all the people, and there is no reason why certain corporations should be granted the right to use these funds, either free, as may be the case through political favoritism in selecting depositories, or at a nominal low rate of interest, while all others of the great nation of people are subject to the demands and requirements of these favored few.

The position the Express has maintained in a steady fight of many years for postal savings banks, is that the government should make loans direct to the people and at a low rate of interest. Now that the whole country is falling into line in favor of the savings system every true advocate of reform should exert an influence in favor of the declarations of the Omaha platform, which is explicit on that subject.

The government would be absolutely secure against loss and the borrower

would be relieved from the ruinous rates of usury charged by the banks. The millions of dollars which have been hidden away or locked up in safe deposit vaults which will by a government savings system be brought out, would, if placed directly in circulation, stimulate every industry and bring an era of prosperity.

If this question can be settled right, and a measure is passed providing for loans direct to the people, it will prove to be the most important legislative act of the century on the money question. It will destroy the fangs of the money power more completely than could any other proposition, for when the individual is freed from all obligations to the banks it will mean an era of liberty which the people have never enjoyed.

There is no reason why the government should loan to a corporation and refuse to loan directly to the individual, when the security offered is good. The government should most assuredly provide a plan to save depositors from being robbed, but why may it not also arrange to save borrowers from being held up by the same gang of bandits? The millions drawn out of hiding, if turned over to the banks, only adds to their power, and there is no reason why the government shall be made the agent of banking corporations in their speculative enterprises. The duty of government is to deal justly and act for the good of all. The question is up for solution, and the only true solution is loans direct to the people.—Chicago Express.

### Seed sown by word of mouth

The seed sown by word of mouth and by the distribution of reform literature may not germinate immediately, but it will in time. Don't think the seed you have planted has fallen on the rocks because the man you have argued with or gotten to read is as much opposed to reform principles as ever. Even if he seems more opposed to them do not consider that as a bad sign, for sometimes ever anger is a good indication. Total disinterestedness is the most discouraging sign, but remember what one reads is stored in the mind and some day—may be years hence—it will be taken off the shelf in the mind's warehouse, and used.

Pieces we learned and repeated at school Friday afternoons come into good play now, though we hadn't the least idea of their meaning then. We learned them because it was required of us, but what they meant did not interest us in the least. We used to have an old book of proverbs at home, with the best proverbs illustrated. One of them read, "The longest way around is the shortest way home." The illustration showed two brothers returning from school; one attempted to cross the fields and was plunging through a swamp, only half way home, while the other who had stuck to the good road was nearly to his destination. We did not then realize what that meant. We can now see that if every reformer will observe the truth of that proverb we will succeed much sooner than if we take short cuts across the swamps.

Millions of minds are stored with reform knowledge, which are not yet converted, but which only lack some event, some condition, something such as a weakening of faith in the old ways to cause them to suddenly, earnestly and intelligently espouse the cause of reform. Let the good work of spreading the light go on, regardless of immediate results. The mother cautions her boy against evil associations; he laughs it off or endeavors to close his ears to what she says, but her words are stored in his mind in spite of his indifference; he does not realize it, could not repeat what she said. Years later he remembers her loving advice; can repeat every word just as she said it; remembers the solicitude that was written on her face—it is all as fresh to him as if it had occurred but an hour before, though his mother may have been sleeping in her grave for many years. Workers in the reform movement, your warnings and arguments are not lost; your missionary work with reform literature is not in vain; keep active in the good cause. Let no man's mind escape a knowledge of the principles and arguments of the reform movement. Victory may be nearer than we think it is. The knowledge stored away in the minds of the people through the grand work of the noble men who for many years have labored so hard and expended money in the interest of right; and progress will be the means of uniting in the reform movement men in irresistible numbers. Keep on in the grand work. Let us never give up while there is life in our bodies. Labor accomplishes all things and labor will accomplish the great reforms we advocate and bring blessings untold if we will not falter by the wayside. Patriotic men may temporarily be divided as to policy, but they cannot long be kept apart after they become enlightened. No earnest reformer can stray so far from the reform organization but what he can and will find his way back. We cannot permanently lose a single patriot. If any of us get into the wrong camp we will find it out and make haste to find the true standard. In '88 the reformers had become scattered, but in '92 when the long roll was beaten one million men rallied around the reform flag. When our banner is hoisted high in air again, and we beat the long roll, the scattered hosts will gather together, re-energized by millions whom the logic of events will have taught to use the knowledge imparted to them by the advance guard of the new civilization. If all the reformers who now have the blues will buckle on their armor and go out to battle it will be but a short time until all will be more hopeful and encouraged than ever before.—Missouri World.

### Duty of Populists.

The duty of Populists is to get together and by a strict adherence to principle, prove to the world that we

are fighting for a cause and are not a mere gang of placehunters. The rank and file of Populism are not office-seekers and it is not right that a few chronic placehunters should dictate party policy. The fusion deals of last year and this may serve to sift out a certain class who have stranded the party, and if so it will do good.

### Suggestive Facts.

The commissioner of labor in Missouri, Lee Meriwether, has made a very complete report of the street railway business of St. Louis, and the facts presented contain much that is of interest. The capital stock is \$22,837,000 and the bonded debt \$15,600,000, making a total on which interest or dividends are paid of \$38,437,000. A liberal estimate of the actual cost of the lines and equipment complete is placed at a little less than eight and a half millions, being but little over one-half of the bonded debt, while all of the capital stock of nearly twenty-three million dollars is clearly fictitious. During the year 1895 the net earnings of these street railways was \$1,962,468, being about one-fourth of the entire value of the lines. The immense over capitalization of nearly thirty million dollars can only represent the value of franchises which were granted free of cost by the city. Even in the matter of taxation the favors given the street car company are simply enormous. The value of the line and equipment is not taken into account, but on the net receipts above operating expenses a tax is paid of 2½ per cent. This is about two-thirds of one per cent on the real value of the property and not quite one-sixth of one per cent of the alleged value on which interest and dividends are paid. The man who is paying tax on his home at the rate of four to ten per cent, on a 40 per cent valuation can readily figure out that he is bearing at least ten times his equitable proportion of the burdens of taxation.

### We're Drifting That Way.

An American missionary, Rev. T. S. Wyncoop, writing from India, has thrown a ray of light on the situation which indicates that the famine in that country is only the sufferings of a wronged and plundered people. In a letter written to friends in this country, and published in the Cleveland Recorder, he says there is enough grain and rice to feed everybody, but it is held by the great grain merchants who have forced up the price, and "the government decides that it is not their province to interfere with trade." He last winter "visited a district where the crops of the autumn were large, and as the land holders get high prices, they are better off than for many years. Yet among the peasantry great distress prevails." This all goes to show that famine, distress and suffering for the workers, doesn't always mean any great loss for the landlords. How long will it be, as things are now going, before this country reaches the condition of India or Ireland, where a short crop means millions of dollars for the landlords, but leaves the workers suffering for bread?

### The Fool-Killer Laughs.

When Moses went down to Egypt to release the Israelites, he did not go to the government with a petition begging for more work. He said, Let my people go, that they may hold a feast. He did not beg for work, he demanded liberty. But the modern slaves cry like frogs, more work, more work; and the Shylocks squawk like cranes, more gold, more gold. The foolkiller laughs and Fate sighs.

Under a proper system of production and exchange, an average of two hours labor a day would produce an abundance to supply all material wants. Under the present system, those who do the hardest work never have enough. The wage slave, when fully employed, is insufficiently supplied with the common necessities of life. When out of employment, the tortures of want and care abide with him always. The fruits of labor instead of being placed in storehouses for the use of those who produce them are shipped to Europe to pay interest on bonds and mortgages, or turned over for the purpose to native plunderers who double the price while the workers suffer want.—Advocate, Pittsfield, Ill.

### A New Idea.

If we do not get postal savings banks pretty soon, the reformers may appeal to State Legislatures to inaugurate a plan by which the duties of each county treasurer will be so enlarged as to accomplish for the people just what it is hoped the postal savings bank system will do for them. Under proper safeguards we wonder if this plan would not work well until the government adopts postal savings banks.—Era, North Platte, Neb.

The Democratic party to-day is no more uniformly, or radically, in favor of free coinage, or so loud in its defense of greenback money as it was near a score of years ago, opposed to national banks and the destruction of the greenbacks, yet it succeeded in absorbing the greenback party and securing control of the government only to aid the money power in fastening upon the people its damnable policy of robbery and ruin.—Visalia (Cal.) News.

An inquisitive old sinner asked us the other day how many of the 135,000 striking miners we thought were among the free excursionists who visited the "advance agent" during the last campaign in order to secure points on "coming prosperity." We referred him to Mark Hanna, the agent of the syndicate, who paid for those excursions.—Visalia (Cal.) News.

Call Judas Iscariot a friend to our Savior, Ananias a truthful man, Benedict Arnold a patriot, but don't, for the sake of your intelligence call Jones and Stewart of Nevada Populists.—Southern Mercury, Dallas, Texas.