

ours now" he gave voice to the prevailing idea among the republican leaders of today, and when he added that our duty is to give to the people of the Philippine islands "all that we are capable of giving them" he challenged the thoughtful attention of American citizens who have a right to consider whether men who assert that governments derive their just powers from the consent of the governed, are really capable of giving any substantial benefit to a people to whom they deny the very principle and the very privileges under which the governing power found its existence.

## Admiral Schley.

If Admiral Schley needed a vindication he obtained it in the splendid tribute paid him by Admiral Dewey in the latter's minority report. In truth Admiral Schley did not need a vindication. In the judgment of the American people he is one of this country's great naval heroes, and this is shown to be true by the very general condemnation which the court of inquiry's report has met with on the part of the public.

Admiral Schley's detractors appear to be very anxious to drop the affair. Some of them declare that there is no need for further investigation. The Commoner is inclined to believe that further investigation is not needed. It is true, however, that something remains to be done in order that justice should be accorded the hero of Santiago bay.

Instead of congressional investigation into facts that are already established to the satisfaction of the American people Schley should be restored to active service, and he should be appointed vice admiral to hold the place during the remainder of his life. Anything less would be inadequate.

If a congressional investigation is to be had it should not be an investigation of a hero; the naval officers and employes who are responsible for the assaults upon Schley should be investigated for the benefit of the service in the future.

## Questions for Debate.

The Commoner in a recent issue suggested the propriety of organizing debating societies throughout the country for the discussion of public questions. Since the editorial appeared a number of letters have been received asking for information and inquiring about questions for debate. Such a club is not difficult to organize. All that is necessary is a brief constitution containing one article giving the name of the club, another stating the purpose and terms of membership, and a third naming the officers and describing their duties. The by-laws should fix the hour and place of meeting and dues, if dues are necessary.

In country precincts meetings can be held at the school house or at private houses. Often literary clubs meet at the houses of the members, each one taking his turn, but sometimes when one house is commodious and centrally located it is used as the regular meeting place. Where the club meets at a private house it is well for the by-laws to provide that no refreshments shall be served, because all members may not be in a position to serve refreshments, and as no one cares to do less than his neighbor, some embarrassment might be caused if refreshments were served at one place and not another.

As to questions for debate, the following are submitted by way of suggestion:

I. Resolved, That the United States should permanently hold the Philippine islands under a colonial form of government.

II. Resolved, That the United States should permanently hold the Philippine islands as an integral part of this country, extending to the inhabitants the protection of our constitution and giving them the promise of ultimate citizenship and full participation in elections, national and local.

These two questions present the Philippine is-

sue and give the advocates of imperialism a chance to present a definite plan for dealing with the Filipinos.

III. Resolved, That private monopolies are beneficial to the public and should be permitted to exist, but should be placed under government supervision.

IV. Resolved, That a private monopoly is indefensible and intolerable.

These questions present the trust issue in such form that the principles involved may be discussed.

V. Resolved, That this nation should maintain the gold standard as long as the other leading nations do so.

VI. Resolved, That this nation should maintain the gold standard, regardless of what other nations may do.

VII. Resolved, That bimetallism, that is the use of gold and silver as standard money and the coinage of gold and silver into standard money on equal terms, would be better for this country than the single gold standard.

VIII. Resolved, That, assuming bimetallism to be desirable, silver should be coined without charge for mintage so long as gold is coined without charge for mintage.

IX. Resolved, That, assuming bimetallism to be desirable, the mints should be opened to the coinage of silver at the present legal ratio of 16 to 1.

X. Resolved, That paper money, issued by the government, is better for the people than paper money issued by national banks.

XI. Resolved, That the national banking law should be so changed as to permit banks to issue currency based on their assets rather than upon government bonds.

XII. Resolved, That the large national banks should be permitted to establish branches throughout the country.

These questions present the phases of the money question which are most discussed at present. Those who advocate the issue of paper money by the government are divided into two classes: those who believe that the greenback should be redeemable in gold or silver—the government exercising the option as to the metal to be used—and those who believe that the greenback should not be redeemable in any other coin or money, but only redeemable in the sense that it is a legal tender for taxes, debts, etc. This question assumes that government money is better than bank money and raises the issue of redeemability only.

XIII. Resolved, That the Chinese exclusion act should be extended and applied to similar classes of other oriental nations.

XIV. Resolved, That the Nicaragua canal should be built, owned and protected by the United States.

XV. Resolved, That an isthmian canal should be built, owned and protected by the United States.

These two questions present the isthmian canal question in the two forms that are most discussed.

XVI. Resolved, That United States senators should be elected by direct vote of the people.

XVII. Resolved, That the principle of the initiative and referendum is sound and should be applied in state and federal government as far as is practicable.

XVIII. Resolved, That provision should be made for voluntary arbitration between corporations and their employes.

XIX. Resolved, That there should be compulsory arbitration between corporations and their employes.

XX. Resolved, That government by injunction is a menace to our government and that as a means to its correction the law should provide that a person charged with contempt of court should be given a trial by jury when the contempt is committed outside of the court room.

The above questions do not present all the issues between the two leading parties, but they

present the main ones and are sufficient to furnish debating societies with material for the winter's work. They are stated in such a way as to present the issue clearly so that each side will know what it is advocating. In addition to these questions there are questions presenting the government ownership of railroads, and questions presenting the municipal ownership of lighting plants, water plants and street car lines. (These can be discussed singly or grouped together.) The question between socialism and individualism can be presented as follows:

Resolved, That the government should own and operate all the means of production and distribution.

While the editor of The Commoner has not attempted to mention all the questions discussed to a greater or less extent in various parts of the country, he has said enough to show how wide is the field of inquiry and how imperative the necessity for investigation if one would act intelligently upon public questions.

## A Minister's Comment.

Rev. Herbert S. Bigelow, of the Vine Street Congregational church, Cincinnati, recently took for the subject of one of his evening sermons the question, "Is there always room at the top?" In discussing it he called attention to the fact that the inequalities of life are not always due to differences in merit, but are sometimes caused by injustice in government. On the subject of taxation he drew a strong contrast between the lot of a laboring man whom he knew and one of the corporations of the city. He said:

Here is an object lesson, not a fancy sketch either. Mr. B., a friend of mine, eighteen years ago was working for \$10 per week. He has the same job today and in those eighteen years he has had an increase of \$3.50 per week. He has always been sober and saving and industrious. No professional regulator of other people's lives could find any fault in him.

With this wage, the man, together with the labor of the woman and the children, has managed to buy a little home. The oldest girl is working for \$2 per week. It takes all of her wages, twelve weeks in every year, to pay the taxes on their home, and this, in part, amounts to paying taxes on property which does not belong to them, for they have to pay interest on a mortgage besides. The house is listed for taxation for more than they would be glad to take for it. Yet the street railroad company, to which this man has to pay five cents for a ride that is not worth over three cents, is capitalized for twenty-four millions and pays taxes on two millions.

## Too Great an Advantage.

A reader of The Commoner complains that national banks enjoy too great a privilege in being permitted to loan out five or ten times their capital stock. He shows the disadvantages of the ordinary individual as compared with the bank. While, as he points out, the bank has a great advantage in the earning of an income and in the accumulation of wealth, there is another objection, and an even more serious one, to the manner in which banking is done at present. When a bank with a capital of one million is allowed to receive and loan out deposits amounting to ten millions, the depositor does not have a sufficient margin for security. A little shrinkage in values wipes out the capital stock and leaves the depositor no security save the notes taken by the bank. In good times such a bank makes enormous profits and in bad times its failure brings disaster to depositors and is likely to cause a run on banks more wisely conducted. There ought to be a fixed relation established by law between capital and deposits, so that there would always be a safe margin for the protection of the depositors of the community. But how can banks be made safe as long as the financiers control congress?