PRIL 13, 1906

The Commoner.

KNEELING AMONG THE LILIES EASTER DAY APRIL 15, 1906

When on Easter day we pay tribute to the risen Christ we register a protest against all forms of injustice and oppression. When we kneel among the lilies we count ourselves with the democracy which Christ came to establish among men. If we be sincere we must utter at least a brief prayer that the men and women who toil and struggle for existence may find fair recompense for their efforts-and that the influence of this day may operate even in the hearts of the trust magnates, who assume that because they monopolize the wealth of the country they are the trustees of God, divinely ordained to administer that property according to their own pleasure.

A great practical importance attaches to this day and the reason for and the manner of its celebration. Nature has been bountiful, yet, because of the greed of a few powerful men, the students of government are confronted with the serious problem of devising ways and means for the distribution of that bounty, at least to the extent that the many may live in comfort even though the few flourish in luxury.

It has been written that "If the tender, profound and sympathizing love practiced and recommended by Jesus were paramount in every heart, the loftiest and most glorious idea of human society would be realized and little be wanted to make this world a kingdom of heaven." It does not seem possible for that profound love to become paramount in every heart; yet those who are willing to "live and let live" will undertake to approach for themselves, as nearly as possible, that high aspiration; it will be no less their duty to bring influence, through just and wholesome laws of restraint, against men who recognize no other law than their own in the accumulation of property and in the contemplation of the rights of others.

It will be no easy task to preserve Easter and similar days in a land where the many sow while the few reap; and those prelates who refrain from crying out against the accumulation of wealth through unjust lays may yet learn that

it is a difficult task to preach of the risen Christ to hungry men and women and to naked children. There are men who hold no particular creed, but delight to revel in the eloquence, the wisdom and the love of the Nazarene; there are men who, even though outside of the church, undertake in their own way, with many a struggle and with an occasional triumph, to follow Him who said: "I am the way, the truth and the life." Is it not, then, the part of His more pretentious champions to lend a hand so that the justice for which Christ stood shall find reflection in the government under which we live?

A Nebraska poet, and one of the sweetest singers of all the poets of today, has written: "This Easter morn we stand mid lilies white while clear-toned voices in the chancel sing the 'Gloria in Excelsis,' peace to man. And oft-repeated downward floats to us the choral prayer in accents sweet and clear, 'Grant us Thy peace, Oh Christ, Grant us Thy peace.'" But with all the songs and the prayers, with all the ceremonies and the inspiring efforts which this day recalls, with all the love, with all the truth, with all the example-with all the Christ-there is no peace! In this land we see on the one hand powerful men accumulating, through unjust laws and favoritism at the hands of government's representatives, millions upon millions of wealth, while in spite of our boasted prosperity the problem among the masses of obtaining fair recompense for toil is becoming more and more difficult of solution.

Justice, the attribute of divine nature, must be more closely associated with power, so that "whatever is justice may be power, and whatever is power may be justice." Some one has said that justice is "the great and simple principle which is the secret of success in all government, as essential to the training of an infant, as to the control of a mighty nation." And so when it is apparent that those who toil are being more and more denied the justice to which they are entitled, it is fitting that on this Easter day of 1906 men and women who bend the knee in the

presence of the risen Christ shall not forget the things for which He stood and shall consecrate themselves, as citizens as well as churchmen, to the duty with which they are confronted.

You have seen a tiny plant springing up around a rock, seeking to clothe with its green leaves the rugged hindrance to its growth. That little plant is a symbol of this day. Given in its seed a hint of heaven, it strives to make use of its endowment and, although at times well nigh destroyed, it struggles upward to contribute its beauty and fragrance to the world it was intended to adorn. The rock of selfishness, of meanness, of conquest, of man's inhumanity to man, of war and greed and avarice, needs to be removed in order that the principle for which this day stands may be recognized by all men.

Yet in spite of the discouragement, the injustice and the wrongs to which the weak and helpless are subjected, there are, in this day, and in the things it represents, hope and inspiration to those who would struggle for the greatest good to the greatest number.

The little child bending in true reverence at the mother's knee; the gray-haired man waiting near close of well-spent life for dawn to come; the aged mother with scars of heart as numerous as her years, whose devotion has sustained her in affliction and whose example has inspired those who have come within the benediction of her holy faith; the sacrifices of parent for child; the devotion of friend to friend; the kind offices of the strong to the afflicted; the mite given to charity; the cup of cold water; the tear that springs unbidden for another's woes-all these bear testimony to the risen Christ. These provide the hope that in God's good time men and women may be able to kneel among the lilies with love, "the crowning grace of humanity," in their hearts; with justice revealed in the national life; with truth written upon the statute books; with happiness re-established wherever they have dethroned it and with oppression abandoned wherever they are responsible for it.

RICHARD L. METCALFE.

STATE INSURANCE PROVIDES THE REMEDY

legislation relating to life insurance. But it is make it possible for those who are not now able violating the letter of the law. strange that in the light of recent exposures public sentiment has not already crystallized in an effort to bring about genuine reforms. Even many of those foremost in the advocacy of reform legislation with respect to insurance do not seek to make it impossible for directors to avoid actual mutualization of these great concerns. The Equitable made a pretense at mutualization and selected a board of trustees. . These trustees were really the creatures of Mr. Ryan, and through them the policyholders cannot expect to obtain any reform that is not acceptable to Mr. Ryan. We may expect that insurance laws will be tinkered with for many months and a mighty pretense will be made to give protection to the interests of the policyholders. If the policyholders generally should, for a time, seem to lose interest in insurance affairs, there would be not even the pretense to give them relief. Under any circumstances with the present-day system there will be no substantial reduction in the cost of insurance, and no material decrease in the extraordinary profits reaped by the coterie of men controlling insurance companies. There is one solution that should appeal to present-day policyholders-and every man having women and children dependent upon him should carry an insurance policy. That solution is found in a system of state insurance. If men like the McCurdys can, upon the premiums paid by policyholders, pile up enormous fortunes, even though all the time contributing liberally to republican campaign funds, and paying enormous sums of money for the corruption of legislatures and public officials, then the state can establish an insurance bureau and issue to such of its citizens as desire to invest a policy that will enable that citizen to provide an annuity for those dependent upon him.

Various remedies are proposed in pending insurance to those now holding policies, but would himself beyond the dreams of avarice without to carry insurance to make provision for their loved ones.

Such a bureau, economically and honestly administered, would not only reduce the cost of

Take Nebraska, for example. During the year 1905 Nebraska paid to old line insurance companies premiums amounting to \$2,685,891. The death losses paid to Nebraskans during that year amounted to \$642,281. These figures do not, of course, include fraternal insurance. The total number of old line life insurance policies held in Nebraska, December 31, 1905, were 57,712, and of course in some instances several of these policies were held by a single individual; therefore a very small proportion of the people of Nebraska hold insurance policies in the old line companies and, adding the number of those who carry insurance in fraternals, the proportion is not increased in a large degree.

There are in Nebraska, as in other states, thousands of men who, because of the high price of insurance are unable to provide their families with protection who would be able to take advantage of the reduced cost of insurance under the state insurance system. Such a system would not entail additional expense upon the state, because the insurance department would be more than self-sustaining. While reducing the cost of insurance to present-day policyholders and placing insurance within the grasp of all men having women and children dependent upon them, the state insurance system would save to the various communities of the state large sums of money now required to be expended for the support of widows and orphans whose bread-winners died without making provision for their future.

It is not strange that abuses occur in the present arrangement; human nature is too frail to be intrusted with such power as attaches to the handling of the large sums of money now under the control of the insurance magnates. One who can control the deposit of millions, and the investment of hundreds of millions can enrich

A certain amount of discretion is always vested in the manager of a large corporation, and this discretion is too often exercised on the side of personal profit. These enormous accumulations are a menace to the country and for that reason, as well as for the other reasons herein cited, the life insurance business should be taken charge of by the state and operated for the advantage of the public rather than to the public's detriment.

111

CAN THE KING DO WRONG?

Very recently a large delegation of workingmen called at the White House to submit certain grievances and requests to Mr. Roosevelt, and he seized the occasion to make an address of considerable length. Among other things he said:

"You hamper me in the effort to get for you what I think you ought to have in connection with the eight hour law when you make a request that is indefensible."

The question at once arises, does it necessarily follow that because Mr. Roosevelt thinks workingmen should have certain things those are the things that workingmen ought to take and rejoice therefor? Is it not barely possible that the workingmen may know what they ought to have without being wholly dependent upon Mr. Roosevelt? It is not a question of what Mr. Roosevelt thinks the people ought to have, but a question of what the people think they ought to have. And just because Mr. Roosevelt thinks they ought to have certain things is by no means proof that those are the things they ought to have. The people of this republic are not yet ready to admit that "the king can do no wrong." Even Theodore Roosevelt is as apt to make mistakes as the rest of us.

The language quoted above would have sounded better coming from the lips of Emperor William or Czar Nicholas. They illy become thepresident of a great republic.