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give to the fifteen million depositors of the country protection to their savings.

We believe that insofar as the needs of commerce require an emergency currency, such currency should be issued, controlled by the federal government and loaned on adequate security to national and state banks. We pledge ourselves to legislation by which the national banks shall be required to establish a guarantee fund for the prompt payment of the depositors of any insolvent bank, under an equitable system which shall be available to all state banking institutions wishing to use it.

We favor a postal savings bank if the guarantee bank can not be secured and that to be constituted so as to keep the deposited money in the communities where it is established. But we condemn the policy of the republican party in proposing postal savings banks under a plan of conduct by which they will segregate the deposits of rural communities and redeposit the same while under government charge in the banks of Wall Street, thus depleting the circulating medium of the producing regions and unjustly favoring the speculative markets.

OFFICEHOLDERS

Coincident with the enormous increase in expenditures is a like addition to the number of officeholders. During the past year 23,784 were added, costing \$16,156,000 and in the past six years of the republican administration the total number of offices created aside from many commissions has been 99,318, entailing additional expenditure of nearly \$70,000,000 as against only 10,279 new offices created under the Cleveland and McKinley administrations, which involved an expenditure of only six million dollars. We denounce this great and growing increase in the number of officeholders as not only unnecessary and wasteful, but also as clearly indicating a deliberate purpose on the part of the administration to keep the republican party in power at public expense by thus increasing the number of its retainers and dependents. Such procedure we declare to be no less dangerous and corrupt than the open purchase of votes at the polls.

MISUSE OF PATRONAGE

We condemn as a violation of the spirit of our institutions, the action of the present chief executive in using the patronage of his high office to secure the nomination of one of his cabinet officers. A forced succession in the presidency is scarcely less repugnant to public sentiment than is life tenure in that office. No good intention on the part of the executive and

the virtue in the one selected can justify the establishment of a dynasty.

The right of the people to freely select their officials is inalienable and can not be delegated.

PHILIPPINES

We condemn the experiment in imperialism as an inexcusable blunder which has involved us in an enormous expense, brought us weakness instead of strength, and laid our nation open to the charge of abandoning a freedom doctrine of self-government. We favor an immediate declaration of the nation's purpose to recognize the independence of the Philippine islands as soon as a stable government, can be established, such independence to be guaranteed by us as we guarantee the independence of Cuba under the neutralization of the islands can be secured by treaty with other powers. In recognizing the importance of the Philippines our government should retain such land as may be necessary for coaling stations and naval bases.

INCOME TAX

We favor an income tax as part of our revenue system and we urge the submission of a constitutional amendment specifically authorizing congress to levy and collect a tax upon individual and corporate incomes to the end that wealth may bear its proportionate share of the burdens of the federal government.

CIVIL SERVICE

Law pertaining to the civil service should be honestly and rigidly enforced to the end that merit and ability should be the standard of appointment and promotion rather than services rendered to the political party.

THE NAVY

The constitutional provision that a navy shall be provided and maintained means an adequate navy, and we believe that the interests of this country would best be served by having a navy sufficient to defend the coasts of this country and protect American citizens wherever their rights may be in jeopardy.

ASIATIC IMMIGRATION

We favor full protection by both national and state governments within their respective spheres, of all foreigners residing in the United States under treaty, but we are opposed to the admission of Asiatic immigrants who can not be amalgamated with our people or whose presence among us would raise a race issue and involve us in diplomatic controversies with oriental powers.

WATERWAYS

Water furnishes the cheapest means of transportation and the national government having control of navigable waters should improve them to their fullest capacity. We earnestly favor the immediate adoption of a liberal and comprehensive plan for improving every water course in the United States which is justified by the needs of commerce and to secure that end we favor, when practicable, the connection of the Great Lakes with the navigable rivers and with the Gulf through the Mississippi river and the navigable rivers with each other and the rivers, bays and sounds of the coast with each other by artificial canals, with a view to perfecting a system of inland waterways to be navigated by vessels of standard draught.

We favor the co-ordination of the various services of the government connected with waterways in one service for the purpose of aiding in the completion of such a system of inland waterways; and we favor the creation of a fund ample for continuous work, which shall be conducted under the direction of a commission of experts to be authorized by law.

PAN-AMERICAN RELATIONS

The democratic party recognizes the importance and advantage of developing close ties of Pan-Americanism and commerce between the United States and her sister nations of Latin America and favors the taking of such steps, consistent with democratic policies for better acquaintance for greater mutual confidence in trade as will bring lasting benefit not only to the United States but to this group of American republics having constitutional forms of government, ambitions and interests akin to our own.

PROTECTION OF AMERICAN CITIZENS

We pledge ourselves to insist upon the just and lawful protection of our citizens at home and abroad and to use all proper methods to secure for them whether native born or naturalized and without distinction of race or creed,

the equal protection of law and the enjoyment of all rights and privileges open to them under our treaty; and if, under existing treaties the right of travel and sojourn is denied to American citizens is withheld from American passports by any country on the ground of race or creed we favor prompt negotiations with the governments of such countries to secure the removal of these unjust discriminations.

We demand that all over the world a duly authenticated passport issued by the government of the United States to an American citizen shall be proof of the fact that he is an American citizen and shall entitle him to the treatment due him as such.

TELEGRAPH AND TELEPHONE

We pledge the democratic party to the enactment of a law to regulate the rates and services of telegraph and telephone companies engaged in the transmission of messages between the states under the jurisdiction of the interstate commerce commission.

GRAZING LANDS

The establishment of laws and regulations, if any are necessary to free grazing on public lands outside of forest or other reservations until the same shall eventually be disposed of should be left to the people of the state respectively in which such lands may be situated.

ARIZONA AND NEW MEXICO

The national democratic party has for the last sixteen years labored for the admission of New Mexico and Arizona, and recognizing that each possesses every qualification, we favor the admission of these territories as separate states.

ALASKA AND PORTO RICO

We demand for the people of Alaska and Porto Rico all enjoyment of the rights and privileges of a territorial form of government and the officials appointed to administer the government of all our territories and District of Columbia should be thoroughly qualified by previous bona fide residence.

OKLAHOMA

We welcome Oklahoma to the sisterhood of states and congratulate her upon the auspicious beginning of a great career.

HAWAII

We favor the application of principles of the land laws of the United States to our newly acquired territory to the end that the land of that territory may be held and utilized for the benefit of bona fide homesteaders.

POPULAR ELECTION OF SENATORS

We favor the election of United States senators by direct vote of the people and regard this reform as the gateway to other national reforms.

MERCHANT MARINE

We believe in the American merchant marine without new or additional burdens upon the people and without bounties from the public treasury.

HEALTH BUREAU

We advocate the organization of all existing national public health agencies into a national bureau of public health which shall have power over sanitary conditions connected with factories, mines, tenements, child labor, and such other subjects as are properly within the jurisdiction of the federal government and do not interfere with the power of the states controlling public health agencies.

NATIONAL RESOURCES

We repeat the demand for internal development, and for the conservation of our natural resources, contained in previous platforms, the enforcement of which Mr. Roosevelt has vainly sought from a reluctant party; and to that end we insist upon the preservation, protection and replacement of needed forests, the preservation of the public domain for homeseekers, the protection of the natural resources, in timber, coal, iron and oil, against monopolistic control, the development of our waterways for navigation and every other useful purpose, including the irrigation of arid lands, the reclamation of swamp lands, the clarification of streams, the development of water power, and the preservation of electricity generated by this natural force from the control of monopoly, and to such end we urge the exercise of all powers, national, state and municipal, both separately and in co-operation: