

tral bank should support the credit of the nation. If the national government needs funds; if it spends more money than it collects by taxation, it must continue in the old way to borrow money from the world at large by the sale of bonds.

"For the single purpose of this projected bank would be the safeguard of the business interests of the people in their private relations. If there were need for more money for business purposes, the bank would supply it by notes, and if there were a plethora, in dull times, these notes would be withdrawn rapidly. Governmental assistance to the institution would be limited to the deposit with the central bank of all government funds now in the national banks.

"The existing banks, it is hoped, would find their compensation for the loss of these funds in being relieved from their present burden of carrying the whole weight of responsibility for increases in the circulat-

ing medium, and in the fact that the central institution would not receive deposits from individuals.

"The question as to how the business man is to benefit by a central bank is sought to be answered by the statement that the project included a provision for the acceptance of good commercial paper as a basis for the issue of money. Such paper would represent actual transactions between solvent concerns—all short-time credits—and sure to be redeemed whenever the transaction was concluded. There would be a reasonable coin reserve to main equilibrium.

"That this plan will meet with prolonged opposition when laid before congress can not be doubted, although the administration desires to have the matter regarded as non-political.

"At the last bankers' convention at Chicago many of the bank officers regarded the measure as the opening wedge for the destruction of the most lucrative portion of their business, and viewed with disfavor the plan whereby the government bank was to enter into competition for the enormous discount operations which gave them very great influence in the industries of the country.

"Possibly their objections can, in a measure, be weakened by a recourse to some other means of securing a basis for the circulating notes of the central bank than commercial paper, such as an enlarged reserve of gold and silver or even gilt-edged mortgages on real property."

Apparently from the last suggestions the supporters of the plan hope to make the basis of the circulating notes the principal feature of the expected battle, avoiding as much as possible the main issue of the centralized control of the power to increase or decrease at will the amount of money in the country.

It would seem that Senator Aldrich expects democratic aid at critical moments, judging from the following:

"It may be that the existing political parties will be divided on this great question, and that there will be a new alignment in congress when it is broached. Indeed, there is some reason to believe that the administration would prefer to wage the battle on this basis."

A CENTRAL BANK

Might just as well as not gird up your loins for a campaign or two on the money question, Mr. Bryan. It won't be 16 to 1, but 16 to 0—16 bankers to run the money of the country and the people 0.

After laying the rag baby greenback in its little flat grave, after disowning the trade dollar and debasing and divorcing poor old hard-working silver coin, it is discovered that we need "a safe and sound financial system;" "some sort of arrangement for a central bank of issue which shall control the reserve and exercise a power to meet and control casual stringency." Taft has made the discovery of this gnawing need, and is advertising it throughout the west. Aldrich is to father the scheme and tell the west all about it.

Taft says it's bound to come, and that Aldrich has done so well in revising necessities upward and luxuries downward that he is peculiarly fitted to head the new movement for saneness and soundness. Mr. Aldrich has already blushing accepted, but he sees some dangers. The central bank should be kept free from Wall Street influences and not be manipulated for political purposes. He threatens to talk along this line, and Wall Street and the

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politicians are already scared to death—almost, not quite. In case of a casual stringency nowadays the process of relief is to have the United States treasury grab a bag of money and run over to Wall Street and help out. It will doubtless be much more convenient to have a central bank located right in Wall Street, with power to control the money market. Of course, much depends on who is given this power. If the president appoints another galaxy of corporation hirelings, of course, a politician or two, or some fellow with friendly interest in Wall Street may slip in. However, Mr. Taft and Mr. Aldrich will show the minimum of danger in this to the wild, woolly and wall-eyed wests in their junket speeches. Get ready to swallow!—Cincinnati Post. NO INTEREST. NO TAXES. No brokerage fees. No commissions. Farms in Florida direct to purchasers at rock-bottom prices on terms of only 33 CENTS A DAY. These small payments are the only payments you make. Read the full-page advertisement describing this wonderful opportunity in next week's Commoner, then act promptly, and you may be one of the lucky 300 who can buy a farm on above terms. (Adv.) HERBERT KNEW Mother—Herbert, you mustn't ask you papa so many questions. They irritate him. Herbert (shaking his head)—It ain't the questions, ma. It's the answers he can't give that make him sore!—Implement Age. Although far from completed, the government survey of the great lakes which was started in 1842, has cost over \$4,200,000.