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Gambling and Investment

Editorial in New York World

The New York stock exchange is a private club, ruled by a house committee. Its membership is limited to 1,100, and the seats are worth all told about \$90,000,000.

To pay interest on that sum, cover expenses and provide incomes for 1,100 men and their thousands of partners, a great volume of business is necessary. Stocks and bonds of the par value of \$22,757,254,000 were sold last year in this one exchange. This sum is six times as great as all the savings bank deposits of the country. It is six billions greater than the yearly product of all the vast manufacturing industry of the country. It is thirty times as great as the net earnings of all our railroads. It exceeds even the total capitalization of the railroads by a sum nearly equalling all the wealth of Spain.

If exchange members were brokers merely, this flood of transactions of which not more than 3 per cent represent purchases for income investment, would cost the community only \$55,000,000 a year, the nominal amount of the "kitty." But incomparably greater loss is incurred, immeasurably greater damage to legitimate business is suffered, through the use of general banking resources in speculation. The Hocking pool operations would have been impossible, as Willard V. King points out, had not banks loaned money up to 80 per cent of the "market value," at \$92.50, of stock now priced at \$14.

In every such case it is trust funds that are risked. The wages of workmen laid away in savings banks for a rainy day; the provision of thrifty men, through insurance, for their families after their death; the working capital of merchants and manufacturers; the earnings of lawyers, preachers, teachers, doctors, deposited in banks—all these, through the interlocking of financial institutions, are jeopardized by Wall Street gambling. And, since the death of E. H. Harriman led to a truce between the Morgan and Standard Oil "groups," all these are now manipulated by a money trust, which moves prices up and down by extending or calling loans.

No other great nation permits itself to be so exploited. More stock gambling is done in London than in New York; but the banks do not furnish chips for the game. There is in London no pretense of actual transactions, such as is made here in daily deliveries. Stock gambling debts are settled once a fortnight. The public which wishes investments is protected against gross cheats by the criminal law. In New York county a Whittaker Wright need not have committed suicide. In London the ship building trust could not have been floated, the Metropolitan Railway robbed, without some one going to jail for it. And London brokers do not gamble in stocks.

The financial strength of France is a standing marvel of the business world. There too gambling and investment are kept separate. There are only seventy brokers on the Paris bourse. Each provides a guarantee fund of \$500,000. The \$35,000,000 so procured insures any customer of any of the seventy against loss. The \$90,000,000 value of New York seats on 'change is the property of the members. If a broker fails, his customers lose, even though they be investors and not gamblers. But the \$35,000,000 fund of the Paris bourse is the protection of the public. Every bourse broker has his appointment signed by the president

of the republic. He is an official. He must not gamble. Nearly every thrifty peasant invests in securities. His bank buys them for him and permits him to pay in installments, but it will not lend to gamblers.

In Germany the system is like our own in that there is a dual sovereignty of state and nation. It is unlike ours in that this sovereignty is used, and gambling regulated. The board of brokers in a German bourse fixes the prices for the day. There is no ticker, no frantic bidding of bulls and bears, no hourly ebb and flow of prices. A man who gambles in stocks must register as a speculator, and speculating in commodity futures is forbidden, though a farmer may sell produce, or a man-

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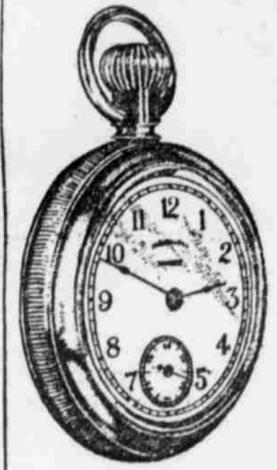
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