

of one percent on the national bank deposit during the last forty years to pay every depositor in full. Why does the bank refuse to pay this little tax in turn for what it gets? It was either last year or year before that the average profits of the national banks was fourteen per cent. Is it asking too much of a bank that gets its authority to take the people's money from the government, is it asking too much that that bank be compelled to live up to promises which it holds out?

#### THIS WILL DO IT

I can suggest a way in which you can bring the national banks to believe in a bank guarantee. If the government shall provide that whenever the government deposits money in a national bank the bank must hang out a sign saying, "We give security to the national government but we give no security to ordinary depositors," or "We give no security to ordinary depositors but we give security to Uncle Sam," it would immediately be in favor of a bank guarantee or quit soliciting government deposits. We need to have a little publicity on the subject, and let the people understand what it means. When the banks are bound together and have to share these losses in common they will be interested in the fidelity of every official. You will find the bankers' association have an insurance to protect them against burglars. Why should the banks not burglarized help pay the losses of the banks that are burglarized? Why should the banks get together and tax themselves to protect themselves against burglars from the outside and not protect their depositors from the burglars on the inside?

A German in my state presented this, I think, about as forcibly as I ever heard it presented. He said when he came to Nebraska he started poor, and worked by the day until he got money enough to buy a team, and then he worked with the team until he got enough money to buy a piece of land, and then he worked on the land, bought more land, and one day he wanted to buy a piece of land and he needed five hundred dollars to complete his payment. He went to the bank and asked if he could get it. The banker said yes, I will be glad to loan you the money if you will get one of your farmer friends to go your security. He went out and got a friend to go his security, and did get the money, and it was not long before he paid it back.

After a while he had some money to deposit and he went to the bank and then the beauties of the bank guarantee dawned upon him. He said, "I want to deposit some money with you. When I came in here to borrow some money you said, 'all right, get one of your farmer friends to go your security and we will be glad to loan you the money.' When you borrow my money you get some of your banker friends to go your security." Why not? Is there any logic that can answer the logic of that German farmer?

I believe that state after state will adopt this system and then the national banks will adopt it. The day will come, and I think I shall live to see it, for I am not old yet, the day will come when a deposit in a bank, state or national, will be as good as a government bond, and then you will not have the panics that come because people get scared, not of the kind of money, but afraid they can't get any kind of money when they want it.

But, my friends, I have already talked longer than I intended to, and I haven't said all that I might say, but I have covered some of these questions, and my purpose has been first to impress upon you the democratic idea, the growing idea, that it is the duty of the representative to represent and that when he can't represent his constituents and do what he thinks is right he should go to them and relinquish his authority and let them select some one who can conscientiously carry out their conscientious convictions. I have tried to show you a few of the great reforms that have been brought about and have shown you how the great movements have developed and great reforms have grown. I have suggested just a few of these reforms that have not yet been secured but which are in line with this sentiment that has been manifested by what has been done.

And now let me present the one thing to which all government should direct itself. There is no good reason for a government by the people and of the people unless it is also a government for the people, and the nearer the government can bring human institutions into harmony with the divine law the better and more perfect that government is, and the one great divine law that society needs to understand, and to which government should approxi-

mate, is the law of reward. The injustice that we find is largely due to the fact that some people draw from society more than enough to pay for their services, while others draw from society less than enough to pay for their services, and it must necessarily follow that if some are overpaid from the common store, some must be underpaid. It should be the aim of officials, whether they be executive, or legislative, or judicial—it should be their aim to help bring the government into harmony with this law. It is the divine law of reward. When God gave us the earth, with its fertile soil, the sunshine with its warmth, and the rains with their moisture, his voice proclaimed as clearly as if it had issued from the clouds, "Go work, and in proportion to your industry and your intelligence so shall be your reward." That is the divine law of reward. Every citizen should draw from society a reward proportioned to his contribution to the welfare of society, and government should be so constructed and so administered as to make this law, as far as wisdom can, a living reality among the people. And it is only in proportion as free government can make a near approach to the divine law of rewards that it will justify the sacrifices that have been made in its behalf. (Great applause.)

#### MOVING ON MEXICO

Something is going on between the United States and Mexico. The following Associated Press dispatches tell the story:

"Washington, March 7.—A great military and naval demonstration—involving 20,000 troops and four armored cruisers—was ordered by the United States today to be made immediately on the Mexican frontier. Following the cabinet meeting at the white house today a statement was issued declaring that the movement of troops to Texas and to the border of Mexico in California is solely for the purpose of maneuvers and for the training of officers and men.

"Though officials refused to discuss the possibility of troops being sent across the international line, it is known that the state department had been considering the possibility of such action for several days.

"A combined naval and military mimic attack upon Galveston, Texas, is one of the features of a great 'war game,' which it is planned to play. The officials assert that the movement of troops is 'purely for tactical use,' but the sudden dispatch of one-fourth of the entire army to the Mexican border is not accepted here as a mere practical maneuver.

"New York, March 8.—The Mexican ambassador to the United States and the United States ambassador to Mexico, the Mexican minister of finance and the representative here of the Mexican insurgents, professed themselves unable to offer any explanation today of the movement to the Texas border of a formidable United States army. All alike were unwilling to believe intervention in Mexico is imminent.

"El Paso, Texas, March 8.—Antonio V. Lomell Mexican consul at El Paso, and Frederick Gonzales Garza, general secretary of the revolutionary party, in interviews discredited the possibility of American intervention and the former declared such a thing 'would mean war and nothing else.'

"Mr. Lomell, after exhibiting a telegram from Enrique Creel, foreign minister of Mexico, in which the latter declared that Mexico had not asked and would not ask for intervention, said:

"Intervention by the United States would be hypocrisy, for your government has announced that it is merely sending its troops out on maneuvers. I think the American papers are slandering their own government when they attribute to it such bad faith. We rely on the American government's assurance that the mobilization is for military practice. Anything else would be false to the Mexican government. Intervention would mean war in Mexico no more nor less. We have the means to resist and we cannot accept such a thing."

"Mexico City, March 8.—The announcement that American troops would be concentrated on the Mexican frontier created no noticeable anxiety here. The report that only ordinary maneuvers are contemplated is accepted as sufficient by the officials. In some quarters the move is regarded as a first step toward American intervention to restore peace. The impartial says:

"Neither the government nor the people can accept the possibility that the object of the mobilization is to mix in the affairs of our republic."

"Mexicali, Mexico, March 8.—When he received the news of the heavy mobilization of United States troops along the Mexican border,

Simon Berthold, the American socialist leader of the rebels in Mexico, exclaimed: 'The United States is fast getting into a class with the Diaz government. It is just another case of might against right.'

"New York, March 9.—Jose Ives Limantour, the Mexican minister of finance, conferred today on the Mexican situation with J. P. Morgan, jr., D. P. Bennet, president of the National Railroads of Mexico, and several financiers. It was said that Cecil Greenfel, a member of the British parliament, was expected to join the conference."

March 10th, the Associated Press issued a statement, said to be authorized by the president, that the mobilization of the troops on the Mexican border was merely "to form a solid military wall along the Rio Grande to stop filibustering, and to see that there is no further smuggling of arms and men across the international boundary."

#### MR. BRYAN IN CHICAGO

The Chicago Record-Herald of March 6th, prints the following story: "Women fainted and half-dozen policemen fought while several hundred persons struggled madly last night to gain entrance to Orchestra hall, where William Jennings Bryan spoke before the Chicago Sunday Evening Club.

"Several times the police and ushers of the hall used their fists to check the rush, which began as soon as the doors were opened. Even after the hall was filled, with 300 seats on the stage occupied by a delegation from the association of commerce and a large choir, many still were struggling to get within hearing distance of Mr. Bryan.

"A number of women fainted in the crush just as word was sent out to refuse admission to any more, every seat being filled. As many still tried to enter in spite of this edict, the police were told to remove the more demonstrative of the crowd by force.

"While Mr. Bryan was speaking a woman fainted in her chair in the topmost tier of the seats on the stage. Doctors in the audience attended to her, but her position was such that it was impossible to remove her until after Mr. Bryan had finished speaking.

"Ropes were stretched in the lobby of the hall to keep the crowd back. On the sidewalk and in the aisle created by the ropes policemen and ushers were busy keeping order for more than an hour after the service had started.

"Complaints were made to Clifford W. Barnes, president of the Sunday Evening Club, of the treatment accorded some of those trying to gain admission. He said:

"The truth of the matter is that everybody was 'rattled' because of the size of the crowd. We didn't expect it to assume such proportions. As for the ushers, they are ushers and did not understand just what position to take in many instances. All the seats were free, but many people had been given reserved seats. This accounted for some of the confusion."

"Mr. Bryan's address was on 'The Fact of Christ.'"

#### EXIT THE OLD GUARD

The Chicago Tribune furnishes the following, in a Washington dispatch, concerning the retirement of the "old guard":

"Washington, D. C., March 4.—When congress adjourned there disappeared from the senate a few men who have stood consistently for the interests of the people, and a large number who closed their public careers by voting to retain William Lorimer in the senatorial seat he occupies.

"To the 'old guard' the sound of the gavel of the vice president striking his desk as the hands of the clock pointed to midday resembled the thud of earth falling upon the political coffins of their departed leaders and comrades. The list of men relegated to oblivion includes:

"Nelson W. Aldrich, of Rhode Island.

"Morgan G. Bulkeley, of Connecticut.

"Julius C. Burrows, of Michigan.

"Thomas H. Carter, of Montana.

"Chauncey M. Depew, of New York.

"Charles Dick, of Ohio.

"Frank P. Flint, of California.

"Eugene Hale, of Maine.

"John Kean, of New Jersey.

"Samuel H. Piles, of Washington.

"Nathan B. Scott, of West Virginia.

"With the exception of Aldrich, all of the above men voted for Lorimer's retention in the senate. Aldrich would have done so had he been in Washington, being Lorimer's 'bellwether.'"

Another batch or bunch or group will retire next year.