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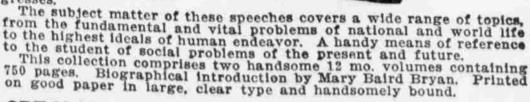
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SOMETHING ABOUT THE ALDRICH PLAN

To the editor of the New York Evening Post: In your issue of January 25, Mr. Stewart Browne said that inflation under the Aldrich plan would not be half so great as Mr. Robert D. Kent, in a previous letter, feared would be the case. Mr. Kent had talked with ex-Senator Aldrich, but Mr. Browne says that "probably not one-half of the banks and trust companies will become members of the National Reserve association." I should think this opinion correct as to number of organizations, the little ones avoiding expense by using the big ones through which they now effect their clearings. But at the first signs of the approach of tight money, there would be a general flocking into the shelter of the National Reserve association, of all the large and medium size institutions doing an ordinary banking business, the slower-moving ones losing customers by delay.

It is easy to see that an adroit politician of the Aldrich calibre would expect to gain some congressional favor for his plan by having it consider an inflation measure; and that he would hope for banking favor by having the plan considered as a scientific measure; but it is not easy to see how bankers can continue to favor the plan after they have begun to discuss the degree of inflation which shall be caused by it. If the plan is scientific, it must produce expansion of credit and contraction of the currency, this to be effected by the exportation of gold.

We use \$34.47 per capita, but in England, under a scientific banking system, one-half as much money per capita is satisfactory; and the rate of interest in England usually is lower than in this country. Whatever we do in the direction of making our banking system scientific is necessarily to the effect of using money less and money substitutes more. Under the National Reserve association I should think we might in sending us luxuries and securities, and in drawing gold from us. There would, of course, soon come

the inevitable collapse. Under our present laws, we are taking advantage of a golden opportunity, which may not last. The annual production of gold is so great that we are constantly adding to our hoard, and we now have \$1,700,-000,000 worth, or about one-quarter of the world's stock. Gold forms about 47 per cent of all our money, whereas it formed only about 14 per cent when we resumed specie payshould consider no plan but one which shall give us new money when needed, and shall as certainly provide that the new money shall be retired when not needed. Nothing should be allowed to interfere with the gold accumulation, and with this basis for hope that we may become the financial centre of the world.

There is no reason for assuming that bankers are either more or less patriotic than other people. When we are about to change the rate of duty upon any article, the people engaged in the industry to be affected are sure to clamor for the fullest protection, and few or any of them will say a word for the country's interest. And now that the Aldrich plan offers the bankers immunity from monetary panics, there are only a few bankers who have a word to say against the plan, although it can course, to any of the mere forms of Route 5.

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