

To the editor of the New York Evening Post: In your issue of January $25, \mathrm{Mr}$. 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 becsive association." I should think this opinion correct as to number of orexpense 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 nocking into asso-
shelter of the National Reserve shelter of the National ciation, of all the large and medium ciation, of ations doing an ordinary size institutions doing an ordmary
banking business, the slower-moving banking business, the siower-mo
It is easy. to see that an adroit politician of the Aldrich callibre would expect to gain son chres sional favor for his plan by having it consider an inflation measure; and
that he would hope for banking favor that he would hope for banking favor by having the plan considered as a
scientiffe measure; but it is not easy scientiflc measure; but it is not easy to see how bankers can continue to
favor the plan after they have befavor 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 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 to be taken advantage of by Europe in sending us luxuries and ecurope ties, 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 opportunal production mat is so an that we are constantly adding great 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 pay-
ments, in 1879 . sider an Aldrich The time to consider an Aldrich plan, or any other than an emergency-money plan, will come when the production of gold begins to dechine. Until then we shouid consider no plan but one
which shall give us new money when needed, and shall as certainly pro--tired when new money shall be reshould wen not needed. Nothing should be allowed to interfere with the gold accumulation, and with this basis for hope that we may become the there cen cente of the world. that belo reason for assuming patriotic the aro elther more or less patriotic than other people. When duty upon any article che the rate of gaged 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 Aldrlch plan offers the bankers immunity irom monetary panics, there are only say againgt the who have a word to be seen to the plan, although it can ation of free political action-not of course, to any of the mere forms of

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