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half holiday (Sundays in addition) for workers in factories and stores, seats for salesgirls, good ventilation, safety elevators and guarded machinery; no night work for women or young people, no employment of boys or girls without pay, cash payment of wages, etc. Sweat shops have been practically abolished by thorough inspection, labeling of goods, prohibition of night work, fines for every violation, etc.

29. It aims to abolish the contractor system in public works and substitutes direct employment under co-operative conditions, whereby wages have been increased, quality of work improved, cost of construction diminished and industry and character developed.

30. It purchases estates in or near the cities and towns, divides them up for workers' homes and makes advances to the workmen to help them build their homes, aiming to destroy the slums and tenements, which still exist to some extent.

31. It has turned back the tide of population from the cities to the country and aims to do so still more.

32. Annuities are given to the aged poor, so they can live at home in their declining years secure from want. Justice is given instead of charity. Political corruption is almost unknown now.

33. The government leases land for 5 per cent of its value yearly to settlers and loans \$350 to each family that want to start farms.

34. All land improvements are exempt. Mortgages are deducted in estimating taxes and assessed to the lender. Estates less than \$2,500 are exempt. The old, widows and orphans who receive less than \$1,000 yearly are exempt. The graduated land tax begins when the improved value reaches \$25,000. Absentee owners pay 20 per cent more. Government has the right to buy any property at owner's assessed value.

35. The graduated income tax begins with those making over \$1,700 yearly (with \$250 allowed for insurance premiums.) It has checked monopoly, decreased desire for large fortunes and created a far more Christian spirit among the people. There are no great millionaires and no paupers in New Zealand now. There is also a graduated inheritance tax and many other reforms too numerous to mention.

The following is conclusive evidence of the benefits derived:

Table with 3 columns: Item, United States, New Zealand. Rows include Per capita circulation, Per capita bank deposits, Average deposit account, Per capita wealth.

The above is taken largely from "The Story of New Zealand," published by Dr. C. F. Taylor, 1520 Chestnut street, Philadelphia.

It is not necessary to say more.

WILLIAM H. B. HAYWARD, Philadelphia, Pa.

Subscribers to The Commoner who commenced with the first issue of the paper should renew their subscriptions now to avoid the possibility of missing an issue of the paper.

A LEADER UNAFRAID

Following is a special dispatch to the New York World: Trenton, N. J., Jan 15.—President-elect Wilson said today with reference to his recent speeches:

"I stand pat," adding later, "I have given no consideration to the reports of Wall street dissatisfaction with my remarks."

There was a good deal of panic talk about the state house during the day that might be characterized as "amused comment."

Senator-elect Ollie James of Kentucky and Senator Thomas P. Gore of Oklahoma don't think there is going to be any panic. But if there is, Mr. James thinks he knows what will happen. Directly after he had conferred with the governor, though he made it plain that he was not divulging what had been discussed, he announced flatly that in the case of panic the democrats in congress would appoint an investigating committee which would learn who was responsible and deal with that individual.

Ever since the governor made his speech in Chicago letters and telegrams have been pouring in upon him. A great number of these have contained denunciations, while scores have counselled less outspoken utterances.

There were no fewer than 3,000 letters awaiting Governor Wilson on his return from Chicago. He has not seen all of these and there is no way of knowing how many of them referred to the speech, either in laudatory or other terms. After the Trenton speech last Monday another extremely large batch of mail was received.

John W. Williams of New York City is not personally known to Governor Wilson, so far as the governor can recall. Nevertheless Mr. Williams took it upon himself to send the governor the following telegram:

"Don't be such a fool. Use your brains and keep your mouth shut. Don't be a silly ass and make the whole country ashamed of you."

Governor Wilson himself made this telegram public and in doing so he said:

"I want this made public because I want the country to know that I get that sort of criticism from New York and I want the country to know that the telegram was transmitted by the Postal Telegraph company."

At the time this was all the governor would say except, "I stand pat." When asked later in the day about the effect his recent speeches have had, he said: "I have given no consideration to the matter."

But Joseph Tumulty, the governor's secretary, made a statement early in the day which reflected the governor's views, for Mr. Tumulty showed it to him before issuing it for publication. The statement read:

"Attempts are being made to make an issue of Governor Wilson's speech at Chicago. This is nothing less than amusing. Governor Wilson's attitude on business and its relation to the government, as expressed in his several speeches since election, is, as any well informed person in the country would testify, exactly the same as his attitude before his nomination and before his election.

"Every word that Governor Wilson has uttered is in complete harmony with the principles to which he has strictly adhered throughout his public career.

"If there is any surprise at this attitude it can be manifested only by those who fail to realize that the country had elected to the presidency an honest and fearless man who means exactly what he says."

The president-elect had three callers of national importance today. They were Senator-elect James, Senator Gore and Senator Stone of Missouri. Senator Stone, who is known for the information he does not disclose, was with the governor about fifteen minutes. The others talked to him about ninety minutes each.

LIMITING SHIPMENTS OF LIQUOR

The Shepard-Kenyon bill, now pending in congress, having for its purpose the discontinuance of shipments of liquor from "wet" into "dry" states, will have a merry time before it gets onto the statute books, if it ever gets there at all.

Of course, the process proposed is to restrict interstate commerce in this particular and the constitutionality of the undertaking will have to be tested, even if the proponents of the measure should win a victory. The brewers and distillers, who realize that their very life is coming to depend upon this interstate trade, will not give up this source of revenue without a battle to the last ditch.

And the reason is obvious. They call it patriotic. The people must have liquor. They can never get along without it. The brewers and distillers say so, and that settles the whole

Those who cherish the same ideals and labor for a common cause are bound together by ties that are stronger than ties of blood.

question. It is not that they care to serve the people, nay verily. They would rather not, but the public craving is such that it must be satisfied to ward off universal madness. Furthermore, to stop interstate shipments of liquor, from "wet" into "dry" territory, would be another hindrance, and render the falsity of the statement the more palpable, that there is more liquor consumed and more drunkenness in communities where the saloon is not, than in communities where it is.

Three types of people are opposing the passage of the bill, viz., the brewers, distillers and the politicians who depend upon the brewers and distillers, and their distributaries, the saloons, for electoral support. The saloonists are mainly interested for the reason that, should a "dry" wave hit their community, they might want to run a "blind-tiger" and without a source of supply, that might be rather inconvenient. Saloonists are always anxious, when out of business, to have as much liquor consumed, and as much drunkenness as possible, so they can have it to point to in evidence of prohibition's failure.

If the democrats in congress have any sense of moral justice, they will do their best to pass the Shepard-Kenyon bill. Their philosophy of state rights, and encouragement to the largest possible measure of local self-government, imposes upon them the duty of securing to those rights, and such government the largest possible measure of protection from imposition from other states. And the progressives in congress, adherents of the "new nationalism," have an equally bounden duty to perform in the same direction. If it is the duty of the brotherhood of states to interfere where state inertia or local self-government is inefficient, it is equally bounden to protect state activity, and local self-government, in every degree of efficiency attained.

The democrats and progressives in congress can convert the Shepard-Kenyon bill into law if they will. There are enough of them there on the ground. The failure of the undertaking will be theirs. It defies the moral sensibilities of any man to give good reasons why a community, striving to get rid of an evil; an evil that is evil only, and evil continually, should be hampered in the attempt by the laxity of an interstate commerce law, affording to other states the right of imposition.—South Bend (Ind.) Enquirer.

NO MONEY TRUST; BUT—

There is no money trust in Wall street; but— The First National bank, whose president, George F. Baker, testified before the Pujo committee, had a capital stock of \$500,000 when he took hold of it in 1874.

In 1901 the capital stock was increased to \$10,000,000 by the simple process of declaring a stock dividend of \$9,500,000. In addition there remained a surplus of \$3,415,000.

In 1902 the bank paid 20 per cent dividends on this new capitalization; in 1903 it paid 20 per cent; in 1904 it paid 20 per cent; in 1905 it paid 26 1/4 per cent; in 1906 it paid 26 3/4 per cent; in 1907 it paid 32 per cent; in 1908, the year following the Roosevelt panic, it paid 126 per cent; in 1909 it paid 28 per cent; in 1910 it paid 28 per cent; in 1911 it paid 38 per cent; in 1912 it paid 33 per cent.

Between 1902 and 1911 the total dividends amounted to \$22,600,000, or more than double the capital stock, which in turn is twenty times the original capital stock.

Mr. Baker is no believer in publicity, and there is much information which a congressional committee seems powerless to demand from the eminent gentlemen who make millions out of the banking charters granted to them by the United States government. Therefore, the country will never know in detail how the swollen profits of the First National bank were accumulated.

There is no money trust, but what testimony could be more eloquent than these figures of unparalleled dividends declared by the bank that is peculiarly the representative of Wall street and trust methods?—New York World.