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THE COMMONER, LINCOLN, NEB.

Query: If a national bank charges a washer-woman twenty-four hundred per cent, what would it charge a man?

13 per cent of the national banks of the nation charging usury. Why did republican comptrollers fail to find this out? Answer: A soft campaign contribution turneth away republican wrath.

Merely to prove that the world does not move, the New York Sun declares that the direct primary is "ineffective, cumbersome, unsatisfactory, expensive and complicated." Similar testimony can be secured from the ex-bosses in every direct primary state.

As showing how widespread and how deep is the belief that the next year is going to be a fine year for standpat republicans who want to be president, here comes the information that the Hon. Charles Warren Fairbanks expects to enter the national convention with the solid delegation from Indiana.

The gentlemen who formerly gave vehement voice to the belief that the way to make wars impossible was to make them more frightful through the use of new means of wholesale slaughter have not been heard from since the European holocaust began.

The danger that comes to men who refuse to read any newspaper but a republican organ is readily apparent when one contemplates the number of republicans who have been misled into believing that the party grave is about to be violated next year by the voters and who have entered the lists as candidates.

The Shylock bankers who are charging usurious interest are somewhat hampered by the law limiting loans to ninety days. If they were permitted to loan for one year they could, by charging only one hundred per cent and taking the interest out in advance, avoid the necessity of giving the borrower any part of the loan.

Over the entrance gates to the steel mills at Gary, Indiana, are large electric signs reading: "Did booze ever do you any good? Did booze ever get you a better job? Did booze ever contribute anything to the happiness of your family?" The great temperance lessons of today are being taught by the great industrial plants in terms of efficiency. In a commercial age it is a most potent argument to put the question of drink upon an economic basis.

Can you imagine an American government bond bearing a 5 per cent interest rate selling at a discount? How would you like to see that quotation in your stock market reports? Yet it is just as inevitable that the value of our government bonds will depreciate if we put a strain upon our credit by adding many millions to our annual expenditure for giant military armaments as that the value of the European government bonds have fallen under the pressure of their vast expenditures. If we dance the payment of the piper will be exacted.

PRESIDENT FOR EQUAL SUFFRAGE

The president has given out the following statement in favor of woman's suffrage:

"I intend to vote for woman suffrage in New Jersey because I believe that the time has come to extend that privilege and responsibility to the women of the state, but I shall vote, not as the leader of my party in the nation, but only upon my private conviction as a citizen of New Jersey, called upon by the legislature of the state, to express his conviction at the polls. I think that New Jersey will be greatly benefited by the change.

"My position with regard to the way in which this great question should be handled is well known. I believe that it should be settled by the states, and not by the national government, and that in no circumstances should it be made a party question, and my view has grown stronger at every turn of the agitation."

This is very gratifying and will help the cause in New Jersey, New York, Pennsylvania and Massachusetts, where the subject will be voted upon this fall. Secretaries McAdoo and Redfield, who vote in New York, have declared for suffrage, as have also Secretary Garrison, who votes in New Jersey, and Secretary Wilson who votes in Pennsylvania. So the movement grows—next!

THE DOLLAR ABOVE THE MAN

A correspondent asks:

"What effect would follow, as regards a trend towards peace, if property were placed on an equality with life and service? The nations engaged in this war, except England, conscript services and life. If they should decide to conscript property and refuse to pay the war debts would or would not such a course make peace advocates of every banker and every holder of securities?"

"What is the ethical argument against placing property on a par with human life and human service? Is the average service compensated by the average pay of the soldier?"

Yes, it might have a good effect if man was raised to the level of the dollar, but when that time comes there will be no war. Governments DRAFT men, but NEGOTIATE for dollars; men are secured if necessary by COERCION, loans by CONSENT. The loans are scrupulously returned with interest, but the men do not always come back. Franklin declared that trade bought with blood was not worth what it cost—then why purchase it? Because the influential get the trade and the obscure furnish the blood.

The spectacle of three great nations like England, France and Russia, after having raised billions at home for paying the expenses of the war, coming to the United States and seeking to borrow a billion, ought to be a striking object lesson of the folly of war to the people of the United States, and halt the mad rush of the militarists who would put us on the same costly war footing as those nations. For if we follow in their footsteps in getting ready for war, we follow still further and actually engage in war—and then, after draining ourselves of our own fluid capital, we must hunt elsewhere for more. The fact that it is not to be found elsewhere would spell bankruptcy for us, and defeat.

Some of the journalists who are spreading the propaganda for greater preparedness for war in the United States are very frank. Here comes Richard Washburn Child to say: "To your common sense is submitted the proposition that preparedness for war must not be considered as preparedness for fighting, but as preparedness for victory." In other words, we must create and maintain a fighting force that would enable us to defeat any nation or combination of nations that might attack us. In its essence, that is what the program of the militarists in this country is. It is well to know how wide the chasm is before we try to leap it.

The ready-to-fight-the-world group that is attempting to force the United States into the old competition of greater preparedness for war has not the courage to tell congress what it really desires this nation to do in the way of increasing the army and the navy. Because congress would not dare embark on as pretentious a program as they really wish. They hope to get well started this winter and then later on to plunge the nation into the riotous extravagance necessary to meet their ideas.

Referendum on War

If governments derive their just powers from the consent of the governed, there would seem to be no valid objection to making sure of consent by submitting important questions for their decision; and what more important question than war?

Congress, under the constitution, is the only body that can declare war. The president, with the consent of two-thirds of the senate, can negotiate a treaty of peace, but the house of representatives—the body nearest the people—must be consulted about a declaration of war, and about every appropriation necessary to carry on a war. At the time the constitution was written that was the nearest approach to consulting the people, but since that date the initiative and referendum have been devised to popularize government, and in many of the states the people can not only veto laws passed by the legislature, but can also initiate legislation. Why not apply the principle of the referendum to the question of war, and let the people decide at an election whether the matter in dispute justifies a declaration of war?

It would not be difficult to arrange the necessary machinery, and as for the cost, it would be inconsiderable compared to the cost of a week of war. France is now spending more than ten millions a day on the war, and Great Britain more than fifteen millions. A referendum gives us the only way of ascertaining with certainty the wishes of the people. The representative does what he THINKS his constituents want done, but the constituents know better than their representatives what they really want. But just suggest a referendum on war, and see how the jingoes will fight it, and, by so doing, prove the value of the referendum. It will not only go far toward ensuring peace for this country, but it will set an example to other countries where the people need the referendum even more than here.

W. J. BRYAN.

THE GRAND REVIEW

The recent G. A. R. encampment brought forcibly to mind the ravages made in the ranks of the old soldiers by the passing of the years. It is related in the press dispatches that President Wilson, while witnessing the annual review, was moved to tears at the sight of an old soldier on crutches, holding his place in the line of march with difficulty. Commenting on the probability that the old soldiers have made their last annual march, the Milwaukee Journal pays this fine tribute:

"Once again they marched up Pennsylvania avenue. One more time, and this probably the last, they repeat that grand review of fifty years ago when 200,000 strong, the Grand Army of the Republic that was to remain one nation marched by in triumph. Now there are only a fraction of those who marched. And they are not strong, now. There are bent shoulders and many wearied ones fall out of step.

"Yet these men march to remind us, not of their own triumph over their brothers, for since those days they have met again, and some of them have marched side by side in defense of the nation that was saved. But they march to remind us that when the nation called, there was one spirit in her sons. They march to remind us that home and wife and kindred were left behind and they counted not their own lives dear unto themselves. They march to remind us that a nation that had been thought divided and weak could marshal in that day 1,000,000 seasoned veterans of one mind, beside those who had already made their last great sacrifice, while on the seas the strongest navy the world had ever seen flung out the Stars and Stripes.

"They march to remind us after fifty years that we are a nation, that we are such a nation as the world never knew, that we did not know our own strength until the testing came.

"We shall do well to think of them, these veterans. We shall do well to ponder how we guard the trust they handed on to us. For if today we have the spirit that drove them forth to battle and to die, we need fear nothing. For they remind us that when need or peril threatens, there has been one mind in the republic."

More than one thousand national banks averaging over ten per cent—possibly these bankers are the ones who insisted so strenuously on having the banks select the directors of the central reserve board.