

our states would be supplied with an outlet for every ton of their exports. The opportunity to make of the lake harbors great ocean ports of entry is inspiring to contemplate. In the crop-moving period, the call on the railroads is staggering. Grain piles up in the elevators. With stagnation more or less general, the farmer sells his product under the most unfavorable conditions. The trackage and the terminals in middle states particularly, are clogged with this traffic and interference with local movements of freight is inevitable. The solution would be simplified by utilizing the waterways. Aside from this, the accruing gain from every crop would be a consideration for the reason that the price of grain in this country is made by the Chicago market and it is determined by the London quotations. The price in the British metropolis is a stated figure less the cost of transportation. The routing of these commodities by water would effect a saving of approximately eight cents a bushel, which means that American grain would net just that much more.

For More Than Forty Years before Woodrow Wilson was elected president in 1912, a reform of our banking and currency system had been almost universally demanded and had been year after year deferred or refused by the stand-pat element of the Republican party in obedience to orders. The control of money and interest rates had long been held by favored groups who were thus able to dominate markets, regulate prices, favor friends, destroy rivals, precipitate and end panics and in short through their financial, social and political outposts, be the real rulers of America. The Federal Reserve act was originated, advocated and made a law by a Democratic president and congress, against the bitter protests of the Republican stand-patters, who almost without exception voted against it. Among these men are the familiar names of Senators Lodge, Penrose and Smoot, the inside senate cabal responsible for the existing status in the leadership of their party. The Federal Reserve act is admitted to be the most constructive monetary legislation in history. At a stroke it transferred the power over money

and credit and all they represent, from one financial district out into the keeping of the people themselves and instead of one center to which all paid tribute, there are 12 citadels of financial freedom where every citizen has an equal right and where the principle that the credit of American business shall be free is the basis of administration. Every citizen should be alert to guard this great institution which is his guarantee of credit independence. It should be kept from the hands of those who have never been its friends, and who by changes in a few obscure phases, could translate it into a greater power for evil than it ever has been for good. It is almost unnecessary to speak of the Federal Reserve system in connection with the winning of the war, as, next to the consecration of our manhood and womanhood itself, the greatest factor was the marshalling into one unit through the Federal Reserve banks of the stupendous wealth of America. To those of vision who look out beyond our shores into that commercial domain where we are so justly entitled to enter in a time of peace, latent power of the Federal Reserve system can be seen promoting in every quarter of the globe an ever-widening flow of American commerce. We will soon have a merchant marine fleet of 11,000,000 tons aggregate, every ship flying the American flag and carrying in American bottoms the products of mill and mine and factory and farm. This would seem to be a guarantee of continued prosperity. Our facilities for exchange and credit, however, in foreign parts, should be enlarged and under the federal reserve system, banks should be established in important trading centers. I am impressed also, with the importance of improving, if not reorganizing our consular service. The certain increase in foreign trade would seem to demand it. This suggests another change. Our ambassadors of foreign countries have had assigned to them a military and a naval attache. The staff should be enlarged so as to include an officer of the government whose exclusive duty would be to make observation and report development and improvement in educational and social problems generally.

Government Bureaus during the war had close contact with the business organization of the country. That experience revealed the modern need of reorganization along purely business lines. The advantages of a democracy in government need not be recounted. It has been held by experts that it involves a disadvantage of disbursements, authorized by the law-making power without sufficient knowledge of the need of the service, or the possibilities of extravagance. The answer to this is the budget system. No successful business enterprise of any size can operate without it. For a hundred years, the federal unit, and the states as well, made appropriations without determining the difference between department need and caprice, at the same time, paying little attention to the relation as between income and expense. Many of the states have adopted a budget system, and with a success that carries no exception. Efficiency has been improved—departmental responsibility has been centered, and economies have been effected. The same can be done by the federal government. The system will reveal at once, as it did in the states, a vast surplussage of employees. It awakens individual interest, encourages greater effort, and gives opportunity for talent to assert itself. The normal course of least resistance, develops in government bur-

caus a hardpan, which retards progress. When the reorganization is made pay should be commensurate with service. Many federal departments whose ramifications touch the country generally, have lost valuable men to business. This has badly crippled postoffices, the railway mail service and other branches.

I am convinced after considerable study of the subject that the expense of the government can, without loss of efficiency, be reduced to a maximum of four billion dollars, including sinking fund and interest on the national debt. When we enter the League of Nations, we should at the same time diminish our cost for armament. To continue expenditures in either the war or the navy departments on a vast scale, once our membership in the League is assured, would seem to be a very definite refutation of the advantages of the world plan which we believe it possesses. An appealing fundamental in the League method, is the reduction of armaments. We cannot afford to do it, until other nations do likewise. If we do not enter the League, hundreds of millions of dollars must be spent for armaments. If we go in, and I believe the people will insist on it, then we can count on economies.

Since the last national conventions of the two great parties, a world war has been fought, historic, unprecedented. For many, many months, civilization hung in the balance. In the despair of dark hours, it seemed as though a world dictator was inevitable, and that henceforth men and women who had lived in freedom would stand at attention, in the face of the drawn sword of military autocracy. The very soul of America was touched as never before with a fear that our liberties were to be taken away. What America did, needs no reiteration here. It is known of all men. History will acclaim it—poets will find it an inspiration throughout the ages. And yet there is not a line in the Republican platform that breathes an emotion of pride, or recites our national achievement. In fact, if a man from

Mars were to depend upon the Republican platform or its spoken interpretation, by the candidate of that party, as his first means of information, he would not find a syllable telling him that the war had been won, and that America had saved the world. How ungenerous, how ungracious all of this is; how unfair that a mere group of leaders should so demean themselves in the name of the party of Lincoln and McKinley and Roosevelt.

The discourtesy to the president in an affair of political intrigue. History will make it odious. As well might it be directed at a wounded soldier of the war. One fell in the trench; the strength of the other was broken in the enormous labors of his office. But others were ignored—the men and women who labored at home with an industry and a skill that words cannot recount! What of the hands that moved the lathe by day and the

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