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W. S. Rice, Inc., 506-A Main St., Adams, N. Y. You may send me entirely free a Sample Treatment of your stimulat- ing application for Rupture.
Name
Address
State

# The Federal Reserve System

Kansas City, Missouri, March 2, 1922 .- To The Commoner: Letters received recently by me from the United States treasury department and the secretary of the Federal Reserve Board, state that in round numbers that the government is loaning to the banking system, federal and national, about four and to one-half of one per cent per anone million dollars.

themselves that it is a pretty profit- country. able business from the standpoint of the banker and that is what they are doing according to these letters received about the first of February.

The most extreme case of profiteering reported by Mr. Bryan in one of his Chautauqua talks, was a case of a shoe dealer who, it seems, out of every dollar's worth of shoes he sold took 86c for his own profit. This fellow was a mere piker in comparison with the profits the banks are making from the money which they borrow from the government.

Now, what about the Federal Reserve notes, which is the third classification before mentioned? In the year 1920 according to their statement, nearly three and one-half billions of federal reserve notes were issued to the federal banks. This letter also stated that although Section 16 of the Federal Reserve Act empowered the Federal Reserve Act empowered the Federal Reserve Act empowered the Federal Reserve how our export trade how overlooked by dectors and scienters. the government, said that they had never fixed any rate whatever, (Just overlooked it) but they gave as a reason for not doing so that under the law after 6 per cent earnings on the capital stock of the Federal Reserve bank were made, they could be in the hands of every man or woman who has the slightest man or woman who has the and above the surplus of 6 per cent, mankind on a cross of gold." viz: the amount of money paid by I have within the last two months than one hundred and sixty millions are "raring" for him to go again. of dollars to build up their own sur-

plus, and I think they still have it. Mind you, that what they paid the government as a franchise tax and what they took out of the fund and put into their own surplus was after the system had paid all expenses, raise in salaries, and 6 per cent on the capital stock. Every dollar of this vast sum was taken from the pockets of the people, while the Federal Reserve system was wickedly enforcing the most drastic deflation of prices that the world ever saw.

Wheat dropped from \$2.50 per bushel to 80c in a few months out one-half billions of dollars under in the country; corn dropped from three different classifications. First, \$2.00 a bushel in the central market the national bank notes, second, the down to 60c, and later on down to federal reserve bank notes, third, the 30c out in the country. Cotton fell federal reserve notes. The national from 35c a pound down to nothing, bank notes and the federal reserve millions of acres of it rotted in the notes, according to this information, field where it grew. The live stock are paying the government for the market was paralyzed and the bankuse of both kinds of bank notes ruptcy court began working overfrom one quarter of one per cent time. Factories closed down, millions of men were unemployed. Our solnum. And of these two classifica- dier boys returning from overseas tions it would seem that the amount ready to take their old jobs, found furnished by the government is about the factories closed, no jobs and not a dollar of money to pay bonuses. When you analyze these figures of Prices going down, debts mounting borrowing money from the govern- sky-high. No wonder banks like the ment paying \$2.50 for the use of one New York branch of the Federal Rethousand dollars and loaning it out serve bank made a dividend of 215 at from 60 to 100 dollars per thou- per cent in 1920; and while they sand, it would seem to the writer were making these large profits a and I think it will be apparent to statement of the Kansas City Federeverybody, that \$55 profit is a pretty al bank published in local newspapgood return on an investment of ers showed that the Kansas City \$5.00, or that \$95 to \$97.50 would federal bank, between the month of be a pretty good profit on an invest- | November 1920 and the last days of be a pretty good profit on an investintent of \$2.50 to \$5.00, which is the
one-quarter and one-half of one per
cent per annum. Some of this money
is loaned at 6 per cent, some at 8
per cent. That's their own stateper cent and a good deal at 10 per
cent. And still some people wonauthorities. I now know that 'Uric authorities. I now know that 'Uric authorities.' cent, but anybody can figure for dered what was the matter with the

If the government would loan this same money direct to every farming community or county in the United States at the same rate of interest that they have been the county in the county who has scientifically studied of interest that they have been the county who has scientifically studied of interest that they have been the county who has scientifically studied of the county who has scientifically studied of the county in the county who has scientifically studied of the county in of interest that they have been the cause and treatment of rheumatism loaning the national banks and for over twenty years. It was indeed a veritable revelation!

"I had suffered agony for years from the cause and treatment of rheumatism for over twenty years. It was indeed a veritable revelation! no case exceeds one-half of one per rheumatism and associated disorders, cent per annum, would there have and Mrs. Reed was tortured with the been any drastic deflation in credits, would prices have gone down to a point of bankruptcy, would the factories have been compelled to close tories have been compelled to close to us and now we are both free from because they couldn't sell their goods because the buying power of the pubmany years. I I believe I was the hardest man in the world to convert! For me

Board to fix the rate of interest which occurred how our export trade began ders overlooked by doctors and scientific a work the Federal Reserve bank should pay to fall off and has been falling off tists for centuries past. It is a work the government, said that they had ever since. And still we wanted that should be in the hands of every serve bank were made, they could abolished. Mr. Bryan began action cut out this explanation and hand it to pay the overplus to the government on it twenty-five years ago when he as a franchise tax or, use it to build said at the Chicago convention in up a surplus for themselves. Their 1896 "Thou shalt not press down upletter to me shows what they did on the brow of labor this crown of with this extra amount of money over thorns." "Thou shalt not crucify

the Federal banks to the government received letters from every state in as a franchise tax jumped from two the Union, calling for Mr. Bryan to million dollars in 1919 to sixty mil- lead the fight against this great outlions of dollars in 1920 and sixty-nine lay. It is peculiarly his fight. He millions of dollars in 1921, as a di- saw it first, he is the oldest living foe rect resut of the progressive redis- of the gold standard. Let us insist count rate. This sum went to the that Mr. Bryan immediately take up government as a franchise tax but the fight as he did in 1895 against the let's look into the surplus the banks Gold Standard, when he carried the got, their statement to me shows campaign into every state of the that while in the years of 1919, 1920 Union with the result that the Demoand 1921, they paid the government cratic party had a new birth at the one hundred twenty-three millions Chicago convention, six million men of dollars as a franchise tax. In voting for Mr. Bryan three times for those same years out of this very President, and many more than six fund they took for themslves more million men and six million women W. B. JOHNSTON.

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hic was crippled to such an extent to discard the old 'Uric Acid' theory, they couldn't buy them from the retail stores?

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some afflicted friend.



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