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the Bank of France and for much longer period on the Governing Board of the Bank of England. The same is true of other large agricultural countries of Europe.

Under the wise agrarian laws of France the agricultural banking machinery of that country is so conducted as that co-operative marketing associations and individual farmers secure loans through their local and regional agricultural banks at annual rates of interest from 2 1/2 to 3 1/2 per cent per annum and for periods of time of sufficient length to enable the producers to grow their crops and market them in an orderly and profitable manner. As a result of these conditions French farmers are notoriously the most prosperous and contented in the world. The short term commercial banking system with high interest rates as enforced against American farmers cannot be paralleled for its injustice on the one hand, and forcing down the value of farm products on the other, by any agricultural country in the world.

If relief of a real substantial nature from these oppressive burdens on American farmers cannot be had in the near future, it will result in a tremendous shortage in the future production of staple agricultural crops; and I beg you, in behalf of the entire nation's agriculture, to give these vital matters your prompt and serious attention.

In conclusion, Mr. President, in behalf of the vast agricultural interests represented by this Association and the American farmers as a whole, I urge that you promptly and wisely fill the two present vacancies on the Federal Reserve Board, that confidence in the future administration of our great Federal Reserve Banking System may be restored to our people and inspire them with hope and encouragement to actively reconstruct and rehabilitate the once magnificent agricultural industry of the nation. With highest personal

regards and personally conveying to you my full appreciation of your message of the 5th instant, I beg to remain,

Sincerely yours,
(Sgd.) J. S. WANNAMAKER,
President, American Cotton Association.

PROGRESS VERSUS CONSERVATISM

(Continued from Page 5)

sentiment into uniting with the conservative Republicans to organize the Senate on a conservative basis. After doing this, the power of the conservatives will be so augmented that it will be difficult for the Republican progressives to do anything except vote with the Democrats on "yea" and "nay" votes.

President Harding's administration is conservative. He was the choice of the Republican conservatives, and he has surrounded himself with advisors nearly all of whom belong to the conservative element of the party. It is no reflection on the honesty or good intentions of either the President or his advisors to say that they are conservative; they are simply victims of a fundamental bias that makes them look at questions from the standpoint of "big business." They favor the taking of the tax off of excess profits, the reduction of the tax on big incomes and in increase in high tariff rates, they favor everything else that big business wants, and they do it honestly believing that these things will benefit the country. Why? They think society is suspended from the top, whereas society is, as progressives believe built from the bottom. The progressives say: "Legislate for the general public and their prosperity will find its way up through all the classes that rest upon the masses."

"Legislate for the well-to-do," the conservatives reply, "and their prosperity will leak through on all below." It is a fundamental difference in point of view that cannot be easily changed by argument. Some of the conservatives become progressives when they lose their money, and some of the progressives become conservatives when they become rich; these changes are changes of heart. When a person crosses this basic line it is because of a change of heart and no arguments have weight except those addressed to the heart.

The question of progress versus conservatism must be settled at the ballot box, and it will be settled at the ballot box when the people are fully informed and the issue is clearly understood. The progressives far outnumber the conservatives, and always win when the two groups can be separated. The hope of Democratic success in this fall's campaign is in the drawing of progressive Republicans of the rank and file to the support of the Democratic candidates who are progressive. We can well afford to trade conservative Democrats for progressive Republicans, first, because there are many more progressive Republicans than there are conservative Democrats; second, because the prominence of conservatives in the Democratic party discredits our party's promises and makes progressive Republicans afraid to join our party. But in spite of some conservatives, the Democratic party is the only hope of those who desire to make this a "government of the people, by the people and for the people." If Republican progressives will apply to politics the same common sense that they use in every-day life, they will join with the Democrats—not because the Democratic party is wholly progressive, but for the same reason that one prefers an apple nearly all sound to an apple which is largely decayed.

Three Talented Artists Joined in Designing This Lamp



The lines, proportions and coloring of most of the lamps you see in these days of commercialism are the work of designing departments of large factories. They are the fruits of a deep knowledge of what makes a "popular seller" in the stores. But this exquisite little lamp—"Aurora" as it has been named by an artist because of the purity of its Greek lines—was designed by the united talents of an architect and interior decorator, a painter, and a famous sculptress, who were working not to make a "cheap" lamp or a "big seller" for the stores, but solely to design a lamp of truly artistic proportions, with real grace, symmetry and beauty yet thoroughly durable and practicable. 175 Fifth Avenue, New York

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Aurora \$3.50

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References: Third National Bank, Sedalia, Mo. Send This Notice to Some Eczema Sufferers