

STATE BANKS

The southern states have always favored state banks, but they have always thought that a bank must have the power granted by law to issue notes to circulate as money. If they would drop that fallacy and insist that the government should issue all money and bankers be confined to the banking business, for issuing money is a function of government and not a part of the banking business at all, those states would be in a shape to stop the extortion of which they complain.

The state banker is under a handicap all the time when in competition with a national bank. He gets none of the privileges that are handed out with such lavish hand to the national banker and must transact what business he gets under these unfavorable conditions. In the first place, the national banker gets circulation which he can loan out for the full amount of his capital less 5 per cent as a redemption fund and an insignificant tax. At present, the pet national bankers get \$150,000,000 of government money to loan out which does not cost them a cent. Then the press fosters the idea that a depositor's money has additional security when placed in a national bank that it does not when placed in a state or private bank, which is absolutely untrue. Many state banks are much safer depositories than national banks. The government in no way secures deposits in a national bank.

State banks have long been used by the great national banks to pull their chestnuts out of the fire, but none of the chestnuts are ever given to the state banks for that service. Why they should be always the obedient slaves of the national banks is one of those things that no pop can find out. If there is any set of men who should be insistent that the government issue the paper money instead of the national banks, it is the state bankers.

A GRAVE ERROR

There was a very grave error in the editorial last week concerning the increase of the volume of money per month during the last year. Perhaps it came about because the editor was hardly able to sit up during the whole week on account of an attack of la grippe or some one of the new microbe diseases that the doctors have discovered during the last few years. It is evident that the editor had in mind the increase from the coinage of silver when he said that the increase in the circulation was more than two and a quarter millions a month, but he didn't say so. The actual increase in the currency as shown by the comptroller was \$74,082,589. That is an increase of more than six millions a month, or, in exact figures, \$6,173,549.

This shows what a reversal there has been in the republican financial policies since they made their fool campaigns in 1896 and 1900. Then they said that the quantity of money in circulation didn't have anything to do with prosperity and they wanted the coinage of two million dollars of silver stopped, because there was too much money. The populists and Bryan democrats said that the country needed an increase of at least two million dollars a month, that business and the increase of population made that increase a necessity. Now the republicans have gone the populists four million better and increased the circulation more than six millions a month. Then they have the cheek to brag about it and say that we are on the gold standard. Banking on ignorance seems to pay.

The republicans in this country and the Tories in England are very much alike in their political methods. The Tories over there have oppressed and tyrannized over Ireland for hundreds of years, resulting in the death of hundreds of thousands and the expenditure of uncountable millions. Now they turn around and enact

themselves the very law all the great statesmen of England have advocated and which they, the Tories, have fought with the bitterness of death for six generations. The republicans fought "more money" with the same bitterness and have gone to work and increased the circulation more than six millions a month. Still they continue to denounce, with all the vindictiveness of their greedy souls, those who proposed to do this very thing in a less degree than the republicans have done it.

A REMARKABLE RECORD

It is probable that some of The Independent's readers may have not noticed particularly the communication from Hon. J. S. Corbin, of Gouverneur, N. Y., page 5 of last week's issue. Mr. Corbin, firmly convinced of the value of The Independent as an educator, has been tireless in his efforts to place the paper in every possible home in Gouverneur, with the result that considerably over a hundred subscribers are enrolled on our books from that distant city.

What has been the effect? For more than a third of a century the republicans have carried Gouverneur, the normal vote being nearly four republicans to one democrat. At the recent city election the democrats and labor unions united on a ticket and elected everything, the mayor receiving more than 62 per cent of the total poll.

Mr. Corbin says unhesitatingly that "the large circulation of The Independent here is to be credited with the victory." Yet strange to say The Independent does not know the name of a single candidate on any of the tickets in the field at Gouverneur; it has never mentioned the municipal affairs of that city; or taken any part directly in the politics of that city. All that it has done has been along lines that are applicable to any city in any state. It has preached principles and paid little attention to men.

Populist and democratic politicians in Nebraska might learn a valuable lesson from the example of Gouverneur. Fulsome praise of John Doe and Richard Roe cuts little figure. It may gratify Doe and Roe, but after all it is the gospel of populism which inspires men to take an active interest in politics. By a little effort on the part of those who are sincere in their advocacy of populist principles, The Independent's circulation within the state of Nebraska could be increased 10,000 to 20,000 in the next six or eight months. Wherever it is read by earnest men it has the same effect it did at Gouverneur.

SOCIALISTIC QUACKERY

"Under socialism sickness will disappear. I know you will laugh at this statement. I expect that, because you have not considered what sickness is or what man would be under natural conditions."—A. W. Ricker (probably), in Appeal to Reason.

"Natural conditions," eh! Was there no sickness among the natives of Australia? Or the aborigines of America? Or what is meant by the term "natural?" As a matter of fact, isn't it true that the Marxist regards capitalist production and its attendant ills as a "natural" process in the evolution of human society?

Enrico Ferri, the noted criminologist, doubtless understands the subject of socialism as well as any mid-road populist who "progressed into socialism" in a fit of anger because he was one of a minority on matters of party policy; and there is not a shadow of doubt that Ferri is a better authority on human pathology than any man on the Appeal's editorial staff. Yet Ferri makes no such astounding claims as to what will happen "under socialism."

It is freely admitted that under a more equitable distribution of wealth a great deal of sickness and crime would disappear. Better food, better

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sanitary conditions, less worry—all these would have a wonderful effect. But why prejudice the case by extravagance equal to a "fake" medicine adv.? Let us hear what Ferri says:

"Socialism and Darwinism, it is said, are in conflict on a second point. Darwinism demonstrates that the immense majority . . . are destined to succumb . . . ; socialism . . . asserts that all ought to triumph. . . ."

"The number of victors in the struggle for existence constantly tends to approach nearer and nearer to the number of births with the advance or ascent in the biological scale from vegetable to animals, from animals to men, and from the lower species and varieties to the higher. . . ."

"The struggle for existence is a law immanent in the human race, as it is a law of all human beings, although its forms continually change and it undergoes more and more attenuation. . . ."

"I disagree with some socialists (Loria and others) who have thought they could triumph more completely over the objection . . . by declaring that in human society the 'struggle for existence' is a law which is destined to lose all meaning and applicability when the social transformation at which socialism aims shall have been effected. . . ."

"I still maintain that the struggle for existence is a law inseparable from life, and consequently from humanity itself, but that, though remaining an inherent and constant law, it is gradually transformed in its essence and attenuated in its forms. . . ."

"Socialism, scientifically understood, does not deny, and cannot deny, that among mankind there are always some 'losers' in the struggle for existence. . . ."

"To contend that socialism will cause the disappearance of all forms of crime is to act upon the impulse of a generous sentiment, but the contention is not supported by a rigorously scientific observation of the facts. . . ."

"For instance, if the case in point is an assassination committed through jealousy or hallucination, it is the anthropological factor which is the most important, although nevertheless consideration must also be paid to the physical environment and the social environment. . . ."

"We may repeat the same reasoning . . . on the subject of the ordinary diseases. . . . All diseases, acute or chronic, infectious or not infectious, severe or mild, are the product of the anthropological constitution of the individual and of the influence of the

physical and social environment. The decisiveness of the personal conditions or of the environment varies in the various diseases. . . . Phthisis or heart disease . . . depend principally upon the organic constitution of the individual, though it is necessary to take the influence of the environment into account. . . . Cholera, typhus, etc., . . . depend principally on the physical and social conditions of the environment. . . ."

"It is . . . evident that a socialist regime . . . will largely diminish or possibly annihilate . . . the diseases which are principally caused by the conditions of the environment . . . but we shall NOT witness the disappearance of the diseases due to traumatic injuries, imprudence, pulmonary affections, etc."—"Socialism and Modern Science," pp. 35-44; (International Library Pub. Co., 23 Duane st., N. Y.)

We can scarcely charge that Ferri has "not considered what sickness is" or that so ardent a defender and admirer of Marx is not a socialist. Verily if Wayland gets a few more disgruntled mid-rovers like Ricker on his editorial staff he must, to be consistent, change the name of his paper to the "Appeal to Imagination."

Possibly, however, these "kangaroos" have designs on socializing Mrs. Mary Baker Eddy's capitalistic method of making "sickness disappear." Collective ownership of Christian science would certainly be unique.

CHARLES Q. DE FRANCE.

While the great dailies have been keeping the people amused with divorce cases, scandals in high life, monkey and horse dinners, the same old gang who have been fleecing the people to the extent that the traffic will bear, have perfected plans for extending the national debt for another 30 years. The outstanding bonds, a great part of which could be paid off with the surplus now in the treasury, are to be funded into new bonds, running for thirty years, and the process is rapidly going on. The reason that is given for it is that we must have national banks and we can't have national banks without a national debt. It would therefore never do to pay off the national debt and stop the interest.

Considerable fighting has been reported in the Philippines during the week. Part of it was near Manila and part in the island of Mindanao.