

til he gets them. (Laughter and applause.) Why do you deposit in a bank? Because the law says that the bank can be organized; because the law says that it must have a certain amount of capital; because the law fixes the penalty of 100 per cent on the stockholders; because the law says that a certain reserve must be kept; because the law says that the bank cannot loan more than a certain per cent of its capital and surplus to one person; because the law provides for inspection. The law raises the presumption of security and you put your money in the bank because of the law, and not because of the man in the bank. He may die tonight, or go to Canada tomorrow. (Applause.) It is not the man who has your money; it is the bank that has it.

The bank borrows your money for 2 or 3 per cent, loans it out at 6 or 7 or 8 or 9 or 10. The bank gets rich out of your money. Now, let the bank make it certain that your money will be returned when you want it. (Applause.)

There is no argument that can be made against this demand for more security. Mr. Taft says that if you make the banks secure, bankers will be reckless. I have more faith in the bankers than that. He has not a sufficient acquaintance with them. I know them better. What does his argument mean?

It means, if it means anything, that the safety of your banking system depends upon the insecurity of the depositor, and if that doctrine is sound, then you ought to strike out every law that adds to security, for according to that logic, the less security the depositor has, the safer is the banking system of the country. (Applause.) He says that if all banks are secured, and all banks would have to stand back of each bank, that the prudent and honest bankers will have to pay for the imprudent and dishonest ones. My friends, I am not going to say anything so harsh about the bankers as that. I am not going to admit that there are dishonest or imprudent bankers, but I will say this, that if these bankers won't trust each other, they need not be surprised if depositors get timid occasionally. (Applause.)

The same arguments were made against fire insurance when that was first inaugurated. Great moral arguments were made, that it would encourage people to set fire to their houses, and because some might burn their houses and get insurance, they said you must not have insurance. Because a few criminals would take advantage of the system, every honest man who suffered in case of loss by fire should not have the benefit of insurance. That was their argument then, and that is their argument today. How was it met then? Why, the answer was, "Give honest men security and publish the dishonest ones." (Applause.)

We say today, "Give the depositors security and then put the banker in the penitentiary if he disobeys the law."

The arguments that they make against the insurance of the depositors can be made against every system that has been invented for the protection of the people. Why, you can make it against government. Have we not officials who are dishonest? Do they not steal public money, do they not abuse their positions? And is not the power of taxation often abused? Shall we abandon government? Shall we cease to elect the officials because some of them go

wrong? No, my friends, these excuses are not sincere; these reasonings are not sound.

There is only one reason why a banker should oppose this system and it is because he wants your money, but is not willing that you should be secured when you give it to him. (Applause.)

And, my friends, you will find that when this subject is understood the selfish interests of those who oppose it will give way to the just demands of the public. But that is only one question, and I have dwelt longer on that than I expected to, because it is both a state and a national issue.

I want now to lay down a proposition, and it is that the republican leaders have betrayed the rank and file of their own party. Why should a republican in Nebraska follow the lead of the republican party in the nation, when that party in its platform shows its indifference to the known sentiment of republican voters? Let me give some illustrations in proof of the assertion that the republican leaders have betrayed the voters of their own party. Our convention demanded publicity as to campaign contributions. It demanded it in convention by a unanimous vote. The same question was presented at Chicago to the republican convention and that convention by a vote of nine to one voted down the proposition. I insist that when those leaders rejected that, they rejected what the republican voters desired in this country. The republicans are as honest as the democrats. No party has a monopoly on conscience or on morality or on honesty. (Applause.) And, my friends, I am going to prove to you that the republicans do not indorse the action of their convention. I am going to put it to a vote. I am going to see how many of you will, by raising your hands, indicate that you believe that the democratic convention acted wisely in indorsing the doctrine of publicity, and when you have voted I am going to see if there is a republican in this audience who will hold up his hand and by so doing indicate that he indorses the action of the republican party in rejecting the doctrine of publicity. Now, how many of you believe that our convention did right? Let me see your hands.

(A large portion of the audience held up their hands.) Now, is there one republican who will hold up his hand and by so doing indorse the action of the republican convention in voting down publicity? Is there one? (Three hands were raised.) Two and one are three; no more. Are there any more? Any more republicans want to join the three? I want to give you all a fair chance, and if any other republican wants to add himself to the immortal three, let me now tell you that Mr. Taft himself did not dare to indorse the action of his convention. (Great applause.) Mr. Taft in the first speech that he made after his nomination repudiated the action of his convention on that subject and promised to do what he could to get a publicity law enacted. (Great applause.) It will be interesting to remember that there are three republicans in Omaha that have the audacity to indorse the action that a republican candidate repudiated. (Great applause.)

But, my friends, Mr. Taft didn't go far enough. He wants publicity after the election. (Laughter.) We want publicity before the election; but the republican convention did not want publicity at any time. (Applause.) Now, I am grateful to Mr. Taft for his repudiation of the convention that nominated him. But, my friends, I regret that he did not go far enough to indorse our position. We say, "Show the books before the election," and our committee has shown its

books and invited criticism. Our national committee gave its list of contributions. This morning's paper publishes the list of the democratic congressional committee. The republicans promise to publish after the election the contributions made to their national committee, but they have not promised yet to publish even after the elections the contributions made to their congressional committee. I ask now, whether they are going to publish after the election the contributions to their congressional committee, or do they intend to use that committee to hide the contributions that they dare not publish at all? (Applause.)

My friends, the bible speaks of the pestilence that walketh in darkness, and I know of nothing in modern times that better describes the secret contributions of predatory corporations than that phrase, when they seek to mortgage the administration in advance. (Applause.)

Why is Mr. Taft opposed to publicity of contributions before the election? Why he says that if they were published before the people might try to misrepresent the motive of the contributors or the attitude of the candidate and make a false impression. Well, my friends, he means one of two things, either that if you knew where they were getting the money and what amount, that there would be just criticism among an intelligent people, or that there would be unjust criticism among an ignorant people, and I will let you decide to which class you belong.

Why are they afraid to let the people know of their contributions? Because they are afraid that if you knew before the election, you would not vote the republican ticket. But what does that mean? It means that when you find out after the election, you will be sorry that you voted the republican ticket. (Applause.)

We appeal to the conscience of the nation. We begin a new era. We say, "Let there be light, and let politics be honest, and let the government return to the hands of the people." (Applause.)

There is another subject upon which the republican leaders betrayed the rank and file of the republican party. That is on the subject of the election of senators by direct vote of the people. Our convention declared for it by unanimous vote. The republican convention turned it down by a vote of 7 to 1. This reform is the most popular one in the United States. It has the indorsement of five houses of representatives, each one by a unanimous vote. It has the indorsement of nearly two-thirds of the states of the union. And yet the republican leaders dared to defy this sentiment and repudiated this doctrine in their convention. How many of you agree with us that our convention did right in indorsing the election of senators by the people? Hold up your hands. (A large portion of the audience held up their hands.)

Now, is there a republican here who will hold up his hand and declare that the republican convention did right in rejecting this reform? Let us see if there is a hand. (One hand raised in the gallery.)

This man has surrendered. He put that one up. Do I see a hand?

A voice: Nothing doing.

What do you think of a republican convention that acts so outrageously on an important question that not one republican in this vast audience dares to indorse the convention. (Applause.) Now, my friends, I was safe in giving the vote, because I knew how you would vote, and if one man had

dared to hold up his hand to indorse the action of the republican convention, I would have told him that the republican candidate repudiated that action of the convention on that subject also, and said that personally he was inclined to be democratic himself on this subject. (Applause.) But personal inclination is not enough. It has been said that the path to the lower regions is paved with good intentions, and all of our clergy tell us that the young men who go down to ruin are personally inclined to be virtuous; they only lack the moral courage to resist temptation. (Applause.) It requires more than personal inclination to secure this reform. If Mr. Taft is elected and a republican congress, he will send a message to congress and say, "Gentlemen, I am personally inclined to favor the election of senators by the people. What do you think about it?" And they will answer, "Mr. President, we are personally inclined to regard your personal inclinations, but we feel bound by the action of our convention that rejected it by a vote of 7 to 1."

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THE PRESIDENT STUMPING
In an editorial entitled "The President Stumping," the New York Evening Post, a Taft organ, says: "Mr. Bryan stated the exact truth on Saturday, when he said that it was a violation of the obligation that the president owes to the whole people to use an office that belongs to the whole people as a party asset for the advancement of a personal friend and political protegee." This was dimly recognized by Mr. Roosevelt himself when he caused it to be known that he would not take the stump for Taft, as such a course would be improper. But now he has cut down one of the trees in front of the White House to make a stump for himself from which daily to excoriate Mr. Bryan and exalt himself, with incidentally (when he does not forget it) a kind word for Mr. Taft."

NOT A MIRACLE
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Some persons would not believe that a man could suffer from coffee drinking so severely as to cause spells of unconsciousness. And to find complete relief in changing from coffee to Postum is well worth recording.

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"Then my doctor, who drinks Postum himself, persuaded me to stop coffee and try Postum. After much hesitation I concluded to try it. That was eight months ago. Since then I have had but few of those spells, none for more than four months.

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