

the administration has blundered—seriously blundered—upon the subject of silver. And here I know I part company with a great many good and patriotic men of all parties. But I would be untrue to myself did I not speak out my convictions. I am well aware that one of the most abstruse of our economic sciences is finance, and I freely admit my inability to grapple with it or comprehend it as I should.

I have also given serious, prayerful thought to that part of the President's message touching our financial situation. I am constrained to say, from the President's own showing, our finances are in a more unhealthy condition than I supposed. He can only point to one remedy, as he supposes, for our financial ills, and that is the retirement and cancellation of our United States notes or greenbacks, as well as the Treasury notes issued in payment of silver purchases under the Sherman bill, and to substitute for them a further issue of long-time bonds, floated, of course, at as low rate of interest as possible.

Now, in my humble opinion, our whole system of finance is rotten to the core. We are endeavoring to maintain a parity where none exists, nor can exist under present conditions. This issuing of bonds—promises to pay—in order to get the gold to keep a 50 cent dollar at par, and thereby keep our credit gilt-edged, is like an individual who, being unable to meet his indebtedness, borrows money, gives his note for the amount in order to keep up his credit.

The very fact that he has to borrow militates against him. And just so with the government. Each succeeding issue of bonds effects delictiously our credit at home and abroad, and which, of course, is diametrically opposed to that intended. Still under existing laws, if our currency must be kept at par, the President can do nothing else but issue bonds. As long as the government is able to give a gold dollar for a fifty cent silver dollar on demand, so long will it pass current as a hundred cent dollar, but no longer. This anomaly in our finances cannot exist forever. That something must be done is plain, not only to our President, but to every financier in the country. The President pretty correctly diagnoses the case when he says: "Whatever is attempted should be entered upon fully appreciating the fact that by careless easy descent we have reached a dangerous depth, and that our ascent will not be accomplished without laborious toil and struggle. We shall be wise if we realize that we are financially ill, and that our restoration to health may require heroic treatment and unpleasant remedies."

Such language as this, from such a source, is anything but reassuring. We have been priding ourselves that our credit at home and abroad has been, and is, a question, yet after all these years of contraction and shrinkage of values we are told we are "financially ill." These are truthful words truthfully spoken, and the cause is of long standing. Slowly but surely has this insidious disease gnawed at the vitals of our monetary life until now we are sick nigh unto death.

This trouble, as I understand it, long antedates Cleveland's first elevation to the Presidency. We must go back to 1873—the date I believe is correct—and here again we encounter the pernicious work of the Republican party. Then it was that that party, or shall I put it a little more lightly and say the wealth of the country through its willing dupe the Republican party, laid violent hands upon the "money of our daddies"—the silver dollar. They struck it from the list of precious metals and deprived it of the high place of honor it had

hitherto enjoyed. Until that time it had been the unit of value of our monetary system, and the value of the gold dollar was based upon and regulated by it. Was there any reason, justifiable cause, for this damnable act? Was the silver dollar then as now worth only fifty cents in the dollar? At that very time, and I think I am correct, the bullion or commercial value of silver equalled and exceeded a little that of gold at the ratio of sixteen to one. What excuse then can this party, the boasted champion of the poor and a sound monetary system, give for striking down one-half of the monetary wealth of the country? To this act of a Republican Congress, for which our people should hold them responsible, are we indebted, more than for anything else, the grinding poverty of the people, the wholesale shortage of values.

From this time can we date the steady decline of the white metal, arrested temporarily only by the enactment of that "cowardly makeshift" known as the Sherman bill. But its steady decline was resumed, until in round numbers it stands at about fifty per centum of its face value.

Such is the condition of affairs as it confronts us today. And such was the condition in 1892 when a long suffering people with such animosity hurled them from power. Then was the Democratic opportunity. Unfortunately they only realized it in part. They repealed the purchasing clause of the Sherman bill, that "cowardly makeshift." They gave us a half tariff bill; but they never struck at the root of our financial trouble. They should have undone at the earliest possible moment this unpardonable crime against the toilers of the land. They should have remonetized silver—placed it where it was before the uncalled for crime of demonetization crushed out its life, and left it no more money in its true sense than is the silver certificate based upon it, or any other issue of our paper money. Every form of our money, be it metallic or paper, is based upon the gold dollar alone. The "money of our daddies"—the silver dollar—is a thing of the past. True the country is flooded with its spurious counterfeit, but it represents nothing of itself. It is not money in its true sense, for it is only a dollar as long as the government is able and will give a gold dollar for it. And paradoxical as it may seem the only true money, the gold dollar, is never seen. Should it by any accident or erratic motion appear in the financial heavens, its presence, like a meteoric display, startles the incredulous observer, and hurriedly passes athwart our monetary sky, and in the pocket of the first, or nearest hoarder, it sinks to rise no more forever.

Such is the history of the gold dollar today in all the marts of trade; and such, under present conditions, will it continue to be. Had the Democratic party, upon its advent to power, burst the bonds that crushed it, it is my firm conviction it would have rebounded in great measure from its depressed condition; and the country today would be in its hey-day of prosperity. But says the sound (gold) money man are you afflicted with the "silverer's craze?" Do you prefer a debased, depreciated currency to our present sound and stable one? I answer by denying emphatically that we have either a sound or stable currency. If our currency is sound, what of the financial ills so pathetically depicted in the President's message? And if our currency be stable, how is it that the average purchasing power of our dollar today (since a dollar is only a medium of exchange or a measure of value) is double what it was twenty years ago. The truth is the gold dollar has gradually but surely enhanced in value since the demonetization act; and it takes considerably more sweat and labor in procuring the means (money) to pay a debt of ten years standing than it would have taken at the time the debt was contracted. But again says the corporation boss, the manufacturing magnate, don't you know the course you would advise would inflate our currency and render the poor man's dollar less valuable than it is? In all ages of the world, and I think history will bear me out, when a great wrong is sought to be done a people, the prime movers in the scheme always wish to pose as the special champion of the poor man. So in this. The wealth of a country is especially anxious (generous souls) that the laboring poor shall not be wronged. Well, sup-

pose the purchasing power of our money was less than it is today. Would not these same sympathetic souls have to pay more in volume than they do today for all they have to buy?—and would it not take more money to move the poor man's products, and if it took more to move it, out of this more (surplus) he would be able to save something to pay off that mortgage, that like a cancer is eating out his vitals and pauperizing his wife and little ones? If the poor man's dollar would buy less, he would have two where he now has one to buy with.

I have somewhat at length, Messrs. Editors, given some of the leading causes, immediate and remote, that as they have occurred to me have moved the people in the late election. The party in power is always the target for the arrows of a suffering people. That other causes helped to swell the tide of popular disapproval is manifest, and one of these which I may mention here is the Income Tax. The wealth of the country opposed the measure, and in subsequent elections voted against our party because of its enactment.

The producing classes, principally South and West, favored the measure, and because of its final defeat before the Supreme Court, also voted against our party. Here we have one part of our people voting against our party because such a measure passed, and the other part voting against us because of its imperty after it was passed. That the current of popular approval is running strongly against our party is plain; for the Republicans have gained all along the line, and it is the part of wisdom to search out the cause and apply the remedy.

The people, in their desperation, have struck out fiercely if they have struck not wisely, and after the 4th of March 1897, unless all signs fail, the government will have passed into Republican hands. It can hardly be expected that the party primarily responsible for our woes will be the one to give relief. On the contrary, they will interpret their re-entrance into power as the renewed confidence of the people in their principles and policy. We may confidently expect a renewal of legislation looking to more force bills, protective tariffs and every other measure to crush the people, of which their party has been the prolific source in the past. A continuation of our present financial policy will be insisted upon. The dollar will go on gradually enhancing in value to the further benefit of the rich and destruction of the poor.

I confess to many misgivings as I look into the future. I can see nothing but a constant grind and struggle for existence in the years to come. That there is something wrong, terribly wrong, is patent to the most ignorant. Where it is and what it is, is not so apparent. But if we are to be a free people in fact, a remedy must be applied, or a long suffering and patient people, exasperated beyond endurance, may rebel against laws that have but served to oppress them. Should the search light of investigation be turned upon the dark places of our economic and political system, then, in the language of a writer in the American Economist, might we understand how it is that millions are leading lives of hopeless drudgery in a land of marvelous wealth, when under just conditions every man and woman who chooses to work might soon become the owner of a home and gain a position when age would have no terrors from possible want, and where their children could be properly educated, and could enter life with a more pleasing prospect before them than hopeless servitude and perhaps a homeless old age. Cruel wrongs entrenched behind partial and paternalistic laws are the authors of the gaunt poverty painfully present in this land of plenty.

Methods it would be well for our lawmakers, our nabobs, and those who are strangers to want, to go out and mix with those less favored than themselves. Enter into their home life, witness the unceasing grind and worry of their daily life, the ever monotonous struggle of brawn and muscle for existence, and then tell me they ought to be satisfied!

The blessings of government, like the dew of heaven, should fall upon all alike, but when the poor, down-trodden wretch of misgovernment witnesses the luxurious comforts of his more fortunate brothers, he fails to understand where the blessings come in. The ever increasing gulf between poverty and wealth is the fruitful source of discontent, strikes, nihilism and other excrescences that grow out of the body politic.

Messrs. Editors, I know I have trespassed already upon your space and patience, but the excuse I offer is my love of country. No hope or expectation of office has ever warped my judgment in the past. My convictions, such as they are, I give you freely, if not clearly. The hand of Time is pressing heavily upon me, and while I know but few years at least will be allotted me here, I have hoped that the wear and tear and ceaseless grind of our daily life may not be the legacy we shall bequeath to our children.

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