WHY INITIATED LAWS WILL WRECK STATE BANK

Shameless Deceit Is Underlying Purpose of I. V. A. Initiated Laws

Before entering a discussion of the five proposed amendments to the laws enacted by the farmers, it is well to prelude it with this clear statement:

Every law which the I. V. A. now proposes to amend was SUBMITTED TO THE PEOPLE at the special election held June 26, 1919, and BY THE PEOPLE APPROVED by majorities running about 10,000.

Failing to secure the DEFEAT of those laws, the I. V. A. now resorts to the trick of demanding that they be "amended," thru the initiative. The nature of the amendments offered are such as practically to accomplish the destruction of the laws—attempted in June, 1919.

How many chances do the I. V. A. demand at the destruction of these laws? The I. V. A. fought them when they fought the Nonpartisan League program, in 1916, when Lynn J. Frazier was elected with those laws as his platform. They fought them when they were introduced in the legislatures of 1917 and 1919. They appealed to the people in June, 1919, and the people sustained the laws. Now they take another devious method of attacking them—thru an initiative, which pretends to AMEND and whose real purpose is to ANNIHILATE!

With that as a setting, let us now examine the amendments offered by the I. V. A., and upon which the people will vote Nov. 2. These amendments to the farmers' laws will be found on the "Initiated Measures" Ballot.

It is significant that THREE of the Five amendments are aimed at THE BANK OF NORTH DAKOTA LAW. Why should it receive so much attention? Because the Money Huns of this, and other states WANT A THREE-TO-ONE chance at crippling or killing the one measure which upholds and is the foundation for ALL THE OTHER LEAGUE LAWS! If ONE of the three should be approved by the people—it will puncture one tire of the industrial automobile. It may move, but it will be slow work. If TWO of the three be approved—there go two tires, and no garage within a million miles. If THREE amendments are approved—the whole program and the Bank is scrapped. THAT IS THE INTENT OF THOSE OFFERING THESE AMENDMENTS. They are persistent, in the face of seven distinct rebuffs handed them by the voters. Their motive? You can figure it out—and it isn't anything good for you, or the state or the common people.

Here is the text of the first amendment offered:

"Board of Auditors"

This law amends Section 369 of the compiled laws of 1913 so as to read as follows:

Section 369. There is hereby created a board of auditors for the State of North Dakota which shall consist of the secretary of state, the state auditor, and the attorney general, whose duty it shall be to examine and audit the accounts, books and vouchers of the state treasurer, and of the Bank of North Dakota and of all other industrial institutions of the state, and to take an account and ascertain the amount of funds in the state treasury or belonging to the state, and to take an account and ascertain the assets and liabilities of the Bank of North Dakota and of all other industrial institutions of the state, at least twice in each year without previous notice to the treasurer, or to the officials of said state institutions and make report thereof, and of their acts and doings in the premises, to the governor, and make the same public, and also to witness and attest the transfer and delivery of accounts, books, vouchers and funds by any outgoing treasurer, or bank manager, or manager of any industrial institution, to his successor in office, and report the same to the governor, and the failure or neglect of the aforesaid board of auditors, or any member thereof, to do and perform any of the acts at the time, or times, and in the manner in this section provided for, shall constitute and be misdemeanor in office. The board is authorized and empowered to employ such expert accountants as it may deem necessary to carry out the provisions of this section.

The trickery of this amendment lies in these four facts:

First: The Bank of North Dakota, under existing law, is examined twice a year by the State Examiner;

Second: The Bankers' Association is PERFECTLY SATISFIED to have the State Examiner examine their banks, since they do not ask that their banks be turned over to the mercy of this precious "Board of Auditors."

Third: The Bankers' Association refused point blank in June 1920, the request of the Industrial Commission that it name two BANKERS to examine the Bank of North Dakota with the State Examiner—which proves that they do not want an impartial audit, or any audit. What they cry is: "Death to the Bank."

Fourth: Many outside labor unions are placing their funds with the Bank and an increasing number of North Dakota banks are friendly to the Bank of North Dakota.

The fourth point will bear looking into further. The I. V. A. is working hard to secure the election of Tom Hall, secretary of state; Carl Kositzky, state auditor, and to defeat William Lemke. It HOPES to have one or both of the traitors in office, and by the power given them through this amendment, they will be enabled to tip off to outside Big Business the names of those labor unions having deposits with the Bank, so that pressure can be brought to force withdrawals of these funds. In like manner the Bankers' Association can be put wise to those banks which have shown any friendliness to the Bank and these too can be put under pressure to desist.

IN OTHER WORDS, the true purpose of this amendment is to destroy, insofar as the Bank of North Dakota is concerned, the CONFIDENTIAL relations which MUST exist between the Bank and its clients, if it is to function at all.

The thought can be carried clearer by taking conditions as they are. Suppose this amendment were now a part of the law. Imagine the position of the Bank of North Dakota with Tom Hall, Carl Kositzky and Bill Langer acting as a "Board of Auditors" on the Bank! A motley crew, that, to set at work to scuttle it—that and nothing else!

Decency demands that your vote be NO on this.

Bank of North Dakota Public Funds

This is the second amendment aimed at the Bank:

This law amends Section 7 of Chapter 147 of the laws of the state of North Dakota for the year of 1919 to read as follows:

Section 7. All state funds, and funds of all state penal, educational and industrial institutions shall be, by the persons having control of such funds, deposited in the Bank of North Dakota.

If this "joker" is approved by the voters, every cent of City, County, Township and School District funds, now handled by the Bank, will IMMEDIATELY be taken away and handed over to the private bankers, the old law LIMITING the rate of interest to be paid by the bankers for this money to THREE PER CENT being still in the 1913 code. That's worth fighting for?

Under the new law, the Bank is empowered to make real estate loans to the extent of 30 per cent of its capital. That capital is $2,000,000.00. It may loan $600,000 on that. It is permitted to loan 20 per cent of its deposits on farms. Its deposits average $15,000,000.00. It may loan $3,000,000.00 of that. Cut out its deposits and its power to lend money to farmers is CUT DOWN more than 66 2-3 per cent. The negro in the woodpile is now coming into view!

But the I. V. A. with all solemnity points to the fact that the Bank is 'authorized" to issue $10,000,000.00 in real estate bonds. They conveniently FORGET to mention that they knocked this out and prevented the lending of money to our hard-pressed farmers by that most villainous "42-Taxpayers' Suit" using it to prevent the sale of bonds.

THEY know they can control the eastern money market against us. They want to control the money in the state, as well, by keeping it in their banks, rather than in the state's Bank, where it is available for farm loans, and where it can compete with the mortgage trust, and HOLD THE RATE OF INTEREST DOWN TO 6 PER CENT. Business is business—and you can't blame them!

The Bank of North Dakota Real Estate Loans

The third amendment aimed at the Bank is a foolish sounding one—piffling, almost—and but for the peculiar kind of language used in it, would deserve little attention. Here is the little tack that is sitting, point up, to puncture the tire:

Section 1. The Bank of North Dakota shall make real estate loans only to actual farmers who are residents of this state.

Section 2. All acts and parts of acts in conflict herewith are hereby repealed.

Sounds all right? You wouldn't think that three lines of type could contain three jokers—one joker to a line? This does! It breaks all records on that score. The first joker is the "technicalities" in the language, making business for the lawyer. He will be called upon to bring suit to determine the "meaning" of the law and have the courts all take a guess. Read it again: "Shall make real estate loans ONLY to Actual farmers."

If that means anything, it means that the Bank can not lend a cent to state institutions, or to the Home Building Association or to the State Elevator or Mill. That is the second joker.

The third is in the scheme which would prevent the Bank from lending money to a man who wanted to start farming. He would not be an ACTUAL farmer. Yet he might be entitled to a loan because he had the land, the stock and machinery, and merely needed help to get going, or to pay off the mortgage.

Then the amendment repeals "all laws and parts of laws in conflict." The other laws permit the Bank to lend money to the State of North Dakota. Approve this amendment—a mere three lines, cunningly devised—and you might as well dynamite your mill and elevator and the whole program.

You can't be square with yourself and vote anything but "NO" on this.

Official Newspapers Legal Publications

Having left the financiers and their schemes, we now are in the presence of the politicians and pie-hunters. The newspaper law would be amended by the I. V. A. to read this way—seeing they have not been able to kill it:

This law amends Section 5, Chapter 187, of the laws of the state of North Dakota for the year 1919 to read as follows:

Section 5. (DEFINING DUTIES OF SUCH OFFICIAL NEWSPAPER.) Such official newspaper as shall be chosen by the voters in said county as the state, county and municipal official newspaper therein, shall publish all proceedings of the board of county commissioners in said county and all other notices and publications that are now required by law to be published by county officers; all publications of every nature that now are, or may hereafter be, required to be published by state officers, elective or appointive. Provided, however, that in organized cities, towns and villages where no official newspaper is published, said city, town or village, board, council or commission may designate an official newspaper for the publication of such notices and legal publications as are now or hereafter may be required by law for said cities, towns and villages, including legal notices and official statements of the schools within such cities, towns and villages, but, in cities, towns or villages where the state, county and municipal official newspaper is published such official notices and legal publications as are now or may hereafter be required by law to be published, shall be published in such official newspaper.

This amendment would put back into the hands of the lawyers and politicians the old club of patronage to keep the newspapers under control. If you are "good" the lawyer will give you his client's money to pay for the legal notice in your paper. If you are bad—the "favor" is withdrawn. Political lawyers use it—and what lawyers are not politicians? On the other hand the shyster lawyer wants the amendment, so he can "BURY" his notices from the sight of his intended victim.

The mortgage foreclosure if hidden in a little paper fifty miles from the land, is not likely to be seen—and that melon is easily scooped. The I. V. A. says this law is "graft,"—but as GRAFT it pales into nothingness besides the graft the lawyers and politicians worked through the old newspaper law for more than 30 years.

Superintendent of Public Instruction Powers and Duties

The amendment proposed by the I. V. A. would amend and re-enact Sec. 1109 of the Compiled Laws of 1913, and make it read as follows:

Sec. 1109. (Prescribe Course of Study.) He shall have charge and supervision of the certification of teachers, standardization of schools and uniformity of text books, examinations for eighth grade and high school pupils and preparation for course of study for the several classes of public schools.

Sec. 2. All acts and parts of acts inconsistent herewith are hereby repealed.

Just out of curiosity let us set down the original Section 1109, as it appears in the 1913 Compiled Laws. Here it is:

Sec. 1109. (Prescribe Course of Study.) He shall prepare and prescribe a course of study for all the common schools of the state.

That was enacted in 1911. It once was longer and gave more powers; but when state superintendents got to passing out teachers' certificates in violation of law, without requiring the recipient either to pass an examination or to have the required school credits, it got too thick for the legislature, in 1911, long before the Nonpartisan League was heard of, repealed that power. Another thing that urged the legislature on was the Stockwell scandal, which was caused by the state superintendent keeping for himself the fees received from the issuance of teachers certificates. The legislature thought it would be safer and squarer to take the job of issuing teachers certificates out of the hands of ONE person and lodged it with a Board of Education. That has been the law since then. Minnie Nielson got HER teachers certificate through law violation. She had neither the educational qualifications nor did she pass the required examination. Yet it was handed out to her—and the records at Bismarck show it.

The other four powers which would be granted by the passage of this amendment NEVER HAVE BEEN HELD BY ANY state superintendent in this OR ANY OTHER STATE. The I. V. A. would make the state superintendent an absolute monarch of the schools of the state, even extending her jurisdiction over the High Schools—a thing never before attempted.

In giving the state superintendent power to select the text books of our schools, it puts that officer in position to dicker with the book trust, and if crooked to rob the parents of the state IN ONE YEAR of $600,000 by a stroke of the pen, in ordering books other than now used. The local school boards now select the books to be used. Do you think ONE person should take over the power of 3,000 school boards?

The plot here is too apparent to be overlooked. Under the pretense of sympathy for a woman, the interests would push over the enactment of an amendment that would give to them and their agent entire power over the educational machinery of the state. It would be purely ONE person power—a thing that has never existed since territorial days. Boards composed of highly educated persons, experts along their own lines in university and college, have been called upon to prepare school courses of study, to handle examinations of pupils, and these have kept the schools out of Politics. Are we ready to plunge the whole system into politics—even more than it has ever been?

If we are not—if we want to keep closed the avenues of GRAFT of the crudest sort—every good citizen will vote NO on this amendment.

HALL'S RECORD AS SECRETARY OF STATE, ROTTENEST OF BUNCH

Tom "Mandamus" Hall, I. V. A. candidate for Secretary of State, has double-crossed everybody that ever trusted him ever since he entered politics along about 1908 and started his career by double-crossing Tom Marshall.

In 1914 this same broadcloth "criminal syndicalist" entered a meeting of Farmers in Bismarck, where George Loftus was speaking, and led a bunch of his fellow hoodlums in howling at Loftus, one of the greatest men that ever stood on a platform, "Rotten! Throw HIM out!"

Then this rattleless rattlesnake comes creeping along and submits a minority report to the State Board of Canvassers in which he declared that the amendments making the FARMERS INDUSTRIAL PROGRAM possibly had NOT PASSED, this tho the amendments had all gone thru by BIG MAJORITIES.

Then in 1919 this old crocodile without tears had to be MANDAMUSED by Governor Frazier and the Industrial Commission before he would sign the bonds (ordered by the Legislature) for the creation of the Bank of North Dakota.

Tried to Break Equity

Then the Equity Co-operative Packing Co. had to go into court and mandamus Tom "MANDAMUS" Hall to compel him to file its papers allowing it to take advantage of the co-operative laws of the State. YES, Tommy is with us—ON THE OTHER SIDE.

Then the Mohall Elevator Co., a co-operative elevator, had to mandamus him and go thru all the courts before old hogwallercuss would file their co-operative papers.

Then in 1919 he and Bill Langer worked together to wreck the Consumers United Stores Co. and Tom "Mandamus" is still doing all in his power to destroy these Farmers stores. Old "Mandamus" loves the farmers and their co-operatives, alright—just like the Devil is said to "love holy water."

Then, about a year ago, Tom "Mandamus" and his croney Bill Langer, according to the Supreme Court, violated the laws of North Dakota and became bank-wreckers when they had their men seize the Scandinavian-American Bank.

Next "Buzzard" Bill had Tom "Mandamus" Hall arrested for EMBEZZLEMENT, and ever since TOM has been calling Bill a crook and grafter and Bill has been insisting that TOM was guilty as charged. THEY OUGHT TO KNOW EACH OTHER.

Next we find Tom "Mandamus" Hall and his friend and attorney, W. H. STUTSMAN, a tried and true friend of the Railroad RATE GRABBERS, take the platform and advise the voters to elect Langer, the man they had charged with being a CROOK and GRAFTER, Governor of North Dakota. Can you beat that for CONSISTENCY?

The I. V. A. surely has some pretty lousy birds on its ticket, alright, alright. AND it tells YOU that if these bullbattys are not elected, the good, clean FARMERS and WORKERS of North Dakota and their fine WOMEN FOLKS will lose their "MORALS!"

Will You Do It?

TOM "MANDAMUS" HALL—will YOU vote for HIM, a man elected to exective office, taking an oath to administer the laws as PASSED BY THE LEGISLATURE AND INTERPRETED BY THE COURTS, and who then refuses to enforce the laws and, by so-doing, PERJURES HIMSELF—Will YOU vote for such a shameless enemy of DEMOCRACY for Secretary of State of North Dakota in preference to an honorable and upright woman—MISS ALFHILD ALFSON, League nominee for Secretary of State?

If you love your native State YOU will vote AGAINST Tom "Mandamus" Hall on his own self-made rotten record, and YOU will vote FOR Miss ALFHILD ALFSON on November 2d. for SECRETARY OF STATE.

O'CONNOR LIED AT BISMARCK OR IS LYING NOW

Said Great State Bank Was Essential to State Industries in Talking to Legislature—Now Listen to Him.

Addressing the House, Feb. 13, 1919, J. F. T. O'Connor, fusion candidate for governor, on the subject of the Bank of North Dakota, made these remarks, as attested by page 417 of the House Journal:

"There is no institution in the state of North Dakota that could possibly advance such money, not even the state itself. It would require approximately fifty million dollars to handle these gigantic and tremendous enterprises. These industries must be financed. I believe that that is the reason, gentlemen, largely for the Bank."

He proceeded to name the means by which money could be secured for farm loans—sale of state bonds, loans by federal government, deposits of public funds in the bank, including school funds, and concluded:

"Therefore it seems to me that the greatest reason for this Bank would be to gather these millions in one place to be used to finance the various industries in which the State is about to engage."

That was Mr. O'Connor's view then. It was the view of the farmers. They said: "Upon this rock we will build our plan." They did it. Now Mr. O'Connor in his speeches comes forward blandly and in a most lawyer-like manner and says that the Bank is NOT necessary to the program. He favors the Initiated Measures which propose to DESTROY the Bank and ROB IT OF THE FUNDS IT WILL NEED if it is to "gather these millions in one place" (as O'Connor happily phrased it in 1919) and use them to finance the industries.

Either we are to have these industries or we are not to have them. If we are to have them Mr. O'Connor himself has already conceded the VITAL NECESSITY of having the Bank to finance them. If we are NOT to have the State Elevator and Mill—most assuredly we do not need the bank and it is wise to follow Mr. O'Connor's scheme to vote for the Initiated Measures that will take the funds away from the bank and make it the mere vermiform appendix of the state treasury, helpless itself and unable to help us.

It takes a lawyer to see things from both sides. He saw it on one side when he was in the House chamber that day in 1919 when the Bank of North Dakota law passed—and HE VOTED AGAINST IT! He sees it another way, now—and HE IS STILL AGAINST IT!

You can't judge much by his WORDS—but Man, you can tell the way he is traveling by HIS ACTIONS!

RESULTS ARE EASILY FIGURED

The outcome of the election Nov. 2 is the easiest to figure of any ever held in this state. There are votes enough favorable to the League to win the election by a safe margin IF THEY VOTE.

If the farm women and the city women who favor the League laws vote the election will be won and if they fail to vote the election is lost.

That is the whole story.

What are YOU going to do about it? Every vote counts just one.