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We think it is fair to say that there is more political unrest in the United States than was ever known before. There are more shocking crimes recorded daily than ever before. The reasons are that the business of the country is disjointed. The amazing spectacle is presented of the banks in the east bursting with money and the business of the people in every state depressed.

Men ask the reason and wonder why it is so when in truth the reason seems plain enough. The financial system of the land is no system at all. It is what might be expected as the result of the planning of inferior men possessed of large fortunes who have no higher motive behind them than to get the largest possible interest on their money. The welfare of the country was never in their thoughts. Rather the thought has always been: "How much of the annual savings of the country can we draw to ourselves?"

The present national banking system of the United States is recognized as one of the very poorest in the civilized world—a vehicle by which the moneyed interests of the nation control the national purse to their own benefit, and to the loss of the people who should share equally in any national benefit.

For some years this country has made spasmodic attempts to secure a better financial system, and during the last year the national monetary commission has been investigating matters. Senator Aldrich has been a leader in the proposed reconstruction of the national financial system, and but a few weeks ago his proposed plan was published in the papers. The first three sections of his proposed plan are announced as follows:

It is proposed to charter the Reserve Association of America, which will be the fiscal agent of the Government of the United States. The authorized capital of the Reserve Association shall be approximately \$300,000,000. The length of its charter shall be 50 years. The head office of the association shall be in Washington, D. C. The country shall be divided into 15 districts, and a branch of the Reserve Association shall be located in each district.

The Reserve Association and its branches shall be exempt from State and local taxation, except in respect to taxes upon real estate owned by it.

Only national banks of the classes hereinafter provided for may subscribe to the capital stock of the Reserve Association. A national bank having a minimum capital of at least \$25,000 may subscribe to an amount of capital stock of the Reserve Association equal to 20 per cent of the stock of the subscribing national bank, and not less, and each of such subscribing banks shall become a member of a local association as hereinafter provided for. Fifty per cent of the subscriptions to the capital stock of the Reserve Association shall be called in cash; the balance of the subscriptions will remain a liability of the stockholders, subject to call.

The above plan of Senator Aldrich is denominated a "central bank system." The title is altogether erroneous, as it does not exemplify a single principle of the central banking systems now used in the countries of the old world. The Aldrich plan is an incorporation of incorporations, and not of individuals with personal responsibility.

The reader will note that the purpose is to combine and centralize the power of corporate

wealth and at the same time decentralize personal responsibility for a wrongful exercise of a despotic power vested in a legalized combination of some 7300 banking institutions. The merging of the national banks of the country into a central dominating unit is along precisely the same lines as that of the attempted merger of the transcontinental railroads under the incorporation of the Northern Securities Company which derived its corporate existence from the State of New Jersey while the banking trust is to be chartered and given a franchise of fifty years by the Federal Congress. The scheme is simply an experiment, pure and simple, no other financial institution in the world having been constructed to serve a Government and its people along the peculiar lines therein proposed.

You can see the doubtful wisdom of conferring a 50-year franchise upon an experimental undertaking. If the experiment proves unsatisfactory to the public welfare, so far as the public is concerned there would be no remedy until the expiration of the franchise period without having to confront the objection of an infringement upon vested rights.

Whatever we get in the currency round up, whether good, bad or indifferent, the people must stand for, as it is now up to them to decide the question whether they want a simple monetary system that all can understand, or whether they will have an extremely complicated system that no one can understand, except the astute financial diplomats who make and unmake stock and commodity values by the operation of legislative powers given to combined corporate capital.

It is very difficult to prophesy just how Senator Aldrich's plan may work out when put into operation. Some of the phrases are so obscure that a Philadelphia lawyer might be in doubt as to what is meant, although perhaps Aldrich and his financial friends might know what the result to them would be if their own pet scheme were carried out for them.

The character of a financial institution that is to have a monopoly of the people's money should be thoroughly investigated, and the Examiner will have more to say on the subject again.

As might have been expected from a man of his caliber, Congressman LaFollette tried to keep sheep and lambs from being put on the free list, claiming that the effect of admitting them free would be to lose the duty on wool. And yet the people of his district are paying twice as much for their woolen clothes as they should, all on account of this same wool tariff which taxes the many for the benefit of the few.

Let's see, how long ago was it that he was ranting about Cannonism and the robber tariff? It makes a difference whether a congressman is in Washington state or in Washington, D. C.

If the democratic party can be scared by a few sheep growers it might as well renounce its advocacy of tariff reduction and make an alliance with the republican party. Protection is protection no matter whether it is asked for the benefit of manufacturers or for the benefit of farmers, and a man who believes in protection is worse than worthless as a tariff reformer. If his heart is set on protecting, somebody he will soon learn that protectionists stand together. Without free wool, tariff reform will not amount to much, for the spirit that would lead congress to tax all the citizens who wear woolen

goods in order to give a tariff tribute to the few people who raise sheep will consent to other tariff exactions until tariff reform will be little more than a farce.

Some of you may think if the government were left entirely to you, public evils would not exist. But you have a portion of the responsibility now. If you are unfaithful in part, would you be more faithful with all? He that is faithless with a portion cannot be trusted with the whole. If each citizen were to leave the remedying of public wrongs to someone else nothing would be accomplished. There is sometimes too much of a disposition to allow others to do the face-sweating in civic affairs while they do the bread-eating.

Our government in theory gives more rights than any other, but some think so little of their obligation to the general welfare that they are indifferent to being robbed so long as they do not feel the effects directly and are among the many. The sin of republics is lawlessness. In a monarchy the government is sustained by the crown. In a republic the government rests entirely on the law which a majority of the people make for themselves. The reign of law means the rule of the people. The moral revolution that is now sweeping over the land is merely a revival of the rule of the people.

The welfare of the city or state should always always be the first and highest consideration. Some of you may belong to this party—some may belong to that party, but all should be patriots. Be patriots before you are anything else. The people, the average voter, you and I, are responsible for the future of this government. If the American republic is to survive it must be saved by the efforts of the patriotic citizens who want nothing for themselves, but the advantages that accrue from the general public weal. If the public learn to appreciate the dangers that threaten our future, and learn the strength that rests with the voters, the future of this government is assured.—Ex-governor Folk in his Colville speech.

Members of the state grange are showing more than ordinary interest in the annual convention of that organization to be held at Snohomish June 6 to 9. That a campaign is on to supplant C. B. Kegley, master of the state grange, by the election of George Hingston of Mead, a small town near Spokane, became evident through a letter circulated among the grangers. The fight in behalf of Hingston is managed by A. A. Kelley of Spokane, past state lecturer of the grange.

The opposition to Grand Master Kegley charges that he has submerged the cause of the grange deep in politics, and that he used his influence in the organization to advance the interests of his friends politically. The state grange has membership of more than 20,000, and there will be about 450 delegates.

The circular letter sent to the grangers urges the election of Hingston on the ground of his high standing and excellent executive ability.

In the White River valley Fred Mess, representative in the legislature from King county, is also spoken of as good material for state master.

Those who last fall believed that Congressman LaFollette had sound ideas have now about concluded that they were all sound—and nothing else.

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