

EASILY UNDERSTOOD

Mr. Bryan Shows Why the Individual Favors Protection of Bank Deposits.

A MATTER OF INTELLIGENCE

Banks Should Attend to the Banking Business and Not the Government.

No issue in this campaign appeals more strongly to the individual than the protection of bank deposits. Thousands and thousands of republicans will vote for Mr. Bryan on account of this one issue, which he has presented so clearly to the people of the nation.

In a recent speech Mr. Bryan presented this issue in a simple and most convincing way. He said:

"Of the many policies proposed in our platform, the protection of bank depositors is the simplest and most easily understood. Why, my friends, this question is so easily understood that I suppose there is not a person in this audience who is not able to understand it. I do not mean that every one, everywhere, can understand it. I draw the line here: When every person reaches the period of intellectual development, where he is able to see that when a man puts his money in the bank he ought to be able to get it again, he ought to have intelligence enough to understand this subject; but until he gets to this point I do not know how to reach him. I take it for granted, however, that you are all sufficiently advanced to be able to understand that when you put your money in a bank you ought to be able to get it out again. Now, my friends, there are just two questions to be considered in this matter. One of these I have given you. The other question is, who must make it secure? Our position is that as the banks make their profits out of the people's money, the bankers ought to give the insurance the people require. Now, I had supposed that that was a self evident truth and that it would not be denied.

"I have made no speech without discussing the guaranty of bank deposits in all parts of the country. After I had made my speech in Baltimore, explaining our system and presenting our arguments in support of it, my attention was called to an advertisement in one of the papers. In my speech I had said that you could insure your house, you could insure your life, you could insure your buggy or your barn, but that you could not insure your money. And in this advertisement my language was quoted and the advertisement went on to say that I was mistaken, for a certain fidelity company was prepared to insure deposits. And then I found out how they do it down there. You put your money in a bank, and then go and get somebody to insure it so that you can get it out of the bank again. I believe the time has come to compel all the banks to stand back of the banks and make good the presumption upon which you deposit your money in the bank.

"Now, my friends, you may ask if the banks are not now sufficiently secured. That is what the bankers say. They will even tell you that only occasionally a bank fails, but the trouble is that we cannot tell in advance which bank is going to fail. Look at the notice they hang up. Does it say, 'this bank will fail'? No, the notice says 'this bank is closed,' and if bankers follow out this plan I will agree not to urge this insuring of deposits. Let the bank give notice three months in advance of a failure so the people can get their money out before the failure.

"Do you think the banks are sufficiently secure now? The postmaster general says, in his report in favor of the postal savings bank, that we are sending millions of dollars to Europe to be deposited in government savings banks there, and the people who send their money there would rather send it across an ocean three thousand miles wide than to risk the banks of this country. I say to you that we ought to make our banks here so secure that money will not be driven out of the United States to find a safe place of deposit. That money which is driven to Europe ought to be kept here and used in the business of this country. Not only does money go to Europe, but money goes into hiding, and this is about the time of year when we discover some of it. You will see in the paper every once in a while that Mrs. So and So for the first time this fall made a fire and was mortified to find that her husband, without her knowledge, had been using it as a bank. A man in New York said last fall, when the panic was on, that a billion dollars was in hiding under carpets. I do not know whether that estimate is too high or too low, but I know this, that if I were a banker I would be ashamed to have an old rug carpet running rivalry with me as a safety deposit vault, in time of danger.

"If any man says that the banks are sufficiently secure I will remind him that there is not a national bank in the United States that can get a dollar of Uncle Sam's money without putting up security. The state demands security; the county demands security; the city demands security; and the fraternal orders are now demanding security, and I believe the time has come when the farmer, the merchant and the laboring man should have security when they put their money in a bank.

"In Oklahoma they have had this plan in operation for now some six months. I learned of one failure there and in forty-two minutes after the bank suspended, the man in charge had an order from the government to pay every depositor in full, and the business went on without interruption. And when he telephoned out to the farmers and said to them, 'The bank has suspended, come in and get your money,' they answered, 'We are busy with the crops now, we will be in in a few days.' Is it the way you do here in your state when a bank gets shaky?

Is it the way you do when a bank suspends? No! the very rumor that a bank is a little uncertain makes a rush of depositors, and they make it insolvent whether it was insolvent or not.

"This plan protects the depositors; it protects the community, and it is good for the bank as well.

"I would rather see the banks attend to the banking business than to have it transferred to the government, and because I prefer to have the banking business done by the banks rather than by the government, I urge the guaranty of deposits as the easiest solution of our difficulties."

STRAUS GIVES REASONS

The New York Merchant and Philanthropist Declares Election of Bryan Means Business Prosperity.

Nathan Straus, the great New York merchant and philanthropist, in announcing his reasons for supporting Mr. Bryan, said:

"I feel sure that he will be elected, and I say, as a business man, one who is as much interested perhaps as any, in the general prosperity of the country, as one who is bound to feel personally any lack of prosperity among the masses, that I believe his election will be a benefit to all the country, and to all of the people. Those that talk otherwise, those that predict panic and disaster, as the result of the election of an honest man, chosen by an honest majority of the people, are narrow minded and short-sighted, or pretend to believe that which they know is not true, or they are seeking to obscure the real and vital issues of the campaign. Mr. Bryan will make a safe, reliable, conscientious president, a president for all of the people, the rich and the poor, the big man and the little. He will represent the American people, not any class, and for that reason I shall work for him until election and vote for him on election day."

THE GREAT EXPLAINER.

Here is a copy of a poster, headed "Laboring Men—Attention!" which has been circulated in advance of Judge Taft's appearance in a number of cities:

Come out and hear

HON. WILLIAM H. TAFT
Republican candidate for President.

HE WILL EXPLAIN

how he secured his appointment as United States judge through the influence of Senator Foraker, the attorney of the Standard Oil company.

HE WILL EXPLAIN

why, as United States judge, he put railroad men and mechanics in jail by means of his INJUNCTION process.

HE WILL EXPLAIN

why he is opposed to giving the laboring man a trial by a jury.

HE WILL EXPLAIN

to you why the capitalistic class and the trusts and the syndicates of Wall street are supporting him, while the laboring men are opposing him, almost to a man.

By Order of the Committee.

The Cry of Politicians.

The best service that can be rendered for permanent prosperity is to rebuke the assumption which certain politicians continually are seeking to create in the public mind, that continued prosperity depends on the success of a particular political party.

Our form of government contemplates changes from time to time, and nothing is so disastrous as to instill in the people's minds the belief that there is danger to business in changing a portion of the officers of our government.

If the people cannot change their officers without creating a panic, then the logical step is to go to a monarchy, which, of course, none advocates.

SPECIAL INTERESTS VERSUS EQUAL RIGHTS.

In every utterance and every statement made so far Mr. Taft has shown great concern for the welfare of the TRUSTS and SPECIAL INTERESTS.

He is afraid that the guaranty of bank deposits will be a burden on a few big bankers. That thousands of small depositors may lose everything does not worry him.

He is afraid that a reduction of the tariff may hurt protected industries. He does not worry for the consumer, who bears the burden of the heavy tax.

He is afraid to oppose the TRUSTS, for he considers them a benefit. He does not mind the extortion they practice upon the public.

He is opposed to a jury trial in contempt and injunction cases because the SPECIAL INTERESTS want the unfair injunction process continued. The "Father of the Injunction" does not worry because the laborer may not get a square deal.

The Republican candidate believes that an income tax only when the present oppressive means of taxation fail to furnish enough revenues. In other words, he believes that the wealthy should not be taxed until the resources of the masses are exhausted. Not a word from Mr. Taft because the masses bear an unjust share of the burden of taxation.

Mr. Taft stands for the favored FEW and SPECIAL INTERESTS.

Mr. Bryan stands for the PEOPLE as opposed to the INTERESTS.

Mr. Taft stands for PLUTOCRACY as opposed to DEMOCRACY.

Mr. Bryan stands for EQUAL RIGHTS as opposed to SPECIAL PRIVILEGES.

WITH WHICH DO YOU STAND?

A WORD from WILLIAM JENNINGS BRYAN.

WILLIAM JENNINGS BRYAN

Lincoln, Neb.
Oct 26-1908

Fellow Citizens:

The campaign is drawing to a close; the issues have been set forth in the platforms; the arguments of the candidates have been presented; and the verdict is about to be rendered. Every state in the Union shows Democratic gains, and there is no doubt of a Democratic victory at all who favor our policies vote and have their votes counted.

I write to urge you to see to it that every Democratic vote in your precinct is polled early and counted. We desire a popular majority as well as a majority in the electoral college, and your vote is needed to offset a Republican vote somewhere else, even if not needed in your locality. Work! Vote! And then you can rejoice the more heartily in the victory.

Yours truly,
W. J. Bryan

A University in Politics.

Josephus Daniels, chairman of the Democratic publicity bureau, commented as follows on the appearance of Prof. J. Laurence Laughlin of the University of Chicago as a stump speaker attacking the guaranty of bank deposits:

"It is not surprising," said he, "to see a professor of the University of Chicago on the stump opposing a measure so beneficial to the poor man as the guaranty of bank deposits. John D. Rockefeller and the other Standard Oil manufacturers can not be expected to favor Mr. Bryan's plans."

"Doubtless Mr. Rockefeller has communicated to the university which his money supports and has indicated that he would be gratified to have the university do effective work for the candidate he favors in this campaign."

Henry Clews, the Wall street publicity agent, has taken the stump for Taft. This typical representative of Wall street declares that Bryan is unsafe and that Judge Taft will make an ideal president. A few days ago he addressed a big crowd of eastern bankers and, of course, opposed the guaranty of bank deposits. Mr. Clews declared that the guaranty bank plank is "socialistic in its tendency and a far cry from true democratic principles, which oppose excessive centralization of power."

But for the blessed Dingley tariff American newspapers could buy news print paper in Canada for \$1.75. On this side they are paying all the way from \$2.35 to \$2.60. Canadian paper is as good as the domestic product and the labor employed in making it is as well paid as that on this side the border.—Johnstown Democrat.

REPUBLICANS HOWL CALAMITY

Seek to Destroy Public Confidence in
Futile Effort to Defeat
Bryan.

Facing inevitable defeat and with a full knowledge of the fact that Bryan's election is as certain as anything reasonably can be in politics, the Republicans have been forced to resort to the last refuge of political cowards—the calamity howl. They are now engaged in telling the country that panic and ruin will follow the election of Mr. Bryan. Instead of being patriotic citizens anxious to restore business confidence—a confidence which has been lost under a Republican administration—to subserve their own political selfish purposes they are vainly endeavoring to prolong the present business depression. The question naturally suggests itself: Why is it necessary to restore confidence? Why is it necessary to bring back business prosperity? What has become of confidence, what has become of prosperity? Both under a Republican administration, have disappeared. Why is another Republican administration necessary to insure a return of confidence and prosperity?

The very same men who, today, are going about the country still further destroying confidence by preaching calamity, are the men, who, four years ago said that the Republican party must be successful in order that there might be prosperity. The Republican party was successful, but instead of bringing prosperity it brought panic, business depression and commercial stagnation. Whatever may be said of the present panic, it cannot be denied that it is a Republican panic. The Republican party is in full possession of the government and must accept the responsibility. How, then, can a continuation of the Republican party in power cure the evils from which the business community and the laboring man now suffer? Let the Republicans howl about their own panic, and not make false predictions about what will happen under a Democratic administration. They predicted prosperity four years ago, and proven false prophets. Why, then, should any sane man accept their premonitions now when they say that Bryan's election would bring business troubles. Business troubles are already here. What business men want is a cure for them, not a prolongation of the disease by the same sort of treatment which has produced the ailment.

Because business men and laboring men both know that a Republican administration has produced panic, they will not be deceived again by these false cries of Republican calamity howlers. They know that William Jennings Bryan is an honest man; they know that he will give the public an honest administration. They know that the calamity howl is for the sole purpose of deception.

RAILROAD EMPLOYEES VS. MR. TAFT.

The Brotherhood of Locomotive Engineers' Journal, in May, 1893, said: "Judge Taft's decision proclaims members of the B. of L. E. a band of conspirators."

Also, "We can not accept Judge Taft's decision in any other light than treason to republican institutions and the liberties of the people. It is, will be, and ought to be denounced and repudiated by all liberty loving men."

* * * The impudent falsehood that trusts and monopolies cheapen products and benefit the consumer is disproved by the fact that the price of commodities controlled by these monsters has been arbitrarily increased for no cause except to pay dividends on fictitious capital by methods that make larceny respectable. * * * —Ex-Senator John J. Ingalls.

FARMERS RESENT COERCION

Resolutions Passed by Indiana Tollers Condemn Statements of President Sharpless — Endless Chain Among Farmers.

Chairman Mack was informed by wire today that at a meeting of representative farmers of Washington township, Marion county, Indiana, the following resolutions were adopted, and it was also agreed to form an endless chain among the farmers of the country.

Whereas, The Associated Press has sent out a statement issued by P. M. Sharpless, president of the Sharpless Separator Company of Westchester, Pa., saying that the hour Bryan is elected the Sharpless works will close down, and

Whereas, Such statements as this will intensify the present financial panic and will also tend to bring on, if possible, other and greater financial calamity; therefore, be it

Resolved, That as farmers who have the good of our country at heart, we deeply deplore such unwarranted statements, and believing they are made for partisan purposes to intimidate and influence voters, we hereby denounce all firms making this and similar announcements, as narrow and bigoted, and in these times as disloyal to the best business interests of the nation, and in as much as the persons and firms now resorting to these unfair and unpatriotic methods maintain their businesses by patronage of democrats as well as republicans, we condemn these methods as an insult to any democratic patron which ought to be, and which we hope will be, resolved.

Resolved, That we hereby call upon the farmers of the nation, irrespective of party, who believe in fair play, to unite with us through their organization and as individuals, in crushing out this unwise and indiscreet spirit which would sacrifice the country's welfare for party success. (Signed) Albert Blue, chairman; Ross S. Ludlow, secretary.

Resolved, That we hereby call upon the farmers and business men in the west, the man who wrote letters to corporations whose property he assessed the virtue of his position as a member of the board of review in Chicago.

Farmers and Business Men Know.

This is a fine outfit to advise

MACK SEES VICTORY

Democratic National Chairman Declares That Bryan Will Carry East and West.

REPORTS SHOW RISING TIDE

Ohio, Indiana and New York in the Democratic Column.

Norman E. Mack, chairman of the Democratic national committee, is confident of the election of Mr. Bryan as president. In a statement summarizing the situation he said:

"Three weeks ago it was apparent that the tide had turned toward democracy, and that every outward evidence pointed to a Democratic victory in November. The situation is far better now than then, and I am confident in the belief that Mr. Bryan will be elected president. In fact, the campaign, from the Democratic viewpoint, has steadily improved with each succeeding week. As Mr. Bryan has presented the issues in various sections of the country, the people have become more and more convinced that his election is for the permanent prosperity and best interests of the nation."

Says Fight is Won.

"The fight is won; but we must everlastingly at it for the remaining two weeks of the campaign. Our ports have been of such an encouraging nature that I have at times fears least some of those on board would, in their enthusiasm, let up the fight, and my parting word to the headquarters is that they continue their efforts just as aggressively as the contest had to be won in the closing days of the campaign.

"The Democratic party has a greater membership than the Republican party.

The only question with us in recent years has been to get our folks together in harmonious and united plan.

I do not believe there is a Democrat in the entire country who is outside of the breastworks in this campaign, and that is the greatest reason to my mind why Mr. Bryan will be inaugurated president on March 4. I will not attempt to give figures, but will say now that New York, Ohio, and Indiana are Democratic this year, my prediction does not take into consideration a number of other states that will swing from the Republican to the Democratic column on election day."

Republicans Pass the Tie.

Republican campaign managers have been endeavoring to create the impression that James Duncan, first president of the American Federation of Labor, is not in sympathy with the labor movement advocated by Gompers, urging union labor to support its friends and defeat its enemies in the present campaign. Mr. Duncan was advised of this fact and asked state his attitude in the matter. His reply is explicit and gives the lie to the Republican managers who have been seeking to place him in a favorable light.

List of Trust Allies.

The Republican national committee is sending out a letter asking for "contributions," in which the decision is made that "the election of Judge Taft and James S. Sherman is essential to the welfare of the country."

The letter is of interest by reason of the character of the men whose names appear on the letterhead, who make this appeal. Here are men who sign the letter informing people of the country that Bryan's election will be dangerous:

Charles F. Brooker, head of the trust and vice president of the New York, New Haven & Hartford railroads, against which a government suit now pending in the Federal court.

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