

# The Public

**A National Journal of Fundamental Democracy &  
A Weekly Narrative of History in the Making**

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Vol. XI

CHICAGO, FRIDAY, SEPTEMBER 11, 1908.

No. 545

Published by LOUIS F. POST  
Ellsworth Building, 357 Dearborn Street, Chicago

Single Copy, Five Cents      Yearly Subscription One Dollar  
Entered as Second-Class Matter April 16, 1898, at the Post Office at  
Chicago, Illinois, under Act of March 3, 1879

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## EDITORIAL

### Charles G. Dawes for Bank Deposit Insurance.

There is a distinguished Republican financier whose voice we should like to hear in this campaign on the subject of Bryan's plan for guaranteeing bank deposits. We allude to Charles G. Dawes, Comptroller of the Currency under President McKinley, and president of the Central Trust Company at Chicago since 1902. Unless his published opinions have changed, Mr. Dawes is not in agreement with Mr. Taft on this subject, and he is in agreement with Mr. Bryan. At any rate, he favored insurance of bank deposits when Rand-McNally of Chicago published his little volume entitled "The Banking System of the United States," which was about three years before he became President McKinley's Comptroller of the Currency.

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In describing in that book the "present need of our national banking system," Mr. Dawes distinctly argues for the insurance idea that Bryan advocated in Congress and upon which his campaign is now advancing in the West. Referring to a proposed law, advocated by Bryan in Congress, which would have levied a tax upon national banks for the purpose of creating a fund for the insurance of deposits, Mr. Dawes wrote:

National banking statistics show that a fund of the necessary amount would soon be created by a comparatively small tax upon each National Bank. . . . It must certainly be admitted that the estab-

ishment of such a fund would have a tendency to prevent the mad rushes of small and large depositors during times of panic, for money which they hoard away in safety-deposit boxes or other hiding places. . . . If the effect of such a law would be to render bank deposits more stable under all conditions, as in our judgment would be the case, no law could be of more value and importance to the debtor, or to the creditor, or to the community at large. . . . Besides the great importance of the law, as related to the general prosperity of the country, it is meritorious as preventing the keen suffering in those localities where bank failures occur, and where the hard-earned savings of the community, under our present laws, are often swept entirely away. By such a law, losses are distributed as by insurance, the beneficial effects of which need no argument. To the passage of such a law in proper form, we trust the efforts of Congress will be directed.

If this does not express Mr. Dawes' present view, so distinguished a man as he in the financial world ought to announce his change of opinion and frankly give the reasons for it.

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### Labor Day and Bryan.

This year's Labor Day demonstration in Chicago was the most significant in character of any distinctively labor demonstration ever made in the West. It was especially significant because Mr. Bryan was the only official reviewer of the parade and the only speaker at the meeting. From this platform and under these auspices he addressed the whole country on the subject of labor legislation and the adjudication of labor cases, making with characteristic clearness and power the point that in the issue of jury trials in labor injunction cases, our whole institution of trial by jury is involved. The day closed with a supper tendered to Mr. Gompers and Mr. Bryan by the labor committee, at which Mr. Gompers declared his personal support of Mr. Bryan's candidacy, on the ground that it is the only Presidential candidacy which represents the cause of labor in the practical politics of the day. The occasion was most encouraging to those of us who are working and hoping for a permanent and clearly marked alignment of the dominant political parties on the issue of equal rights and no privileges—of fundamental democracy against organized plutocracy.

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### Labor Day and Mr. Hearst.

Mr. Hearst devoted a Labor Day speech to an attack upon Mr. Bryan, in which he charged Mr. Bryan with having said that certain workingmen of Pittsburg were "public beggars." Asked if he would reply, Mr. Bryan has said that he will if Mr. Hearst and Mr. Taft will publicly agree that

this attack is part of the Taft campaign. The condition is a proper one. As this campaign is between Mr. Bryan and Mr. Taft, no one else having the slightest chance of being elected, it is with Mr. Taft and not with Mr. Hearst that Mr. Bryan should engage his energies between now and election. But if Mr. Hearst's comical side-party really were a factor in the campaign, wouldn't his attack upon Bryan in 1908, for something the latter said in 1894, be a belated attack for Mr. Hearst to make? What Mr. Hearst asserts that Mr. Bryan said in 1894 appears to have been said publicly; and if it is wicked to think of now, it must have been wicked in 1894, in 1896 and in 1900. Yet Mr. Hearst found no sin in it when it was uttered, and he has supported Mr. Bryan twice since then. He might have been supporting him yet had Mr. Bryan done the utterly impossible thing which Mr. Hearst demanded of him four years ago. It is really to be hoped that Mr. Taft will adopt Mr. Hearst's attack upon Mr. Bryan. While a reply to Mr. Hearst would at this time and under present circumstances be beneath the dignity of a responsible candidate for the Presidency, we can imagine that a reply by Mr. Bryan would make good reading if Mr. Taft, his only responsible adversary, were to challenge one as an incident of his own campaign.

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As the gravamen of Mr. Hearst's charge against Mr. Bryan is that he denounced a plutocratic business committee from Pittsburg which sought special privileges from Congress, as a band of "robbers," and the labor committee which tagged on at their heels as a lot of "public beggars," we rather hope that Mr. Hearst may prove his case. It would add to Mr. Bryan's reputation for honesty and courage. When he was elected to Congress he told the sugar-beet robbers and beggars of his own district that precisely as he would not vote to put their money into other people's pockets he would not vote to put other people's money into their pockets. We hope he said the same thing in substance to that protection combine from Pittsburg.

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### Hearst's Self-Exposure.

It is pitiful. William Randolph Hearst once commanded no little confidence as a popular leader; but now he is making a farcical Presidential campaign which is farcically reported in his own papers, and everybody knows that there is nothing back of it all but his own personal hatred of Bryan. Mr. Hearst has allowed himself to get