

A Hint for Wives.
A certain married woman of Woonsocket, R. I., sat up until midnight the other night watching for her husband to come home, and thinking up some appropriate remarks to make upon his arrival. When at last she was tired out she went to her room, where she found her husband in bed fast asleep. The wife, instead of apologizing for the injustice she has done her innocent husband, refused to speak to him at all, and up to the time of the latest report she continued to treat him with cruel coldness. The Rochester Union makes this domestic episode the text of severe commentary on the proneness of wives to jump to hasty conclusions concerning the whereabouts of husbands at night, and suggests that, before they sit up until late hours with injurious thoughts, they search the house thoroughly. The poor man may be peacefully sleeping on the premises all the time—in bed, or under the table, or somewhere. Some times broodden husbands are forced to take refuge under beds, like the poor gentleman who declared to his wife, who was searching for him with a broomstick and bidding him come forth: "So long as I have the spirit of a man, madam, I shall not come out from under this bed."

The investigators whose names appear in the newspapers in connection with Roentgen ray experiments are a deal bothered by applications from people who imagine they have bullets or other unpleasant foreign substances in various parts of their anatomy. The story goes, says a Cleveland exchange, that not long ago a certain local scientist received the following letter: "Dear Sir: I have had a bullet in my thorax for seven years. I am too busy to come to Cleveland, but hope you will be able to come down here and locate the bullet, as I am sure the case is worth your while. If you can't come yourself send your apparatus and I will get one of the doctors here to use it. Yours truly," Here is the local man's reply: "Dear Sir: Very sorry I cannot find time to visit you, nor will I be able to send my apparatus. If you can't come to Cleveland yourself send me your thorax by express and I will do the best I can with it. Yours truly."

Western papers say that as a result of the recent disastrous windstorm the insurance business is becoming all over the west, and every insurance office now advertises insurance against tornadoes and cyclones. A man can insure any property nowadays, and insure it against any disaster. He can insure his house against fire, water, accident, lightning and burglary; he can insure his bicycle against thieves, his bunch of keys against loss. In Chicago's suburbs they are even insuring garbage cans, a company guaranteeing to replace any cans that may be stolen. As this sort of theft is growing common and a policy costs only 25 cents, the new insurance is popular.

There are, says a recent report, ten colonies of Mormons in Mexico, nearly all Americans. Their holdings are in the finest portion of northern Mexico; the soil is very rich and productive, and with the advance of railroads, from the nearest of which they are removed from 125 to 200 miles, these lands will greatly enhance in value. United States Consul Buford, at Paso del Norte, has made the colonists the subject of a special report to the state department. He finds that there is a good opening for American goods among the colonists and says that the Mormons are exceedingly prosperous and highly regarded.

Some physicians have announced themselves as opposed to the prevailing fashion of mourning costumes. They are perfectly willing that people should be sorrowful, but they demand that the exhibition of sorrow should take some shape that will not interfere with health. The veil, they declare, is simply a prison wall which shuts out all light and air, and the wearer of this abomination takes very considerable risks. There are objections to other parts of the costume, but the veil is something to be criticised with all possible vigor.

The Merry-Go-Rounds is the appropriate name taken by a woman's club of Palmyra, Me., the members of which meet weekly at the homes of the different members, in turn, and spend several hours helping the hostess patch the boys' trousers, mend wrecked stockings and take other needed stitches as the needs of the household require, finishing up, after a picnic supper, with a social and literary entertainment to which the husbands are invited.

One hundred Chicago women who had grown tired of the neglect of the city officials, swept a street in that city the other day, after vain attempts to persuade the authorities to do something. The chances are that their good example will be entirely wasted on the politicians who are paid to do the work.

A Georgia man is going to run for any office he can get on the following platform: "I never was in the war; never hollered at the surrender; and never killed anybody that let me alone, and the only thing I know about the financial question is that I need money."

Rammis, the originator of the Moorish palace at the world's fair at Chicago, committed suicide in the forest of Keopemek, near Berlin, not long ago.

BRYAN'S ADDRESS

The Democratic Candidate's Formal Acceptance of the Presidential Nomination. The Full Text of His New York Speech.

MR. CHAIRMAN, GENTLEMEN OF THE COMMITTEE AND FELLOW CITIZENS—I shall at a future date and in a formal letter accept the nomination which is now tendered by the national committee, and I shall at that time touch upon the issues presented by the platform. It is fitting, however, that at this time, in the presence of those here assembled, I speak at some length in regard to the campaign upon which we are now entering. We do not understand the forces arrayed against us, nor are we unacquainted with the importance of the struggle in which we are engaged; but, relying for success upon the righteousness of our cause, we shall defend with all possible vigor the positions taken by our party. We are not surprised that some of our opponents, in the absence of better means, resort to calumny, but they may rest assured that no language, however violent, no invectives, however vehement, will lead us to depart a single hairbreadth from the course marked out by the national convention. The citizen, either public or private, who assails the character and questions the patriotism of a citizen of the United States has sustained the principle which underlies the income tax. Some 20 years ago this same court sustained without a dissenting voice an income tax law almost identical with the one recently overturned. Has not a future court as much right to return to the judicial precedents of a century ago as the present court had to depart from them? When courts allow rehearings, they admit that error is possible. The late decision against the income tax was rendered by a majority of one after a rehearing.

While the money question overshadows all other questions in importance, I desire to distinctly understand that I shall offer no apology for the income tax plank of the Chicago platform. The last income tax law sought to apportion the burdens of government more equitably among those who enjoy the protection of the government. At present the expenses of the federal government, collected through internal revenue taxes and excises, are especially burdensome upon the poorer classes of society. A law which collects from some citizens more than their share of the taxes and collects from other citizens less than their share is simply an indirect means of transferring one man's property to another man's pocket, and while the process may be quite legal, it is not just. To escape just taxation it can never be satisfactory to those who are overburdened. The last income tax law, with its exemption provisions, when considered in connection with other methods of taxation in force, was not unjust to the possessors of large incomes, because they were not compelled to pay a larger share of the taxes than their share. The income tax is not new, nor is it based upon hostility to the rich. The system is employed in several of the most important nations of Europe, and every income tax law now upon the statute books in any land, so far as I have been able to ascertain, contains an exemption for the poor. While the income tax in some other countries does not make it necessary for this nation to adopt the system, yet it ought to moderate the language of those who denounce the income tax as an assault upon the well to do.

Not only shall I refuse to apologize for the money question, but I shall also refuse to apologize for the exercise by it of the right to dissent from a decision of the supreme court. In a government like ours every public official is a public servant, whether he holds office by election or by appointment, whether he serves for a term of years or for life, and whether he is a member of the national congress or a member of the state legislature. Confidence is everywhere the parent of despotism. Free government exists in jealousy and not in confidence. These are the words of Thomas Jefferson, and I submit that they present a truer conception of popular government than that entertained by those who would prohibit an unfavorable comment upon a court decision. Truth will vindicate itself. Only error fears free speech. No public official who conscientiously discharges his duty as he sees it will desire to deny to those whom he serves the right to discuss his official conduct.

The Paramount Question.
Now let me ask you to consider the paramount question of this campaign—the money question. It is scarcely necessary to defend the principle of bimetallicism. No national party during the entire history of the United States has ever declared against it, and no party in this campaign has had the temerity to oppose it. Three parties—the Democrats, the Republicans and the Progressives—have not only declared for bimetallicism, but have outlined the specific legislation necessary to restore silver to its ancient position by the side of gold. The Republican platform declares that bimetallicism is desirable when it pledges the Republican party to aid in securing it as soon as the assistance of certain foreign nations can be obtained. Those who represented the minority sentiment in the Chicago convention opposed the free coinage of silver by the United States by independent action on the ground that, in their judgment, it "would retard or entirely prevent the establishment of international bimetallicism, to which the efforts of the government should be steadily directed." When they asserted that the efforts of the government should be steadily directed toward the establishment of international bimetallicism, they condemned monometallicism. The gold standard has been weighed in the balance and found wanting. Like from it the powerful support of the money owning and money changing classes, and it cannot stand for one day in any nation in the world. It was fastened upon the United States without discussion before the people, and its friends have never yet been willing to risk a verdict before the voters upon that issue.

There can be no sympathy or co-operation between the advocates of a universal gold standard and the advocates of bimetallicism. Between bimetallicism, whether independent or international, and the gold standard there is an impassable gulf. This quadrennial agitation in favor of international bimetallicism is a grand and noble faith, or do our opponents really desire to maintain the gold standard permanently? Are they willing to confess the superiority of a double standard when joined in by the leading nations of the world, or do they still insist that gold is the only metal suitable for standard money among civilized nations? If they are, in fact, desirous of securing bimetallicism, we may expect them to point out the evils of a gold standard and defend bimetallicism as a system.

For those who, through the more polite and less hazardous means of legislation, appropriate to their own use the proceeds of the toil of others. The commandment, "Thou shalt not steal," thundered from Sinai and reiterated in the legislation of all nations, is no respecter of persons. It must be applied to the great as well as the small, to the strong as well as the weak, to the corporate person created by law as well as to the person of flesh and blood created by the Almighty. No government is worthy of the name which is not able to protect from every arm uplifted for his injury the humblest citizen who lives beneath its flag. It follows as a necessary conclusion that vicious legislation must be remedied by the people who suffer from the effects of such legislation and not by those who enjoy its benefits.

The Income Tax Decision.
The Chicago platform has been condemned by some because it disposes of the opinion rendered by the supreme court declaring the income tax law unconstitutional. Our critics even go so far as to apply the name anarchist to those who stand upon that plank of the platform. It must be remembered that we expressly recognize the binding force of that decision so long as it stands as a part of the law of the land. There is in the platform no suggestion of an attempt to dispute the authority of the supreme court. The party is simply pledged to use "all the constitutional power which remains after that decision or which may come from its reversal by the court as it may hereafter be constituted. Is there any disloyalty in that pledge? For a hundred years the supreme court of the United States has sustained the principle which underlies the income tax. Some 20 years ago this same court sustained without a dissenting voice an income tax law almost identical with the one recently overturned. Has not a future court as much right to return to the judicial precedents of a century ago as the present court had to depart from them? When courts allow rehearings, they admit that error is possible. The late decision against the income tax was rendered by a majority of one after a rehearing.

It cannot be successfully claimed that monometallicism or bimetallicism or any other system gives an absolutely just standard of value. Under both monometallicism and bimetallicism the government fixes the weight and fineness of the dollar, invests it with legal tender qualities and then opens the market to unrestricted coinage, leaving the purchasing power of the dollar to be determined by the number of dollars. Bimetallicism is better than monometallicism not because it gives us a perfect dollar—that is, a dollar absolutely unvarying in its general purchasing power—but because it makes a nearer approach to stability, to power, to justice, to a gold standard possible than any other system. When there were enough open mints to permit the gold and silver available for coinage to find entrance into the world's volume of standard money, the United States might have maintained a gold standard with less injury to the people of this country, but not because the dollar cannot buy more than formerly. Hence it will be seen that a large portion of those who may find some pecuniary advantage in a gold standard will discover that their losses exceed their gains.

It is sometimes asserted by our opponents that a bank belongs to the debtor class, but this is not true of any solvent bank. Every statement published by a solvent bank shows that the assets exceed the liabilities—that is to say, while the bank owns a large amount of money to its depositors it not only has enough on hand to pay its notes to its depositors, but in addition there is enough to cover its capital and surplus. When the dollar is rising in value slowly, a bank may, by making short time loans and taking good security, avoid loss, but when prices are falling rapidly the bank is apt to lose more because of bad debts than it gains from the increase in the purchasing power of its capital and surplus.

It must be admitted, however, that some bankers combine the business of a bond broker with the ordinary banking business, and these may make enough in the negotiation of loans to offset the losses arising in legitimate banking business. The ordinary man remains a debtor, and there will always be danger that, unless restrained by public opinion or legal enactment, these who see a pecuniary profit for themselves in a certain condition may yield to the temptation to bring about that condition. Jefferson has stated that one of the duties of government is to prevent men from injuring one another, and never was that duty more important than it is today. It is not strange that those who have made a profit by furnishing gold to the government in the hour of its extremity favor a financial policy which will keep the government dependent upon the sale of gold. I do not speak of the sentiment of the vast majority of the people of the United States when I say that a wise financial policy administered in behalf of all the people would make our government independent of any combination of financiers, foreign or domestic.

Contraction of the Currency.
Let me say a word now in regard to certain persons who are peculiarly benefited by a gold standard, and who favor it not from a desire to trespass upon the rights of others, but because the circumstances which surround them blind them to the effect of the gold standard upon others. I shall ask you to consider the language of two gentlemen whose long public service and high standing in the party to which they belong have subjected them from adverse criticism by our opponents. In 1899 Senator Sherman said: "The contraction of the currency is a far more distressing operation than senators suppose. Our own and other nations have gone through that operation before. It is not possible to take that voyage without the severest distress. To every person, except a capitalist out of debt or a salaried officer or annuitant, it is a period of loss, danger, hardship of trade, fall of wages, suspension of enterprise, bankruptcy and disaster. It means ruin to all dealers whose debts are twice their business capital, though one-third less than their actual property. It means the fall of all agricultural production without any great reduction of taxes. What prudent man would dare to build a house, a railroad, a factory or a barn with this certain fact before him? As I have said before, the salaried officer referred to must be the man whose salary is fixed for life and not the man whose salary depends upon business conditions. When Mr. Sherman describes contraction of the currency as disastrous to all the people except the capitalist out of debt and those who stand in a position similar to his, he is stating a truth which must be apparent to every person who will give the matter careful consideration. It is strange that the mere speaking of the contraction of the currency of paper currency, but the principle which he set forth applies if there is a contraction of the volume of the standard money of the world.

Mr. Blaine discussed the same principle in connection with the demonetization of silver, and in the house of representatives on the 7th of February, 1878, he said: "I believe the struggle now going on in this country and other countries for a single gold standard would, if successful, produce widespread disaster in and throughout the commercial world. The destruction of silver as money and the standardizing of gold as the sole unit of value must have a ruinous effect on all forms of property except those invested which yield a fixed return in money. These would be enormously enhanced in value and would gain a disproportionate and unfair advantage over every other species of property. It is strange that the holders of investments which yield a fixed return in money can regard the destruction of silver with complacency? May we not

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The Professional Classes.
The professional classes, in the main, derive their support from the producing classes and can only enjoy prosperity when there is prosperity among those who create wealth. I have not attempted to describe the effect of the gold standard upon all classes—in fact, I have only had time to mention a few—but each person will be able to apply the principles stated to his own occupation.

It must also be remembered that it is the desire of people generally to convert their earnings into real or personal property. This being true, in considering any temporary advantage which may come from a system under which the dollar rises in its purchasing power it must not be forgotten that the dollar cannot buy more than formerly unless property sells for less than formerly. Hence it will be seen that a large portion of those who may find some pecuniary advantage in a gold standard will discover that their losses exceed their gains.

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