

THE RAILWAY TIMES

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W. N. GATES, 29 Euclid Avenue, Cleveland, Ohio, Advertising Agent.

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TERRE HAUTE, OCTOBER 1, 1896.

ALL ABOUT GOLD.

From time to time inquiries are made relating to gold, its production, the amount of the world's stock, where it is, etc.

The American, in replying to a correspondent, giving the latest official information upon the subject says of the STOCK AND PRODUCTION.

In the report of the Director of the United States Mint, for 1895, the stock of gold in the world in use as money, is estimated at \$4,085,800,000.

The estimated production of gold in the world since the discovery of America down to the close of 1884, is given in the report of the Director of the United States Mint, already referred to, at \$8,584,467,400.

Just before the discovery of America the stock of gold in the western world had diminished to insignificance. We have seen the stock of gold, now in use as money, is estimated at over \$400,000,000,000.

The government of the United States is confronted with numerous dangers, the most serious in the list being a change from democracy to plutocracy—a change from "we, the people," to "we, the syndicate, we, the plutocrats, we, the millionaires."

This danger is everywhere apparent, and is steadily developing along lines which are arousing intense concern.

The government, as founded by the fathers, had for its cornerstone liberty and independence; the greatest good to the greatest number; wise laws honestly administered, and to perpetuate this government of the people, by the people and for the people, the ballot was placed in the hands of "we, the people."

To vote right is to preserve the government as the fathers framed it and left it a priceless heritage to the people.

To vote wrong is to destroy the government, and a government destroyed by ballots will not be re-established by bullets.

These are the estimated stocks of gold on January 1st, 1895. The stock of gold in the United States on August 1st, last, was estimated in the treasury statement at \$595,000,000 but no such amount of gold can be accounted for.

AMOUNT OF GOLD HELD BY VARIOUS BANKS.

August 13th, last, the Bank of France held as reserve \$400,239,900 of gold and the Bank of England \$227,431,200.

Russia and Germany have both of late years been accumulating a war fund; just how large we do not know.

held less than a fourth. Here are the figures:

Table with 2 columns: Date, Gold Holdings of the European Banks of Issue. Rows include December 31st, 1890 to August 13th, 1896.

ACCUMULATION OF GOLD AND FALL OF PRICES.

This unexampled accumulation of gold is the result of the disastrous fall of prices that has stifled all industry, made investments in productive enterprises unremunerative and as a consequence led to the withdrawal of money from the channels of industry.

WHO HAS GOT THE GOLD.

It will be seen by consulting the foregoing table, that if the gold of the world and as money is approximately \$4,000,000,000, six European nations hold \$1,300,772,600 of the amount.

DANGER SIGNALS.

Manifestly, the government of the United States is confronted with numerous dangers, the most serious in the list being a change from democracy to plutocracy—a change from "we, the people," to "we, the syndicate, we, the plutocrats, we, the millionaires."

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PAYABLE IN COIN.

In discussing the money question, gold standard republicans and gold standard democrats with equal devotion to the interests of bond holders, demand that the bonds, principle and interest, shall be paid in gold, when the law and the bonds expressly state they shall be paid in "coin," and "thereby hangs a tale" which should be repeated until the advocates of free coinage have learned it by heart.

The term "coin" used in the statute means "gold and silver." In 1869, by a law of congress, the nation agreed to pay "in coin, or its equivalent, all our interest bearing obligations," (note the language.) "except in cases where the law authorizing their issue, expressly provides that they may be paid in currency, other than gold and silver."

On July 14th, 1870, an act called the "refunding act" was passed by congress as follows:

"Be it enacted, etc. That the Secretary of the Treasury is hereby authorized to issue in a sum or sums not exceeding in the aggregate \$200,000,000, coupon or registered bonds of the United States, in such form as he may prescribe, and of denominations of \$50 or some multiple of that sum, redeemable in coin of the present standard value," etc.

In 1870, the coin of the United States, particularly the silver dollar was the same as it had been from the beginning of the government, for while the weight of the gold coin had been reduced, and small silver coins, as legal tender, had been reduced to \$5.00, the silver dollar remained absolutely unchanged.

In 1873 the silver dollar was demonetized in the interest of those who held the bonds of the government, and the purpose of the scheme leaked out. John Sherman, having clandestinely demonetized the silver dollar, proposed to omit the term "payable in coin," and substitute in the body of the bonds he was about to issue in 1877, "payable in gold," and then tax the shirks off of poor men's backs to raise the gold.

He believed he could violate the law in the interest of the bond holders, and thereby put money in his pocket, but his courage as a national burglar, not being equal to his rapacity, he asked the opinion of Mr. Charles Devins, then Attorney General, if he could put into execution his nefarious scheme to "rob the people in the interest of the bond holders, and was promptly told by Mr. Devins that he could not carry out his rascally scheme, Mr. Devins said: * * *

"It cannot be authoritatively said that words "payable in coin" or "payable in gold," are equivalent to the words used by the statute, even if this leaves open for discussion the question whether the bonds issued under this act are or are not redeemable in silver coin of the character and standard which existed July 14, 1870, it is not a doubt which it is in your power to remedy by the use of words in the bond other than those which the statute provides."

But John Sherman, Secretary of the Treasury and the attorney of the bond holders, the venal villain of the century, having the tenacity of a blood hound and the temerity of a burglar, on Dec. 3, 1877, asked congress to pass a law providing for the payment of government bonds, "principal and interest, in gold coin alone." But congress disdained to change the law in the interest of the bond holders and rebuked the rascal.

"Be it enacted by the Senate, (the House of Representatives concurring therein): That all the bonds of the United States issued or authorized to be issued under the said acts of congress hereinbefore recited are payable, principal and interest at the option of the government of the United States, in silver dollars of the coinage of the United States, containing 412 2/3 grains each of standard silver; and that to restore to its coinage such silver coin as a legal tender in payment of said bonds, principal and interest, is not in violation of the public faith nor in derogation of the rights of the public creditors."

In the foregoing the reader finds the purpose of John Sherman to defraud the people in the interest of the bond holders, laid bare. The infamy of demonetizing the silver dollar is exposed, the law relating to the payment of the government bonds is stated, and the final act of congress, January 16, 1878, is presented, demonstrating that the United States government has the option of paying these bonds, principal and interest, in silver dollars, which would be neither a violation of law, of public faith, nor in derogation of the rights of the public credit.

Such statements elucidate the position of those who oppose the piratical policy of the Republican party and the policy of apostate democrats, who are in close alliance with the Republican party in opposing the free coinage of American dollars and who would deny the government its legal option to pay government creditors silver or gold as exigencies might require.

England is a gold standard country and the creditor nation of the world, and requires that the debts due her people, principal and interest shall be paid in gold. But the United States never contracted to pay its debts, principal or interest in gold, but in coin—gold and silver giving the government the option to pay with silver or gold, as the interests of the people might require.

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This option the various Secretaries of the Treasury, under the various Presidents of the country, have disregarded, and in spite of law, the resolutions of congress, and the business interests of the country, have exacted a gold standard for the benefit of the bond holders and manifestly for their own pecuniary advantage.

To bring the financial policy of the country back to a lawful basis, to assert the option of the government to pay gold or silver as the welfare of the country may require, to promote American rather than British interests, to break the back bone of the money power, to have an American financial policy regardless of the will of English lords and money gamblers and their American allies, the gold bugs, is what the supporters of Wm. J. Bryan are now contending for. They believe in finance as in all other things the United States ought not longer to be dominated by England, that our country can, ought to, and "by the Eternal will" stand alone.

COMPOUND INTEREST.

The centralization of wealth in the hands of the few, by the compound interest process, is not to be treated as a vagary, since it may be demonstrated by simple multiplication, and the sum total for a period of three hundred years, while it may amaze the reader, but since, if he has the time and the inclination, the problem may be satisfactorily solved. Says the Missouri World: "Fifty years ago money lenders did not rely their interest to as great extent as now. Then the loans of any one individual, were small compared to what they are now, and the interest was largely used in paying expenses of living. Now we have many so rich that with the greatest extravagance they can spend only a small part of their income. Hence the great fortunes are steadily drawing compound interest. An agent of a St. Louis Building and Loan company called on us the other day and left with us a little book explaining the workings of the company. In the book we found the following table, which we presume is correct: DIFFERENCE BETWEEN SIMPLE AND COMPOUND INTEREST.

Table with 3 columns: Amount, Simple Interest, Compound Interest. Rows show amounts from \$100 to \$100,000 over 10 to 300 years.

To pay off the above amount would engage 111 paying-tellers just 300 years, or precisely as long as it would take \$1.00 at 10 per cent. to produce it, each one to count \$10.00 every second without intermission during banking hours (from 9 to 4), and work every day in the year, Sundays excepted.

Perusing the above table it will be seen that it is only a matter of time when

to individuals will centralize in the hands of the few practically all the wealth of the nation. There is only one avenue of escape, and that is government loans. We may increase our money volume and give great temporary relief, but compound interest would soon place us back where we are. Nobody's property is really safe. The money lenders by simply refusing to invest except in loans can so tie up the circulating medium that no property owner could escape going in debt.

GOVERNMENT LOANS, instead of circulating wealth in the hands of the few would indirectly divide every dollar of interest received among all the people. With the government doing the money lending no man could sit idle in his easy chair and grow rich off other people's labor through interest. Government banks would furnish all the people an absolutely safe place of depositing money; would loan money at all times on good security at a low rate of interest.

THE MERCHANT or other person who now goes to the bank could still go to it if it was owned by the government. The rate of interest might be two per cent. a year, or even if it was four per cent. it would not matter, for the profits would belong to the people's treasury and would take the place of that much taxes. Four per cent. to the government would be as cheap as two per cent. to individuals.

WITH GOVERNMENT BANKS any enterprise, however great the government should undertake, could be carried out without issuing bonds or going in debt to individuals. For example, if the government desired to build a railroad that would cost one hundred million dollars, the railroad department could borrow the banking department the required sum either with or without interest. The money paid out by the railroad department would immediately find its way back to the banking department, the people to whom it was paid would, of course, take it to the banks and deposit it. Just look again at the above compound interest table and contemplate that the people are now paying compound interest on much more than ten thousand million dollars; and then consider the impossibility of ever paying out under the policy of the Rothschilds' gold standard.

Advertisement for UNION MADE BRAND AND OVERALLS, featuring an image of a man in overalls and a logo.

Hamilton Carhartt & Co., Detroit, Mich. CRAWFORD & WRIGHT, Sole Agents for FLINT, M.

Advertisement for FREE CATALOGUE, featuring an image of a piano and text about piano sales.

Advertisement for A RAILROAD MAN'S REMEDY!! featuring an image of a man and text about ELY'S CREAM BALM.

Advertisement for ARTIFICIAL LIMBS WITH Rubber Hands and Feet, featuring an image of a prosthetic limb.

Advertisement for A. A. MARKS, featuring a list of agents and a list of cities served.

Advertisement for "THE UNION FOREVER!" SWEET, ORR & CO. featuring text about union made overalls and guaranteed never to rip.

Advertisement for THE RAILROAD MAN'S FAVORITE, featuring an image of a man and text about the Patent Adjustable Double Slip Socket.

Advertisement for FATFOLKS REDUCED, featuring an image of a man and text about weight reduction.

A GOLDBUG'S SOLILOQUY.

My wants are few, I sit serene
Upon contentment's highlands,
If I can have earth's continents
I care not for its islands.

ification, not character or wisdom or
statesmanship or breadth of view. All
poor men are excluded by this money
qualification for office. Wealth is the
standard of eligibility. Plutocracy, with
its open "bar" has almost stamped out
the sense of character in the office-
seeker. Compelled to expend thousands,
and seeing the demoralization from it in
a general way, he feels authorized to get
it back—somehow, illegitimately, per-
haps. It is the rich man's party that
succeeds.

reason that thousands of ignorant immi-
grants and dissolute and corrupt voters
are easily manipulated by the party
bosses.
Massachusetts and Connecticut have
educational qualifications, and Rhode
Island and Pennsylvania impose a poll-
tax. Michigan failed to pass an edu-
cational qualification for female suffrage,
because the courts declared the law un-
constitutional. Mississippi's Constitu-
tion declares every elector shall be able
to "read any section of the constitution
of any State, or he shall be able to un-
derstand the same when read to him, or
give a reasonable interpretation there-
of."

growing family. My only income is my
salary, which is \$75 per month. It is all
that I can do now with this salary to
make both ends meet. My oldest girl
will soon be grown. My wife and I feel
that we must send her off to school this
fall if we ever intend to do anything more
for her than give her a common school
education. This circular says that if I
have to pay double prices for what I buy
that it will amount to the same as cut-
ting my salary in half. Now it would be
simply impossible for me to live on
\$37.50 per month. Therefore, even ad-
mitting that free silver would be the
best thing for the country generally, is
not my first duty to my wife and family?
Therefore, should I not vote against free
silver, situated as I am?

salaries or dismiss you and take some
other man who will work for less; but
let me ask you: Is it human nature for
any man or corporation to pay more to
you for certain services that they can get
from other men, equally as competent, to
perform the same services? Let the gold
standard once be permanently fastened
on this country, when the corporations
and the gold men feel safe, and as sure
as fate every man who is now in their
employment will have to accept a big cut
in his wages or be dismissed to give
place to some other man equally as com-
petent, who will do the work for less.

able business—some of them farming
and making money, some of them mer-
chandising and making money, some of
them going into manufacturing enter-
prises and making money, some of them
going on to new railroads that would be
built, until there was a demand for more
labor than there were men to supply
the demand? Then the combined sal-
aries of you and your sons would be at
least \$200 a month. This is what would
happen with a sufficient supply of
money. Then you, instead of being in
danger of losing your job, would have
another railroad bidding for your ser-
vices, and offering you a greater salary.
They would also be bidding for the ser-
vices of your sons. There would be no
danger of you losing your job. The
only question would be, which job
would you take? And the chances are
that you would not serve as conductor
on any railroad, for the opportunity of
going into some business more congen-
ial to your taste and more agreeable to
your family, would open up. Here are
the two pictures. One is as sure as fate
under the single gold standard; the
other is as sure as fate with free coinage
and an honest financial system, where
the amount of money will be increased
each year in exact proportion to the in-
crease of population and business. Un-
der the gold standard, what hope have
you for the future of your children?
Unless you could make a contract for
life for your sons to hold a job at a given
salary, you would lie on your death-bed
with your greatest concern as to
whether or not they would be able to
live even as you had, or whether they
would go down in poverty and want and
rage. In short, your own future and
that of your children is safe, and the fu-
ture of every man is safe, who is willing
to work for an honest living, provided
we have a change in our laws and an
honest financial system.

PAPERS.

The Ballot.

FRANK A. MYERS.

During the early history of the English
Parliament, it was no longer to be nomi-
nated for election to that law-making
body: The candidate usually fled to the
hills, took to the woods, and remained
there a long time in order to escape the
penalties of election. And still further
was the position rendered odious by the
cruel custom of rotten egging the un-
successful candidate in the election. He
strode his horse and fled incontinently.
But when honor and personal distinction
and a name attached, at length, to the
place, men began to seek it and to scam-
ble for it, often doing unseemly things
to be elected. In fact, the contests be-
came so hot that all sorts of trickery
were used to win, and many bitter con-
tested elections had to be settled by Par-
liament as a court of last resort, as we
learn from Hallam's Constitutional His-
tory, touching elections.

The Wage Earner and Free Silver.

ON THE ROAD, AUGUST 21.

Editor Silver Knight-Watchman:

DEAR SIR:—I have never seen a copy
of your paper, but I have heard of it, and
I know the side that you are on in this
campaign. I send this letter to you be-
cause I know that you will publish it,
and your paper has probably a larger
circulation than any other paper that
would publish it. My name is withheld
for reasons that are obvious. I am a
conductor on a Western railroad. A few
weeks ago a certain official of this rail-
road company handed me a small
pamphlet of several leaves, entitled
"The Wage Earner and Free Silver." I
was asked to take it home with me, read
carefully, and return it. I did so. In
fact, I read it three times. It worried
me very much. I have been in the rail-
road service for about fifteen years, and
have never given any special attention
to political questions, and know probably
more about the tariff than any other
question, and don't know much about
that. In a general way I have felt from
observation that money was too scarce;
I have seen all businesses and enter-
prises getting dull; I have seen land sell
under the hammer for half what it sold
for a few years ago; I have heard com-
plaints from relatives and friends who
live on farms to the effect that prices
were so low that it was difficult to meet
expenses and have enough money left to
pay taxes; I have heard merchants com-
plain that they could not sell half the
goods that they had been selling. I had
no doubt railroads would do much more
business in carrying out and bringing
back freights if produce brought a better
price and new enterprises were started
up; so I had made up my mind to vote
for the side that favored more money in
this fight.

QUALIFICATIONS.

The absurdities and incongruities of
American politics are infinite.
The monuments of men's liberties are
not all clear.
The qualification of a voter is not yet
out of the stage of discussion. Some ad-
vocate universal suffrage, and some
teach property and educational qualifi-
cations. At present all native-born male
citizens over 21 years of age are electors.
Foreigners may become such by comply-
ing with the law regulating citizenship
or naturalization.
The Cherokees, who have an efficient
election law, permit a young man of 18
years to vote if he is quick and entelli-
gent, while an older one may be denied
the right for opposite reasons. Ability
is the test of suffrage with them, not
simply age qualification.
How many imagine they are running
the government who have never read
the Constitution? How few know its
machinery and its common principles,
who, perhaps, know all about its wars?
Illiteracy is, perhaps, one of the great-
est dangers menacing our free institu-
tions. Shall the illiterate Goths and
Vandals and Franks overrun one of the
greatest nations this world has ever
seen? Ignorance must be eliminated.
Its effect upon our institutions, through
the abuse or misuse of the suffrage is
plain.
H. W. Blair said in a speech in the
Senate upon this subject, October, 1888:
"I feel bound to insist upon it that our
republican institutions are rapidly be-
coming neither more nor less than an
imposition, for they may as well be so
considered when intelligence in the voter
is eliminated from American citizenship.
We know that elimination to be increas-
ing and the callousness of the public
mind on the subject is also apparently
increasing rather than decreasing. Un-
like the continual dropping of water,
which ordinarily wears away the stone,
it seems to me that the obduracy of the
public conscience, of the public sensibili-
ty, is becoming greater rather than less.
"The country and its institutions may
be perishing of dry-rot without our ob-
servation, but all the same the process
is going on, and the living members of
this generation are not to retire to the
last receptacle of all flesh and sleep
quietly in the soil of America without
seeing demonstrations of disorder, insur-
rection, turbulence, bloodshed and de-
struction, of which hitherto we have not
even dreamed, unless the American peo-
ple pay attention to this subject and to
the fact that the citizenship of the
country is becoming incompetent to
perform its functions.
"I have nothing more to say except
to end as I began, with the asseveration
that illiteracy must be destroyed or
illiteracy will destroy the country."
The fear that illiterates might combine
is futile, for they have no means of com-
munication, organization or money. Im-
pervious to argument, ignorant of prin-
ciples, careless of consequences, they
stick to one or the other of the old par-
ties through thick and thin. An igno-
rant man is seldom in the reform ranks.
With our common schools simply cram-
ming figures and dates and rules into
the heads of children, without
teaching them to think, the reason for
illiteracy is not hard to seek. Public
schools ought to be the training ground
for citizens, not for specialists.
The co-ordinate evils of unrestricted
suffrage and unassimilable immigration
are emphasized in a proposed amend-
ment to the New York State Constitu-
tion, offered in 1894, which reads as fol-
lows:
"No person shall have the right to
vote, or be eligible to office under the
Constitution of this State, who shall not
be able to read the Constitution in the
English language, and write his name;
provided, however, that the provisions
of this section shall not apply to any
person who now has the right to vote, or
to any person prevented by a physical
disability from complying with its re-
quirements."
New York suffers greatly from the
evils of indiscriminate suffrage, for the

CONDUCTOR.

DEAR SIR:—I have never seen a copy
of your paper, but I have heard of it, and
I know the side that you are on in this
campaign. I send this letter to you be-
cause I know that you will publish it,
and your paper has probably a larger
circulation than any other paper that
would publish it. My name is withheld
for reasons that are obvious. I am a
conductor on a Western railroad. A few
weeks ago a certain official of this rail-
road company handed me a small
pamphlet of several leaves, entitled
"The Wage Earner and Free Silver." I
was asked to take it home with me, read
carefully, and return it. I did so. In
fact, I read it three times. It worried
me very much. I have been in the rail-
road service for about fifteen years, and
have never given any special attention
to political questions, and know probably
more about the tariff than any other
question, and don't know much about
that. In a general way I have felt from
observation that money was too scarce;
I have seen all businesses and enter-
prises getting dull; I have seen land sell
under the hammer for half what it sold
for a few years ago; I have heard com-
plaints from relatives and friends who
live on farms to the effect that prices
were so low that it was difficult to meet
expenses and have enough money left to
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goods that they had been selling. I had
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CONDUCTOR.

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YOURS TRULY,

A FREE SILVER CONDUCTOR.

MCKINLEY'S FINANCE COMMITTEE.

Mark Hanna, McKinley's boss, has
succeeded in organizing a finance com-
mittee, and is satisfied that a corruption
fund will be raised, sufficient to place
the bankrupt candidate in the Presiden-
tial chair. This finance committee in-
cludes the principal millionaires of the
country, conspicuously the following
named boodlebugs:

Table listing names and amounts: J. D. Rockefeller \$180,000,000, J. Pierpont Morgan 30,000,000, Herman O. Armour 10,000,000, H. C. Frick 5,000,000, Whitelaw Reid 10,000,000, S. V. R. Cruger 5,000,000, W. D. Sloane 20,000,000, George Bliss 8,000,000, LeGrand B. Cannon 10,000,000, C. L. Tiffany 10,000,000, F. D. Tappan 5,000,000, W. L. Strong 3,000,000, Joseph T. Harper 5,000,000, C. Vanderbilt 80,000,000, C. P. Huntington 30,000,000, Andrew Carnegie 10,000,000, John A. Stewart 15,000,000, W. H. Webb 15,000,000, J. A. Burden 15,000,000, J. A. Schleicher 15,000,000, Cornelius N. Bliss 10,000,000, J. H. Starin 5,000,000, Bratton Ives 7,000,000, Marcellus Hartley 5,000,000, Lispenard Stewart 7,000,000, J. G. Moore 5,000,000.

THE HEINZ PICKLING CO.

We are in receipt of a statement from
local union No. 37 American Flint Glass-
workers' Union, Alton, Ill., in regard to
the trouble between the members of that
order and the Heinz Pickling Co. of
Pittsburgh, Pa. The said company
"has declared war upon union labor and
it is requested that all friends of honest
toil refrain from handling their goods."
The cause of the Glassworkers is a right-
eous one and we are confident our mem-
bers will promptly respond to their
appeal and give them their undivided
support.

RAGS.

Before the plutocrats gained control
of the country, the United States had
rags to export, but by degrees the ex-
ports have fallen off, until now, Ameri-
cans are required to wear their rags, and
if a change is not inaugurated in indus-
trial affairs, we shall be known as the
ragged nation of the world.

WOMEN ARE TAKING THE SCHOOLS.

W. T. Harris, the Federal Commission-
er of Education says, "there are in the
United States 250,000 women teaching
school and only 122,000 men." In a
short time women will do all the teach-
ing and all the preaching.

