

## The Bonville 99-Year System VERSUS The Old Financial System

By Frank Bonville.

After careful study we come to the conclusion that over 80 per cent of the money lost in corporations organized under the old system was not lost on the demerits of the proposition, but through the looseness of the old system of organizing corporations. It is a fact that under this system hundreds of good propositions die in their shell, as it were, because it is not to the interest of the minority to push them. In other words, they were not to the best interests of those in control, and so long as the control is in the hands of the minority the best interest of the people will not be conserved.

The United States has a population of ninety-three millions of people. About three hundred thousand of these represent the great wealth of the country, but they don't control it. The control lies in the hands of less than twenty-five persons. Think of it! Twenty-five persons doing the financing for ninety-three millions of people. It is surely time for an investigation of the "money trust."

The Pujo committee now at work are reporting startling revelations. For instance: "That three banks in New York, with over \$400,000,000 assets are each controlled by three voting trustees; that six 'governors' of the stock exchange control the membership and listing of stock; that clearing houses are voluntary organizations without Federal or other supervision, and that some of them prescribe both the loan and interest rates of members; that some institutions are controlled by 'voting trusts' and that banks may be closed by clearing houses refusing to clear for them." And the report declares they have only skimmed the surface so far. Who is to blame for these conditions? We, the majority of the people are to blame. We have shirked our responsibility in the matter by endeavoring to put the blame for our industrial conditions on those occupying official positions, etc. These office holders are not hired to think for us but to carry out the wishes of the major-

ity. The people are to do the thinking and not to accept statements as truths by those who purposely deceive, and whose interests are best conserved by keeping us in ignorance. We have today, all told, about half a million people in the United States under lock and key, in the city jails, county jails, state penitentiaries, etc. We have in state penitentiaries alone about one hundred thousand persons, but the majority of the criminals, in my estimation, are not under lock and key, and many who are under lock and key are not criminals at heart, but are the hapless victims of unfavorable environment, and society is not guiltless. We refused to think, and these are only some of the results. We have allowed a system of finance that enriches the few at the expense of the many. That reduces man to a machine and relegates him to the scrap heap without recourse, when he faints beneath the load. We tolerate a system that compels the mother and her little children to leave the home and to labor side by side for a mere pittance and under the most unsanitary conditions in sweat shop and factory.

We allow families to be huddled together in crowded tenements several families in one room, under the most wretched physical and moral conditions. We license the saloons to prey upon the weak, and when a criminal is born out of the rottenness of it all society wrings its hands and wonders why.

We organize charitable societies. We talk of pensions for aiding the needy. We found libraries. We endow hospitals. All worthy undertakings, but they fall far short. We prune the branches of the tree that is sapping the nation's vitality but allow the roots to flourish and undermine our national life.

Bear this in mind that the common people do not want charity. They want equal opportunity and a square deal, to be recognized as being equal in the eyes of the law and to get a pro rata of what their dollar earns, and when these rights are recognized there will be less need of charity, less need of investigation of money trusts, food trusts, produce trusts, wage status, etc. The next article of these series will deal with the Bonville 99-Year System as a cure for the existing industrial conditions.

## Parcel Post Service

The Parcel Post service goes into effect January 1st. The number of pounds to the package by virtue thereof will be increased from four to eleven pounds that may go by mail. Distinctive parcel post stamps after the first of next year must be used on all fourth class matter, and such matter bearing ordinary postage stamps will be treated as "Held for postage." All parcels must bear the return card of the sender, otherwise they will not be accepted for mailing. A parcel not more than 3 feet 6 inches in length may measure as much as 2 feet 6 inches in girth, or around its thickest part. A shorter parcel may be thicker; if it measures no more than 3 feet in length it may measure as much as three feet in girth. All matter now classified as third class matter will not be permitted in the parcel post mail.

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Sealed proposals will be received by the undersigned at his office in the City of St. Johns, Oregon, until six p. m. on the 31st day of December, 1912, for the sale of the whole or any part of improvement bonds of the City of St. Johns, issued under Ordinance Number 518, at not less than par and accrued interest. Said bonds to be dated as follows:

\$5,837.01 Oct. 12, 1912.  
\$3,420.53 Nov. 1, 1912.  
\$1,234.25 Nov. 23, 1912.  
\$2,142.73 Oct. 25, 1912.  
\$4,705.46 Nov. 16, 1912.  
Amounting in all to \$17,339.98. All of said bonds are issued in denominations of Five Hundred Dollars or less, and all of the said bonds are payable ten years after date of said bonds. All of the said bonds are coupon bonds bearing interest at the rate of Six per cent payable semi-annually, subject to all the conditions imposed, directed and stipulated by section 131 of the Charter of the City of St. Johns. The right is reserved to redeem any and all bonds at any interest period at or after one year from date.

All bids must be accompanied by a certified check for two per cent of the amount of the bid, and said check shall be payable to the City of St. Johns, and the said check shall be retained by the City of St. Johns as damages in case the bidder to whom the bonds are awarded fails to accept and pay for the same within Fifteen days after the acceptance of the bid. The money is to be paid and the bonds are to be delivered at St. Johns, Multnomah county, Oregon. The right is reserved by the Council to reject any and all bids.

F. A. RICE,  
Recorder.

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