

GENERAL DEMONSTRATION.

...ation of Postal Savings
...s in Philippines.

... Experiment Indicates
... Plan Is Successful.

... postal savings bank system
... under the American
... in the Philippines, where,
... years of experiment, the
... has been declared a great
... report of the Philip-
... sion, just published, the
... bank is discussed brief-
... follows:
... postal savings bank was first
... Manila on Oct. 1, 1906.
... provides for three classes,
... as to the amounts
... received at any one time
... Following the opening
... office, other postal sav-
... ices were opened in vari-
... of different classes, until
... of the year 235 had been
... which 9 were first, 86 were
... 140 were third class.

Adopting System.

... the Filipinos did not to
... extent avail themselves of
... of depositing a portion
... receipts in the postal savings
... great bulk of the depositors
... means and of other nation-
... advantages of this system
... disseminated through
... schools, government bureaus,
... and others, the pro-
... Filipinos is continually in-
... gives very good promise
... Filipinos will learn to trust
... to the care of the govern-
... welcome the opportunity.
... counts opened up to the
... fiscal year numbered
... 347 were closed, leav-
... still open. The deposits
... total sum of 786,361.63
... of 108.21 pesos. With-
... the total amount of
... pesos, leaving a net deposit
... pesos at the end of the
... or the first nine months
... tion of the postal savings
... no means the first nine
... operation of the average
... offices, the smaller ones
... opened from time to time
... year, so that many had
... more than a month or
... time these figures were

Issuing Small Accounts.

... of issuing postal sav-
... stamps has met with some
... The stamps are simply a
... which small amounts can
... without the expense of
... book, figuring interest, and
... account.
... whole, the reception accord-
... al savings bank has been
... and gives good promise.
... ent of the funds is in the
... postal savings bank invest-
... which carries a certain
... funds on deposit, and
... power of investment. The
... that 25 per cent of the
... on deposit may be loaned
... real estate, under limi-
... ted draw to protect the
... and 10 per cent on agricul-
... under still more rigid limit

ROOSEVELT SEES BRYAN.

... ay that you have advo-
... re radical measures
... private monopolies than
... or my party associates
... in willing to undertake
... ve, indeed, advocated
... that sound more rad-
... they have the prime Je-
... In practice they would
... I should not in this
... you discuss your atti-
... this question if you did
... self bring it up, but as
... brought it up, I answer
... in my judgment the
... you advocate would be
... effective in curing a
... ill, and so far as they
... effect at all, would mere-
... the entire business of
... try into hopeless and uti-
... tion. I put Mr. Taft's
... last your words. I ask
... be judged both by the
... wish remembered, and
... words that seemingly you
... party now desire to
... otten. I hold it
... natural for any great
... g corporation to wish
... placed in the Presi-
... ber than Mr. Taft. Your
... out a stop to the abuses
... corporations are wholly
... - Theodore Roose-

... that Roosevelt is going
... stump Bryan will have
... the woods.—Philadelphia

... no longer refers to Mr.
... his imitator, counterpart
... -St. Louis Globe-Dem-

A MILD REBUKE.



--San Francisco Chronicle.

ROOSEVELT HOT SHOT.

On Haskell.

Governor Haskell's utter unfitness for any public position of trust or for association with any man anxious to make an appeal on a moral issue to the American people has been abundantly shown.

As an American citizen who prizes his Americanism and citizenship far above any question of partisanship, I regard it as a scandal and disgrace that Governor Haskell should be connected with the management of a national campaign.

To Bryan.

In my judgment the measures you advocate would be wholly ineffective in curing an evil, and so far as they had any effect at all would merely throw the entire business of the country into hopeless and utter confusion.

I put Mr. Taft's deeds against your words. I ask that Mr. Taft be judged by all his deeds, for he wishes none of them forgotten. I ask that you be judged both by the words you wish remembered and by the words that seemingly you and your party now desire to have forgotten.

GROWTH OF WEALTH PER CAPITA.

Doctrine that the Poor are Growing Poorer Shown to be False.

(From the Los Angeles Times.)
In 1820 the savings banks of the United States held \$1,138,578. This was a poor country then compared with now. The amount was only an average of 12 cents for the population of that time. That amount of average economy was very small.

Now the people of this country have \$3,690,878,945 in savings banks. This is an average for the whole population of this time of over \$42. The actual depositors have an average of \$425 to their credit. In 1820 only 8,635 persons in the country were rich enough to have a savings bank account. Now there are 8,588,811.

When James Buchanan, the last Democratic President in a long line, went into office, there was about \$100,000,000 in the savings banks of the United States. By 1870, after fighting out the great war, the people, under Republican rule for twenty years, had \$550,000,000 in the savings banks. When the next Democratic President took his seat in 1883, the savings of the people had passed the billion point. By 1898 the savings had doubled again.

So there it is. In 1820 there were only about 8,000 people rich enough to have a savings bank account. Now there are over 8,000,000. In 1820 the savings were 12 cents per capita; now they are over \$42.

That the poor grow poorer and the rich richer in this country is as true as any other Populistic notion.

Bryan.

He talks in the morning and talks in the night.
He talks when he's wrong and he talks when he's right;
He talks in the office and talks in the hall,
He talks in the church and he talks at the ball.
He talks to the Senate and talks to the House.
He talks to the people as poor common sense;
He talks to the press and he talks to the crowd,
He talks and he talks with a voice long and loud;
Like an old clapper mill he'll sound to the end
And die disappointed for office and friend!

—John A. Joyce in Baltimore American.

Roosevelt on Taft.

I hope and believe that all far sighted citizens who wish to see this country prosperous in material things will support Mr. Taft, but above all I ask for support for him because he stands for the moral uplift of the nation, because his deeds have made good his words, and because the policies to which he is committed are of immeasurable consequence alike to the honor and interest of the whole American people.

BRYAN'S SPECIOUS RECORD.

Judge Taft Points Out the Weak Spots in the Nebraskan's Political History.

(From Taft's Cincinnati Speech.)
"What is it that we have to expect from Mr. Bryan? Have we anything to expect but what he promises? Have we anything to expect but what is based upon his eloquence and his adroitness as a public critic? Has he ever given any practical demonstration of his ability to meet problems and solve them? Has he ever done anything but formulate propositions in his closet of an utterly impracticable plausibility, and very little with a view of their operation? 'By their fruits we shall know them.'"

"With the record of promises and prophecies unfulfilled for a period of twelve years; with this record of a hunt for an issue upon which to achieve the presidency; with this record of repudiation, of negotiation and of running away from national responsibilities, Mr. Bryan comes forward and asks that the people now give him an opportunity to put into operation new reforms in respect to trusts and in respect to guaranty of bank deposits, wholly untried, wholly theoretical, and on their face bearing evidence of their impracticability and of having been devised by the ready brain of one looking for plausible arguments rather than real reforms. He only in a qualified way approved the postal savings bank recommended by the Republican platform, which is a tried and proved means of encouraging the wage-earner and small farmer to make deposits in a bank absolutely secure; but much prefers a system which takes a man's money to pay another man's default, and which instead of strengthening our banking system will break it down by destroying the value of the banking character and experience and capital and by offering inducement to reckless and speculative bankers without character or capital.

"The record of Mr. Bryan and his character, as it is understood by a twelve years' acquaintance with him, have impressed the business community of this country and those whose judgment determines whether or not capital shall be invested that he is not a safe man with whom to try experiments in government; that he loves financial theories that are full of sophistry and are impractical; that he advances propositions with but little sense of respect as to how they may be carried out in practice, and that he gives but little attention to the welfare of the conservative business community in his suggestions of reform. Certainly his record justifies this judgment of him by the business men. If he was to be elected, unquestionably because of his record, however much now he may seek to pose as a conservative—because of his record, because of the failure of the theory which he has proposed for the last twelve years—his election will mean a paralysis of business, and we should have a recurrence of the disastrous business condition of the last Democratic administration."

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