

TAFT ACCEPTS THE NOMINATION

(Continued from page nine.)

credit, as well as United States bonds as security for its redemption. It is expressly but a temporary measure and contains a provision for the appointment of a currency commission to devise a new and reformed system of currency. This inadequacy of our present currency system, due to changed conditions and enormous expansion is generally recognized. The Republican platform will state that we must have a "more elastic and adaptable system to meet the requirements of agriculture, manufacturers, merchants and business men generally must be automatic in operation, recognizing the fluctuations in interest rates, in which every dollar shall be as good as gold and which shall prevent rather than aid financial stringency in bringing on a panic.

POSTAL SAVING BANK AND ITS ADVANTAGES

In addition to this the Republican platform recommends the adoption of a postal savings bank system in which, of course, the government would become responsible to the depositors for the payment of principal and interest. It is thought that the government guaranty will bring out of hoards places much money which may be turned into wealth producing capital and that it will be a great incentive for thrift in the many small places in the country having no savings banks facilities which are reached by the postoffice department. It will bring to everyone, however remote from financial centers, a place of perfect safety for deposits, with interest return. The bill now pending in Congress, which, of course, the Republican convention had in mind, provides for the investment of the money deposited in national banks in the various places in which it is gathered, or as near thereby as may be practicable. This is an answer to the criticism contained in the Democratic platform that under the system the money gathered in the country will be deposited in Wall street banks.

INSURANCE OF BANK DEPOSITS.

The Democratic platform recommends a tax upon national banks and upon state banks may come in, in the nature of enforced insurance to raise a guaranty fund to pay the depositors of any bank which fails. How state banks can handle such a scheme under the Constitution is left in the twilight zone of states' rights and federalism, so frequently dimming the meaning and purpose of promises of the platform. If they are under such a system, they must necessarily be brought within the closest national control, and so they must really cease to be state banks and become national banks. The proposition is to tax the honest and prudent banks to make up for the dishonesty and imprudence of others. No one can foresee the burden which would be imposed upon the sound and conservative bankers of the country by this obligation to make good the losses caused by the reckless, speculative and dishonest men who would be enabled to secure deposits under the system on the face of the proposed insurance. In its present shape the proposal would remove all safeguards against recklessness in banking and the only benefit to accrue to the speculator who would be delighted to enter the banking business when it was certain that he could enjoy any profit that would accrue while the risk would have to be assumed by his honest hard working fellow. In short, the proposal is impracticable unless it is accompanied by a complete reorganization in our banking system with a supervision so close as to practically create a government bank. If the proposal were adopted exactly as the Democratic platform suggests, it would bring the whole banking system of the country down in ruin. The proposal is in itself an excellent illustration of the fitness for national control of a party which will commit itself to a scheme of this kind, without a sense of responsibility as to its practical operation.

Democratic party announces its adhesion to this plan and only recommends the tried system of postal savings bank as an alternative if the new experimental panacea is not available. The Republican party prefers the postal savings bank, and it is reaching many more people now without banking facilities than any other system.

A plan for a guaranty of deposits by the voluntary act of state banks involved has been favorably reported to the house of representatives. This is of course entirely different from the scheme in the Democratic platform, omitting as it does the features of compulsory participation and govern-

ment guaranty. This proposition will unquestionably receive the thoughtful consideration of the new monetary commission.

REPUBLICAN COLONIAL POLICIES

The Republican party has pursued consistently the policy originally adopted with respect to the dependencies which came to us as the result of the Spanish-American war.

PORTO RICO.

The material prosperity of Porto Rico and the progress of its inhabitants toward better conditions in respect to comfort of living and education should make every American proud that this nation has been an efficient instrument in bringing happiness to a million people.

CUBA.

In Cuba the provisional government established in order to prevent a bloody revolution has so administered affairs and initiated the necessary laws as to make it possible to turn back the island to the lawfully elected officers of the republic in February next.

PHILIPPINES.

In the Philippines the experiment of a national assembly has justified itself, both as an assistance in the government of the islands and as an education in the practice of self-government to the people of the islands. We have established a government with effective and honest executive departments and a clean and fearless administration of justice; we have created a school system which is educating the youth of the islands in English and in industrial branches; we have constructed great government public works, roads and harbors; we have induced the private construction of 800 miles of railroad; we have placed the islands so that their condition as to law and order is better now than it ever has been in their history. It is quite unlikely that the people, because of the dense ignorance of 90 per cent will be ready for complete self-government and independence before two generations have passed, but the government step by step as the people shall show themselves fit for it should be continued.

DEMOCRATIC POLICY CONDEMNED

The proposition of the Democratic platform is to turn over the islands as a stable government is established. This has been established. The proposal then is in effect to turn them over at once. Such action will lead to ultimate chaos in the islands and the education among the ignorant masses in the nature of the Philippine system. We are engaged in the Philippines in a great missionary work that does our nation honor, and is certain to promote in a more effective way the influence of Christian civilization. It is cowardly to lay down this burden until our purpose is achieved.

WHERE HOPE OF PROSPERITY LIES.

Many unfortunate circumstances beyond human control have delayed the coming of business prosperity to the islands. Much may be done in this respect by increasing the trade between the islands and the United States under tariff laws permitting reciprocal free trade in the respective products of the two countries with such limitations as to sugar and tobacco imported in the United States as will protect domestic interests. The admission of 35,000 tons of sugar from the Philippine Islands in a foreign importation of 1,600,000 tons of domestic sugar interest of the United States and yet such an importation from the Philippines not likely to be reached in 10 years will bring about the loss of prosperity in those islands in reference to sugar culture.

The same thing is true of a similar limitation on the importation of tobacco. It is not well for the Philippines to develop the sugar industry to such a point that the sugar industry of the island shall be absorbed in it, because it makes a society in which there are wealthy landowners, holding very large estates, with valuable and expensive plants and a large population of unskilled labor. In such a community there is no farming or middle class tending to build a conservative, self-respecting community, capable of self government. There are many other products, notably of Manila hemp, to which the energy of the islands can be, and is being directed, the cultivation of which develops the class of small and intelligent farmers.

ANNUAL COST OF PHILIPPINES

One misconception of fact with respect to our Philippine policy is that it is costing the people of the United States a vast annual sum. The expenses of the war in the Philippines from 1898 to 1902 involved the government in an expenditure of less than \$175,000,000. This was incident to the war. The fact is that since the close of the war in 1902 and the restoration of order in the islands the extra cost of the administration troops of the regular army in the islands, together with that of maintaining about 4,000 Philippine scouts as a part of the regular army, does not exceed \$5,000,000 annually. This is all the expense to which the United States has been put for five or six

years past. The expenses of the civil government in the islands because of its establishment have been met entirely from the proceeds of taxes collected in the islands with but one notable exception and commendable exception when the Congress of the United States appropriated \$3,000,000 in 1902 to relieve the inhabitants of the islands from the dangers of famine and distress caused by the death from rinderpest of three-fourths of the cattle of the islands.

PENSIONS.

Both platforms declare as they should, in favor of generous pensions for the veterans of the Civil war and the Spanish-American war. The presence here of a body of veterans of Ohio, and to express my thanks for the honor they do me in coming. I am lacking in one qualification of all Republic of the United States since Lincoln, that of having been exposed to danger and death on the field of battle in defense of our country. I hope this lack will not make the veterans of the Civil war and the Spanish-American war feel that they are being forgotten. I am sure that the memory of their great comrades gone before—Grant, Hayes, Garfield, Harrison and McKinley, all sons of Ohio who left records of great glory upon their states and that my sympathies with the valor, courage and patriotism of those who faced death in the country's crises are any less earnest and sincere than they would be had I the right to wear a button of the Grand Army of the Veterans' association of any of our country's wars.

RIGHTS OF THE NEGRO.

The Republican platform refers to the amendments to the Constitution that were passed by the Republican party for the protection of the negro. The negro in the 40 years since he was freed from slavery, has made remarkable progress. He is becoming more and more a valuable member of the community in which he lives. The education of the negro is being expanded and improved in every day. The best men of both races, at the north as well as at the south, ought to rejoice to see growing among the southern people an influential element disposed to encourage the negro in his hard struggle for industrial independence and assured political status. The Republican platform adopted at Chicago explicitly demands justice for all men without regard to race or color and just as explicitly declares for the negro ready at all times to defend the maintenance and support of an adequate navy and hope that in the next platform the silence of the present platform in respect to the army will be changed to an acquiescence in its maintenance to the point of efficiency in connection with the efficiently reorganized militia and the national volunteers, for the proper defense of the country in times of war and the discharge of those duties in times of peace for which the army, as at present constituted, has shown itself so admirably adapted in the Philippines, in San Francisco, in Cuba and elsewhere. We are a world power and cannot help it and although at peace with the world and secure in the consciousness that the American people do not desire and will not provoke a war with any other country we must be prudent and not be lulled into a sense of security which would possibly expose us to national humiliation. Our best course therefore is to insist on a constant improvement in our navy and maintenance at the highest point of efficiency.

ARMY AND NAVY.

Mr. McKinley and Mr. Roosevelt and the Republican party have constantly advocated a policy with respect to the army and navy that will keep this republic ready at all times to defend her territory and her doctrines and to assure her a part in promoting permanent tranquility among the nations. I welcome from whatever motive the change in the Democratic attitude toward the maintenance and support of an adequate navy and hope that in the next platform the silence of the present platform in respect to the army will be changed to an acquiescence in its maintenance to the point of efficiency in connection with the efficiently reorganized militia and the national volunteers, for the proper defense of the country in times of war and the discharge of those duties in times of peace for which the army, as at present constituted, has shown itself so admirably adapted in the Philippines, in San Francisco, in Cuba and elsewhere. We are a world power and cannot help it and although at peace with the world and secure in the consciousness that the American people do not desire and will not provoke a war with any other country we must be prudent and not be lulled into a sense of security which would possibly expose us to national humiliation. Our best course therefore is to insist on a constant improvement in our navy and maintenance at the highest point of efficiency.

PROTECTION OF CITIZENS ABROAD.

The position which our country has won under the Republican administration before the world should insure to the benefit of our citizens in times of war and in times of peace. In some countries in which we are on friendly terms, distinctions are made in respect to the treatment of our citizens traveling abroad and having passports of our executive, based on considerations that are repugnant to the principles of our government and civilization. The Republican party and administration will continue to make every proper endeavor to secure the abolition of such distinctions which in our eyes are needless and opprobrious.

ASIATIC IMMIGRATION.

In the matter of the limitation upon

Asiatic immigration referred to in the Democratic platform, it is sufficient to say that the present Republican administration has shown itself able to carry on diplomatic negotiations and without unnecessary friction with self-respecting governments to minimize the evils suggested and a subsequent improvement of our waterways, the preservation of our soil and our navigable streams, the retention of the undisposed coal lands of the government from alienation all will properly claim from the next administration earnest attention and appropriate legislation.

CONSERVATION OF NATURAL RESOURCES.

The conservation of natural resources is a subject to which the present administration has given especial attention. The necessity for a comprehensive high and systematic improvement of our waterways, the preservation of our soil and our navigable streams, the retention of the undisposed coal lands of the government from alienation all will properly claim from the next administration earnest attention and appropriate legislation.

NATIONAL HEALTH BUREAU.

I have long been of the opinion that the various agencies of the government established for the preservation of the national health scattered through several vicinities should be ordered under a single uniting them in a bureau of the government under a competent head, and that I understand to be in effect the recommendation of both parties.

PUBLICITY OF CAMPAIGN CONTRIBUTIONS.

Another plank of the Democratic platform refers to the failure of the Republican convention to express an opinion in favor of the publicity of contributions and expenditures in the election. Here again we contrast our opponents' promises with our own acts. Great improvement has taken place under Republican auspices in respect to the collection and expenditure of money for this purpose. The old and pernicious system of leaving a tax upon the salaries of government employees in order to pay the expenses of the party in control of the administration since has been abolished by statute. By a law passed by the Republican Congress in 1907 contributions from corporations to influence or pay the expenses connected with the election of presidential electors or of members of Congress is forbidden, under penalty. A resident of New York has been selected as treasurer of the Republican national committee, who was treasurer of the Republican state committee when Gov. Hughes was elected in New York and who made a complete statement within 30 days after the election, as required by the New York law, of the contributions received by him and the expenditures made by him or under his authority in connection with the election. His residence and the discharge of his duties in the state of New York subject him to the law of that state as to all receipts, and as to all disbursements. His returns will be under the obligations and penalties of the law and a misstatement by him or the filing of a false account will subject him to prosecution for perjury and a violation of the statute in charge of his duties in the state of New York subject him to the law of that state as to all receipts, and as to all disbursements. 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