most of us agree with her Mr
Stal- that the key to success in
handling money consists in
keeping the expenses on the
right side of the line
many who think it easy
Stal- if only the income
were paid

In my experience people of
this sort usually commence
business [struck: on a] on a
a nearly 5 figure
scope of income in 3 figure
are less possible.

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no doubt- plenty of failures
directly traceable to extravagance
inefficiency, heedlessness-
irresponsibility - Hard pull of
these failings - Blended fight -
with them

But there has in the last-
12 years particularly come
about in this family
a somewhat of condition which
practically typifies the manner
of the mass of people
in small incomes - Simple
Plain stuff & industry -
Condition in what we call
High Cost of Living.

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2 factors in this matter of increase in cost of living - the first is the advance in price of all the essentials of life - only essentials I shall refer to here. Second there is plenty of highly official medical & ~~pseudo~~ semi official data these advances have been. The pernicious lies have been so general & so ~~alarming~~ monstrous - so contrary to all sound ideas of natural prosperity - that all sorts of bodies have started out - bent both on proving & disproving it. First sounds of the perturbation in press from state & local authorities from official & non official bodies - from private individuals & societies - from state & U.S. states & they are all interesting to the person who can read between figures. I shall quote ~~with~~ the conclusions from out one of these & that - is a set of figures found in a report ~~on the~~ presented in June 1910 to ~~Congress~~ the senate of the U.S. by Henry Cabot Lodge of Mass. The ~~report~~ committee which I & ~~presented~~

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had been asked to make all the cost of living since 1900 & related matters.

The papers used in the report we gathered by the U.S. Bureau of Labor. They included 211 articles - common every day articles for the most part. There was no champagne, or terrapin or champagne or mentioned among the food stuffs. There was no lace or fur or diamonds or silks among the clothing. There were no automobiles or sewing machines - or pianos or even sewing machines & vacuum cleaners or in the list of implements. There was no [illegible] or parlor or kitchen rug or fine glass among the household furnishings goods. The 211 articles were of the kind things that every family must have before anyone can live in case of fire at all in this country. They were meal & meat corn meal & flour & bacon & eggs & milk, & sugar & flannels & gingham & linen & cotton thread, shoelaces, buttons, coal petroleum, earthenware, plain wooden

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furniture - the necessities of life
and here is what it shows: -
In the group of food products 42 different
articles ~~had~~ were mentioned - all
but 11 of these had increased & the
11 were which had decreased ~~21~~ ~~etc~~ were
things ~~which~~ not particularly attractive
It does not encourage a poor man
particularly to be told that salt pork
costs 23 per cent more than it did
10 years ago & all kinds of meat
have increased - if he must pay
131% more for bacon 83% more for beef,
50% more for mutton, 67% more for
smoked hams &
It does not interest him particularly
to learn that New Orleans Molasses
25% cheaper; if he must pay 36% more
for milk, 30% for butter, & 61% more for
eggs -

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These figures which I have been quoting are for wholesale prices. The retail prices have increased in about the same ratio. I have a list of prices made up in a typical grocery store for the spring of I900 and the spring of I9I0, this grocer is now selling flour for $7.45 a barrel which I0 years ago he sold at $4.75 a barrel, his 7 lb. of corn meal now costo .25, I0 years ago they cost .I6and his strickly fresh eggs are .42 the lowest price where I0 years ago they were .I8 and so we might go on through a long list of common articles. When we come to clothing the increases are less stricking but as we all know they are bad enough. Boots and shoes cost ¼ more than they did I0 years ago. The increase on all kinds of cotton and woolen goods is from I0 to 50 percent.

I suppose there is not a woman in this audience who has not had to remomstrate with her tailor every year for the last ten years in regard to the increase in his prices but go over with him the increase in the price of everything he puts into your suit and if you are a fair minded person you will feel sympathy for ~~him~~-the man rather than indignation for instances thread buttons and liningsas well as the material s and ornaments have increased from ¼ to ½ more in this decade.

What has happened in cloth has happened in almost every other group of commodities. In 9 groups of which the United States bureau of labor made a calculation last year there had been an advance in
n last year
8, the only thing in whi h there was no increase in cost was drugs. We may not have much interest in the fact that the farmer has to pay $65.00 for the horse nad wagon for which he used to pay $54.00, his mowingmachine costs him $45.00 instead of $40.00, his plow 56.00 ~~inst~~ instead of $50.00, his harness $40.00 instead of $30.00 but when we consider that the most intelligent portions out of head, million 2,252

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said enough to show the seriousness of the increase. Not burden you with figures to prove that the income of the man on wages & salary have not increased

Plenty of proof. If what you see is not sufficient proof. Intolerable - Unsafe. Country cannot be happy or quiet. Worse because of increase in wealth.

20.000.000 - 1900 to 1904

Contrary to Purpose of Democracy.

Business of us all to study causes. Problems like this are ours, yours & mine - Do not believe in our representatives merely. Indolent habit of delegating our thinking. Our Country

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What are the reasons for this unbalanced condition - Contrary to democracy which means a more equal distribution of happiness & goods.

Many causes - ~~Bad supply~~ -

Good supply - Higher standard of Living - Increased Demand

Increase of Production by use of machinery & Improved methods of transportation have resulted in a very puzzling and apparently contradictory cause. That is all our great progress in Industrial development & politics & the

9 1/2

Failure of Production to keep up with it - Waste.

Diversion of great quantities of ~~what may be called~~ common material like wheat may be called luxuries. Fr instance rubber - So much gone into automobile tires that it is taking rubber boots 2 shoes off shelves from the poor. Rubber ½ - 2 & 3. Cereals 50 cts .. 40.

Most puzzling & most serious fact that our great industrial developments - methods - policies are

~~Apparently largely responsible~~
~~for this increase. Apparently~~
the items of which board-
as necessaries American
most are making it harder
for the masses for
Transportation - Cold Storage -
advertising - Combination
all numbered as are ~~proud~~ charged with
accomplishment are making
things dearer. Why?
If by railroads we had ~~cheaper~~ N.Y. produce
cheaper make available products
which without railroads we
could not have why do not
railroads decrease part of item?
If Combination means economic
cheaper production why do we not feel

Coed drug
[illegible] - If we can help them
to run a finishing school
If by advertising people anywhere
can learn what things are to be
bought to best advantage why
are these things not - as they
indeed if a [illegible] good thing

[illegible] Unprofitably - But rightly applied
but allowed to run freely &
naturally but manipulated -
Partly because we have not had
time & with [illegible] influences not perfectly
adjusted there to the common
work - Still in the hands of the

Either not good - or
Employing & inefficiently - handling
or Manipulation of the admirable
developments of railroad
hearings certainly does
suffice. If we can be-
believe Mr Brandeis - good
management would make
a fair profit for proper &
layer. profit for roads.
Great failure in [redacted] is
failure to adjust [redacted] to
common good.
Yes - struggle to keep them up
the few dummy interests.
Inclined to think that this struggle

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to prevent ~~[illegible]~~ the natural results of diseases circulating progressive methods to prevent spreading to all the people is at bottom ~~[illegible]~~ that true problem of coal-mining. Instead of using ambulances to make ~~[illegible]~~ artificials as abundant & as cheap as possible - production is curtailed & price raised.

Instead of using coal sludge to preserve eggs & keep prices down

[illegible]

It is a general tendency to

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13 2 temperate

interfere with the natural products
of methods based 2 principles
Turning with to individual
2 not to common advantage

Protection
Take the tariff - American Politics

High authorities have held
as it has nothing to do with
cost of living expression of opinion
Wealth in Nev. 8=
Wealth is tariff

(1) To raise revenue - a tax - Goods
presented at port taxed to get money
to run government - wrapped in tissue
silk - mixed with sugar - tied in almond
every package of the imported goods -
Entered - tax - i.e. one or do not -
sell - If in doubt see it - Is dutiable

work object: 2 use sufficiently-
grown up to pay taxes like them.
Know what to pay. We may
have mind in getting our notions
right of good government
not sufficiently intelligent yet.

(2) to Encourage industries. ~~Can't have~~
new country - cost more to manufacture.
Difficult to get foreign - ~~labor~~
~~impossible. to ask wages in Gold~~
Labor not mine - no skill -
We said give you chance to
build. Start woolen mfg
Silk - Cotton - iron mfg -
good - Make them pay difference
in labor cost - Put ~~Tax~~ on

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Equal footing. Not shut him out - Need Fair Letter made goods as spur & models - We must pay more - but you will bottled up a home market - good for all. In reasonable time We expect - goods, cheap & good. Also expect - in time to effort. If you cannot do these things - duty must come off raw material - tax perpetuated, one act - repeal for another.

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Feb 16

A. B. C. of porcelain -
All people wanted - all that could be asked.
Results - Check up results with these principles in mind See what we have set
Oven gives - We have the (1) manufacture. Making many beautiful fabrics -
5 yrs ago - Product 380,000,000
Capital = 320,000,000
Wages = 70,000,000
Expenses = 180,000,000
Without - porcelain not have had

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this - production - given this labor
a free with that ~~fact~~ it would
work wonders but alas. It has
encouraged the industry. But
certain things will happen.
Goods will be ~~dear~~ dearer as cheap as
ahead - i.e. the day has to come
off. This has not happened.
A fact that - women prefer baby
one about 2 times as dear.
2. an quality - men to be as good.
Higher paper now as well as
price the cost.
Where we do not do 20 ~~times~~ well
as ~~to~~ in cheap grades. The
workingman & working Europe
felt a warmth and enduring
peace & pride. He felt rotten

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can unknigman 16 gets cotton unless
Lesbo mde - but can steadbard 2
~~cotton~~ insufficient varnetta -

3. We use to supply our market -
~~After~~ yr experience in can we-
dem abee to produce more cre
40 %. Doubtful if ever will.
What this amounts to is that
for 50 years steadily we can
paid steady wages as much for
woolen goods as we could when
supplied them for - We can spend
our unknigmen pur clothes in
order to support ~~our~~ an industry
which can probably never make more
than 40 % of the ~~wool~~
Simple problem. Does it pay.
Grim problem in woolen goods

fair test:
seemed to me no reason why
even ~~a~~ ~~not too~~ perpetually even 25%
more for certain industries to protect
~~a 100,000 dollar~~ ~~industry~~ a capital of $3,000,000 or 100
~~or more~~ ~~even~~ 5,000,000 people
an industry
Bad business - Why do we do it?
Protection principle in getting duties merely
~~but~~ we do it for no other reason
than that - the few in the
wool & worsted business can by
a few shrewd lawyers
had the practical example - to
prevent the tariff which
protects the industry from being
lowered or removed.
~~But~~ Protection can done better
in some other cases. Take cotton
cotton - Hosiery prices

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28

1. Encouraged by industry - Great investment in cotton factories 300 000 spindles in mills. Num Capital = 60 000 000
Product - 442 000 000
Wages 94 000 000

We do produce enough for our market at as cheap a cheaper price than they are made abroad.

We export cheap cotton.

But - although in any appreciable way - the output is not much greater now than it was 2 or 3 years ago - there is no chance of getting ~~what~~ at the advantages ~~that~~ we would have any possible competition in Cotton cloth products, i.e. We shall not ~~have~~ have to any. ~~Possibly~~ We not in price but possibly in quality. Often common rather quality.

Cheap individually.

Another advantage from Revenue duty on cotton: 2 Percent possible combination to put up prices. One argument for revenue duty is that ~~it~~ the burden is on cotton

Strictly speaking - true - tendency to combine - Time prices in natural - the needs of all our industry

The presentation for the necessary revenue duty on common cotton goods is far inferior to - multiplying the industry - May seemed not - the same thing happen in cotton as has in steel - when the proper men come along -

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~~22~~ 22

R dreadnaught

Another important regard to preserving this duty which is no longer ~~needed~~ needed. Under the proposed bill equipped to make more goods than we can consume - must have foreign market. But how can we expect a welcome in market if we put our goods in & then raise the revenue in many foreign countries against the American goods in order

22-1.

Prevent trade. Basis of
the revolt against politics
in Eugene Debs. Gov. Heat of Mass.
Gov Foss. large manufacturer
Wed me himself of redemption
of quite recently prepn market
Sales in view of likely cripping
ourselves by this duty in
the margin policy.
Open door in China
Shut door .. America in
Basis of our retaliation
tion for freed & opportunity.

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Benefical Results of cheap goods intended & admired in cause cottons of this prevailed by combination & trust. Trust in Mass manufacturers are planning to prevent domestic industry combine & annul value of the [illegible] Mass relief [illegible] petition

Case of cotton thread is a pretty illustration of this. Trust methods makers well explain Branch of cheap thread makers in the used Cabinet are 2 skilled mariners - To prevent Numerous against Mentions they secured a duty - needed to build up

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industry rapidly. So high Had-
ucts Syphilis & Anemia
factories multiplied & the do-
mestic ~~consumption~~ competition
kept price down for many
years. The original company
being sleepy began to perfect
up its waste - In 1899 a gen-
combination was effected - really
an English trust in America
Immediately - Stock was put up
1 cent a share - Sold here for
~~but~~ twice what it sold in London
Hole - Combination produces
economies - Many Depart-

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companies had been able to make a fair living under the tariff of 25 cents a gallon the rural-boarding of the lamp keepers consumed & consumed the rest. Now split the earnings. The rest of course - ~~what~~ Paid 2 & 1/2 in 1906. annual.

Easy to see that removal of duty & substituted free drug price & not-dealing business. but political power is sufficient to prevent it:

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25-1

Where numerable similar cases of combination which are probably comparable - tracable directly to high tariffs -

Tin plate is a familiar illustration. The object to get a protective rate on tin plate established. One of Mr McKinley's proudest achievements was getting a high duty on tin plate into the bill in 1890.

That protection did build up a tin plate industry in this country - Enormous profits

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In ban the industry - and We are today paying nearly double for the same quality of tin plate as We did before the duty - Simply because the duty is so high that there is no competition from abroad - & there is none within because of the combination - the tin plate mill now owned in the Steel trust - & before - a safe fortress for any industry -

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Which would be to keep the power to change twice what an article should be under free competition.

Just so we seem what we have in practice now is not protection - it is simply aggregations of oppression laid on the poor people for the sake of a few. Under the idea that we were carrying the whole country we have been carrying

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We have created ~~an~~ my army of beneficiaries who are not ashamed to have a whole people taxed for their support, who do not believe that you can manufacture in the United States unless you have a subsidy and who are actually afraid of meeting men in the markets of the world on an equal footing. Instead of accepting of the government aid for a reasonable time, they have become perhaps the strongest organized force in the country for making that aid perpetual - not alone that but increasingly perpetual. Forty-five years ago the woolen manufacturer of the country was satisfied that a duty of 35% on woolen goods was quite sufficient to protect them from foreign labor; today they have 55%. In ~~case after case where there is no difference in labor cost, unless it is in favor of this side, prohibitive duties remain, and the manufacturer not forced to meet foreign competition forms his trust and compels us to pay ten - twenty-fifty-seventy-five per cent. more than he sells the same goods abroad.~~

While ~~They are~~ not cheapening goods it does - often they are to prevent ~~the~~ us from keeping as expanded economic ~~must~~ can from markets. They must meet foreign competition they do - Hundreds of American articles are sold in

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Europe 2 ans 2 après
Cleopa Mme et Mme-Sec
with a pupil:

Time is one catalogue of pain
for some consumption others
for pain.

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29

Protection as we have it - ~~is~~ is a heresy - in the doctrine - a caricature -

But all this is what might be expected from the way the duties are placed. The making of a tariff bill transforms the Congress of the United States into one great exchange - "A House of Merchandise" - where men trade duties as they trade horses at a country fair. It is not a question of the fairness of to the people of the country. It is not a question of revenue, of difference of labor cost, of the reasonable time the protection should extend. It is a question of giving your vote to eels and maple sugar, as Senator Carter frankly said last year for the sake of getting votes in return for hides. And if you don't get them you are tricked and aggrieved. The methods employed to bring Congressmen to a

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point where they will frankly carry on their business barter have been commercial. That is, the men who want the duties pay for them in political support so that we've come to have our lumber Senators, sugar Senators, wool Senators, iron and steel Senators, peanut Senators and heaven knows what else. The relations between these Senators and their supporters have been so scandalous in certain cases that no Congressman, unless he has the cynicism of a Dalzell and an Aldrich wants his name coupled with one of the perpetual duty seekers. And yet one cannot follow the trail of any schedule without finding the tracks of these relations. Not long ago a member of the staff of this magazine following up the wool schedule was obliged to look up the testimony of a Massachusetts lawsuit in which the correspondence of a well-known manufacturer had been brought into court. A lawyer in the case looking over it turned to his client in alarm "My God he said "Don't take the letter to Lodge." Why not? Simply because the whole history of the wool schedule is so unsavory that a wise man does not want it known that his friend the Senior Senator from the state had had correspondence with this particular manufacturer. It amounts to this that Senator and manufacturer can no longer sustain the proper relation provided for by our system of government without suspicion. The worst of it is that the suspicion has again and again been more than justified. How can the public have any confidence in members of Congress who will consent to speak and vote for tariffs which affect industries in which they are not only politically but materially interested. Man after man did that in the case of the Payne-Aldrich Bill. LaFollette was the only Senator indeed who refused to vote on a duty which affected an industry in which he had holdings.

If Congress as a body would argue with the same frank commercialism with which it acts, the situation would be more tolerable. But while bartering duties day by day, Congressmen talk as if they were carrying out conscientiously the principles of protection. There never was a greater humbug. In fixing the duties in the last bill there was almost no satisfactory evidence presented in the dif-

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The bulk of the opposition to the movement ~~last~~ during the making of the last bill was made up of appointed talk about their defining duty to the doctrine of protection. The Democratic press the members in Congress. Nobody must stand as model of what ~~he~~ ~~ought~~ to believe in the doctrine must do if they do not wish to see the whole system swept pulmonary out of the country.

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Take Lunalin Collier's Syndicate
for until the War. He cut off right-
for months with studying
the most difficult & unintelligible
statistics - he married the leading
of cotton & woolen
manufacturing. He raised huge
all from beginning course
the sugar crop to the table. When
he could not find what he
wanted in Washington he went
to N.Y. went to Boston.
He summoned experts - & then
still sent - men who use their

knowledge not to pass wheth-
er what passed out a-
gainst what is true & wheth-
er false. He tested his own
findings by their - by their
work - work work - after long
days in the Senate in the
struggle not with his colleagues
opponents but with the
enemies of his own party -
the most trusted heavily dark
a man face.

And when he had mastered
his material made it - his own
He did not carry it-

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in bulk- saw 2 undigested
to the Senate. ~~He turned~~ He
rejected it- selected, arranged
filled up his argument his
the skeleton- not effective
feature ~~a work~~ Made it from
in it feet- & then be declared
it- rich- vital- sparkling vol-
tical amazing eloquence & lucid
tical- unfailing good sense of
his- Read this speech of June
13-1904 on Multitude of Tariff resolutions
& for the purpose of exposing &
with a ~~devoted~~ -will- ~~given which~~
~~& & you will understand what~~
~~if you would~~ It is one of the

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Martin address read in
Congress calmly in our time
& absolutely demolishes
the Payne-Aldrich tariff, mellows
that speech can't send Democ
right. Letters will be mailed
have been in the Ped. 22-
~~should~~ not 'calmly hastened
his death. but it is for our
~~turnkey to do~~ public service. He
~~Since then the people~~
~~What did he sacrifice himself for~~
~~Now that it will pass these~~
~~who pose as protectionists~~
~~Republican~~ ~~will Democratic~~
~~talk "Tariff-bury factor in his & the~~
~~American Catholic men~~
What can we do
~~Our~~ our duty is matter read-
ed Dunn.

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34.

To make the people understand how they are being tricked is in my judgment the first thing We can do daily towards clearing up our tariff scandals.

We have profound faith in the ability, the steadfastness and the courage of this people in doing away with any ~~phase of the Democratic system which~~ what they have come to see is working wrong. But they are persistent in their demand to be shown. You cannot budge them until they see it. The intricacy of the tariff schedules after forty-five years of incessant clever doctoring is confusing. To

-8-

pick out the place at which the wrong comes in, to unravel the tangle of just and unjust duties, to separate the frank and open testimony from the evasive and hypocritical, this must be done patiently and repeatedly if we are to get a protective tariff which is not a shame and an injustice.

Make the people feel the original doctrine that seems to me the first task.

The upshot of a permanent non-partisan Tariff Commission ~~will be that~~ could do, ~~might~~ in my ~~in~~ my opinion ~~have~~ in time. But it ~~will~~ would require time. The German commission worked for 4 years before it reported.

But I doubt if any commission would ever frame a tariff the purpose of the repeal of the German sin.

Congress ~~is~~ claims ~~of~~ to ~~is~~ perform ~~to~~ to make bills. It would be

Don't
before it will willingly take
any advice about it work-
ers from anybody but
the American people.
Tariff Commission of 1882.
20% - 1%

One schedule at a time
Begin on wool schedule
know it is based on injustice
know it is the simplest pillage
taken in making cloth
Under advalorem & ad of
Protection - Take the ad valorem
& the duty grabbers will lose sight of
knowledge of the real
Show me
will surrender

After all we must know ourselves what we may in order intelligently to insist on what is right.

Few are conversant on subjects. Congressman who talk in his part of the country the members. If they had was sufficient- because for drawing a gun on the speaker!

We prefer to talk about new & stimulating subjects. The trickery & cruelty in the present tariff is

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40
due no little to ~~the~~ our own
mental indolence - our re-
fusal to bother our heads
about it -

40
The time has come when we
must ~~have~~ ~~known~~. We must -
do it - if we are to do away
with the burden it is putting
on the great mass of people
in this country We can
no more tolerate
very Penny counts -

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1911/2

If it is of course
entirely supposed that if there
can could possibly themselves in
time indemnity may be secured in
time that it they stood firmly
themselves for voting for all
such of them necessities in which
they did not believe in order to
get what for their bill. Take
the McKinley's situation in 1890
The silver Senate bill was before
the House. The whole Senate
supporting it - were openly declared
they would not support it's
tariff bill unless their bill passed.
It came time to vote for it. Mr
Miller was told the Miller-
Mat- when the bill was about to come
up Mr McKinley came to him (the
two men were good friends in spite
of this radical difference of opinion

of temperament of 2 said "Well then
what do 2 don't believe in this measure
what can 2 do?"

Mr Tillis replied "There is nothing
for you to do but vote for the bill
but they are supporting your measure
on the principle that you

support theirs. You must keep the com-
pact" and Mr Kinley voted for the bill
in accordance to his conscience with a high
Free Courage. It ought not to have
been hard for Mr Kinley to vote for
the Kinley Bill The bill was of the
same piece of cloth. It might not
have been hard for the Self-
pulers of the two bills either to
have spanked the farmers the re-
quest they made on the heels of the
two - the establishment of Federal grain
elevators where grain must be bought at a
certain price 2 denied.

Why not? If it is logical to cut
one kind of business out of whole
Why not all?

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