

**THE BANK CONSPIRACY.**

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The necessities of war required large sums of money. The government was in duty bound to put down the rebellion, and troops must be put into the field, clothed and fed. Lincoln called upon these "generous, patriotic capitalists" for a loan of money. Did he get it? Not much. We find in Appleton's Encyclopedia for 1861, p. 296, that "Wall street capitalists graciously tendered loans to the government in her distress at from 24 to 36 per cent. interest."

But the great Lincoln, the people's friend, was at the head of affairs. He said: "We will not submit to such infamous demands of the financiers." He was a great constitutional lawyer and understood to the letter the spirit and meaning of the Constitution. He took down that document and read to Congress: "Congress shall have power to coin money and regulate the value thereof." Then he proclaimed to the world that Congress should coin money to be used in prosecuting the war to a successful issue.

The result was that Congress passed the act of February 12, 1862, authorizing the issue of \$90,000,000 of non-interest bearing treasury notes, a full legal tender for all debts, and redeemable in all public dues. These demand notes have always been at par with gold, even in Europe, because they were backed by the taxing power of the United States government.

The issue of this money at once brought relief to the country. Commerce, industry and education thrived as never before in the history of the country. Not even the blight of war could check the prosperity of the people.

The bankers, however, were alarmed. Their business of loaning money at usurious rates was in danger of being ruined by the use of these greenbacks. Immediately a meeting was called at Washington, where we find them four days after the legal tender act was passed, assembled at the Capitol, demanding of Congress that they issue no more legal tender greenbacks, but that an exception clause be placed thereon, making the government money payable for all debts except duties on imports and interest on the public debt. This, of course, created a demand for the bankers' hoarded gold, which went to a premium.

Watch now the progress of the bankers' conspiracy from that day down to the present time, to rob the masses of the American people and reduce this country to the condition of Italy, Egypt, Turkey and Persia.

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In the fall of 1862 before Congress met in regular session that year, Charles Hazzard, a London banker, sent out to American bankers a confidential circular, setting forth a plan of operation. Col. Jesse Harper, of Danville, Ill., has an original copy, and Isaac Sharp, of Washington, has another copy. The circular is as follows:

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"Slavery is likely to be abolished by the war power, and chattel slavery destroyed. This I and my European friends are in favor of, for slavery is but the owning of labor and carries with it the care for the laborer, while the European plan, led on by England, is for capital to control labor by controlling the wages. THIS CAN BE DONE BY CONTROLLING THE MONEY. The great debt that capitalists will see to it is made out of the war must be used as a means to control the volume of money. To accomplish this, bonds must be used as a banking basis. We are now waiting for the secretary of the treasury to make the recommendation to Congress. It will not do to allow the greenback, as it is called, to circulate as money any length of time, for we cannot control that."

The bankers, acting upon this advice, succeeded in getting Congress to

pass a national banking act, which was done after a stormy session. Honest old Thaddeus Stevens fought it to the last, and had this to say of it:

"Well, we had to yield. The senate was stubborn. We did not, however, until we found the country must be lost or the bankers gratified, and we have sought to save the country in spite of the cupidity of its wealthier citizens."

Salmon P. Chase said:

"My agency in procuring the passage of the National Banking Act was the greatest financial mistake of my life. It has built up a monopoly that affects every interest in the country. It should be repealed. But before this can be accomplished the people will be arrayed on one side and the banks on the other in such a conflict as we have never seen in this country."

The greenback still circulated and business still contined to be prosperous. The bankers were disconsolate. The greenback circulation must be stopped. The people were too prosperous, and they could not rob them by loaning money at usurious rates. About this time Secretary of the Treasury McCollough wrote in his report to Congress in 1865 as follows:

"The country was prosperous as a whole, notwithstanding the ravages of war, and the draft upon labor, is, by its greatly developed resources, far in advance of what it was in 1857. The people are comfortably free from debt."

Justice Bradley, of the Supreme Court, said:

"It is an undoubted fact that during the late civil war, the activity of the workshops and factories, mines and machinery, shipyards, railroads and canals of the loyal states, caused by the issue of legal tender currency, constituted an inexhaustible fountain of strength to the national cause."

Col. R. G. Ingersoll in speaking of the times in 1865 said:

"On every hand fortunes were being made. A wave of wealth swept over the United States, huts became houses, houses became palaces, tatters became garments, and rags became robes; walls were covered with pictures, floors with carpets and, for the first time in the history of the world the poor tasted of the luxuries of wealth. We began to wonder how our fathers endured life. Every kind of business was pushed to the very sky line."

Of course it was to the interest of banks and money lenders to destroy the greenbacks and therefore destroy the people's money and substitute therefor bank money, that the banks might control the volume of money and regulate the rates of interest to be charged to their customers.

President Lincoln noted all the movements of the bankers and foresaw what was coming. He saw that the plot hatched in the offices of the money lenders of Lombard street, London, was being promoted by the sympathetic money leeches of Wall street, and that, when perfected, would draw the life-blood of the nation more effectually than the rebel bullets ever did in the front, but he was unable to conquer all the enemies of the nation at once. In 1864 Mr. Lincoln wrote to his friend Elkins in Illinois as follows:

"Yes, we may all congratulate ourselves that this cruel war is nearing a close. It has cost a vast amount of treasure and blood. The best blood of the flower of American youth has been freely offered upon our country's altar that the nation might live. It has been indeed a trying hour for the republic, but I see in the near future a crisis approaching that unnerves me and causes me to tremble for the safety of my country. As a result of war corporations have been enthroned and an era of corruption in high places follow, and the money power of the country will endeavor to prolong its reign by working upon the prejudices of the people until all wealth is aggregated in a few hands, and the republic is destroyed. I feel at this moment more anxiety for the safety of my country than ever before, even in the midst of war. God grant that my suspicions may prove groundless."

Soon after writing the above letter President Lincoln was assassinated, April, 1865, and the greatest obstacle to the consumation of the schemes of the money power was thereby removed.

A year later, April 12, 1866, congress passed the contraction act, whereby it was provided that a regular systematic cremation of the greenbacks

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## The Bank Conspiracy - The Hazzard Circular

Editor. (Feb. 21, 1895). The Bank Conspiracy. The Saturday Evening Kansas Commoner (Witchita, Kansas). Reproduced for educational purposes only. Fair Use relied upon.

### THE BANK CONSPIRACY.

Continued from first page.

should take place, and interest bearing bonds issued in their stead.

On page 333 of the report on finance for 1873 it shows that up to that time \$1,951,848,054.38 of the people's money had been burned up under the provisions of the act. A panic ensued, and the rapid contraction of greenback paper money was, for the time being, stopped. But a well laid plan to demonitize silver was carried out shortly after, and silver was demonitized. In 1873 a great howl went up from certain portions of the country, a silver congress was elected and the free-coinage of silver was threatened. Sept. 12, 13 and 14, 1877, the American bankers' association met in New York. Chas. B. Hall was elected president and James Buel, secretary. Oct. 9th 1877, the following circular was sent out over signature of Secretary Buel.

#### THE BANK'S CIRCULAR.

Dear sir: It is advisable to do all in your power to sustain such daily and weekly newspapers, especially the agricultural and religious press, as will oppose the issuing of greenback paper money, and that you also withhold patronage or favors from all applicants who are not willing to oppose the government issue of money. Let the government issue the coin and the banks issue the paper money of the country, for then we can better protect each other. To repeal the law creating national bank notes, or to restore to circulation the government issue of money will be to provide the people with money, and will therefore seriously affect your individual profit as bankers and lenders. See your congressman at once, and engage him to support our interests that we may control legislation.

JAS. BUEL, Secretary,  
147 Broadway (room 4) New York.

Notwithstanding this last effort of the bankers the silver congress would not yield without some silver legislation and passed a silver bill authorizing the secretary of the treasury to buy and have coined \$2,000,000 of silver dollars each month. This bill was vetoed by President Hayes and passed over his veto. The silver fight went on and in 1890 a free coinage bill was introduced again, and to quiet the silver men a makeshift bill was introduced by Senator Sherman to coin \$4,500,000 of silver each month, and thus free-coinage of silver was put off again.

The bankers, however, were determined to destroy silver. Accordingly the American bankers held another meeting and under date of March 12, 1893, the following circular was sent out by them:

### THE PANIC CIRCULAR.

Dear sir:—The interests of national bankers require immediate financial legislation by congress. Silver, silver certificates and treasury notes must be retired and national bank notes upon a gold basis made the only money. This will require the authorization of from \$500,000,000 to \$1,000,000,000 of new bonds as a basis of circulation. You will at once retire one-third of your circulation, and call in one half of your loans. Be careful to make a money stringency felt among your patrons, especially among influential business men. Advocate an extra session of congress for the repeal of the purchasing clause of the Sherman law, and act with the other banks in your city in securing a large petition to congress for its unconditional repeal, as per accompanying form. Use personal influence with congressmen and particularly let your wishes be known to your senators. The future life of national banks as fixed and safe investments depends upon immediate action, as there is an increasing sentiment in favor of government legal tender notes and silver coinage."

How well the work was done we are at present familiar with. Silver was stricken down by the repeal of the silver purchase law, which occurred October 30, 1893. Within the next year \$100,000,000 of interest bearing bonds were issued to make profitable investments for banker's idle money.

Emboldened by their phenomenal success in handling the executive and law making powers of the government, the American bankers met in Baltimore and demanded of congress an issue of \$500,000,000 of interest bearing bonds with which to retire the \$346,000,000 of outstanding non-interest bearing money, commonly called greenbacks, and allow the bank to issue every kind of paper money. Senator Lodge of Massachusetts, has now before the senate a bill to issue \$1,250,000,000 of gold bonds to be sold to banks for them to use for a banking basis.

The struggle now going on between the banks and the people is to see which power shall rule supreme. Thus far, however, the banks have proven themselves to be more powerful than the government of the United States, and will in all probabilities be able to carry out the deliberate purpose for which they have been working ever since the war of rebellion.

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## TRANSCRIPTION

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The issue of this money at once brought relief to the country. Commerce, industry and education thrived as never before in the history of the country. Not even the blight of war could check the prosperity of the people.

The bankers, however, were alarmed. Their business of loaning money at usurious rates was in danger of being ruined by the use of these green backs. Immediately a meeting was called at Washington, where we find them four days after the legal tender act was passed, assembled at the Capitol, demanding of Congress that they issue no more legal tender greenbacks, but that an exception clause be placed thereon, making the government money payable for all debts except duties on imports and interest on the public debt. This, of course, created a demand for the bankers' hoarded gold, which went to a premium.

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silver was threatened. Sept. 12, 13 and 14, 1877, the American bankers' association<sup>1</sup> met in New York. Chas. B. Hall was elected president and Jame Buel, secretary [two years after its founding]. Oct. 9<sup>th</sup> 1877, the following circular was sent out over signature of Secretary Buel.

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<sup>1</sup> The [American Bankers Association](#) was founded on Jul. 20, 1875 in Sarasota Springs, New Yok with 349 bankers representing 31 states and D.C. There first constitution was dutifully self-serving and it codified insider trading:

“promote the general welfare and usefulness of banks and banking institutions, and to secure uniformity of action, together with **the practical benefits to be derived from personal acquaintance** and from the discussion of subjects of importance to the banking and commercial interests of the country, and especially in order to secure the proper consideration of questions regarding the financial and commercial usages, customs and laws which affect the banking interests of the entire country, and for protection against loss by crime

personal influence with congressmen and particularly let your wishes be known to your senators. The future life of national banks as fixed and safe investments depends upon immediate action, as there is an increasing sentiment in favor of government legal tender notes and silver coinage."

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Emboldened by their phenominal [sic] success in handling the executive and law making powers of the government, the American bankers met in Baltimore and demanded of congress an issue of \$500,000,000 of interest bearing bonds with which to retire the \$346,000,000 of outstanding non-interest bearing money, commonly called greenbacks, and allow the bank to issue every kind of paper money, Senator Lodge of Massachusetts, has now before the senate a bill to issue \$1,250,000,000 of gold bonds to be sold to banks for them to use for a banking basis.

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THE KANSAS COMMONER, FEBRUARY 21, 1895.

4-PAGE EDITION

If you are receiving the Four Page Commoner and have not subscribed, you can be assured that some one has paid for it for you. We send it out only when paid in advance or on a regular copy.

THE KANSAS COMMONER, K. R. P. A. N. R. P. A.

Official organ of the Farmers' Alliance and Industrial Union of Sedgewick county, published at  
Wichita, Sedgewick County Kansas, every Thursday.

H. E. KIES, Editor and Publisher.

Makes all drafts, checks and money orders payable to H. E. KIES.

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To illustrate: Your name is "John Doe 305," the whole number is 305, therefore your subscription expires with this issue, and another year's subscription is due. If the number at right of your name is 314, your subscription expires one year. If the number at right of your name is 350, your time runs six months yet.

Second way—At right of your name may be printed in an abbreviated form "July 1-5" or "July 1-5," both denoting that your subscription expires July 1, 1895; "July 10-14" or "Feb 10-14" denotes that your time expires February 10, 1894, and you are in arrears.

As we do not stop the paper in Sedgewick county unless notified to do so, will you please see if you are not in arrears, and if so remit.

The people perish, but the brig and thrives.

Grover Cleveland proposes and Congress disposes.

Oh, for a year of People's party rule in Washington!

The United States treasury is prostrate with yellow fever.

Is there no way to enjoin Carlisle from issuing any more gold bonds?

Plutocracy is on top, and the people are underneath, for the present.

The treasury could easily keep its gold all right, if it would only turn loose its dollars.

"Honest" dollars for bankers, not one cent for honest labor," is the cry of the money power.

The Republican party of Kansas in the next campaign will put People's party planks in their platform. Mark the prediction.

What a humiliating spectacle for the American people to behold Uncle Sam on his knees as a suppliant for a loan at the outside door of the Rothschild banking house in London.

Democrats and Republicans don't have any conscientious scruples against fusion when it is necessary to carry through congress a financial scheme for the benefit of bankers.

Three anti-pass bills, to prohibit the state and county officials from using free railroad passes, were defeated in the House by a solid Republican vote. Another circumstance that goes to show the party that is the railroad party.

In 1879 the farmers raised 448 million bushels of wheat and got 487 million dollars for it. In 1883 they raised 896 million bushels and got only 213 million dollars for it. In other words, for twice as much wheat in 1883 they got less than half the money of 1879. Funny how dollars remain at par all the time!—Coming Nation.

THE NEW TA-RA-RA

A sang and smart minority. Are always telling us that we are just as bad as bad as they are. They say we are a thrifless set. Who needs, and wears, and chews and bels grubbing age for all we get.

They say we workin' folks are content. Two fond of betting on a horse. Too fond of betting, when the score of all the evils which oppress us.

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THE BANK CONSPIRACY.

Continued from first page. should take place, and interest bearing bonds issued in their stead.

On page 353 of the report on finance for 1873 it shows that up to that time \$1,951,845,054.38 of the people's money had been burned up under the provisions of the act. A panic ensued, and the rapid contraction of green-back paper money was, for the time being, stopped.

But a well laid plan to demontize silver was carried out shortly after, and silver was demontized. In 1873 a great howl went up from certain portions of the country, a silver congress was elected and the free-coinage of silver was threatened.

Sept. 12, 13 and 14, 1877, the American bankers' association met in New York. Chas. B. Hall was elected president and James Dool, secretary.

Oct. 9th 1877, the following circular was sent out over signature of Secretary Buel.

THE BANK'S CIRCULAR.  
Dear sir: It is advisable to do all in your power to sustain such daily issues of newspapers, especially the agricultural and religious press, as will oppose the issuing of greenback paper money, and you also withhold patronage or favors from all applicants who are not willing to oppose the government issue of money.

Let the government issue the coin and the banks issue the paper money of the country, for then we can better protect each other. To repeal the law creating national bank notes, or to refer to citizens of the government issue of money will be to provide the people with money, and will therefore seriously affect your individual profit.

See your congressman at once, and engage him to support our interests that we may control legislation.

JAS. BUEL, Secretary, 147 Broadway (room 4) New York.

Notwithstanding this last effort of the bankers the silver congress would not yield without some silver legislation and passed a silver bill authorizing the secretary of the treasury to buy and have coined \$2,000,000 of silver dollars each month.

This bill was vetoed by President Hayes and passed over his veto. The silver fight went on and in 1890 a free coinage bill was introduced again, and to quiet the silver men a makeshift bill was introduced by Senator Sherman in 1890.

\$4,500,000 of silver each month, and this free-coinage of silver was put off again.

The bankers, however, were determined to destroy silver. Accordingly the American bankers' association met and under date of March 12, 1893, the following circular was sent out by them:

THE PANIC CIRCULAR.  
Dear sir:—The interests of national bankers require immediate financial legislation by congress. Silver, silver certificates and treasury notes must be retired and national bank notes upon a gold basis made the only money.

This will require the authorization of from \$500,000,000 to \$1,000,000,000 of new bonds as a basis of circulation. You will at once retire one-third of your circulation, and call in one-half of your loans.

Be careful to make a money stringency felt among your patrons, especially among influential business men. Advocate an extra session of congress for the repeal of the purchasing clause of the Sherman law, and act with the other banks in your city in securing a large petition to congress for its unconditional repeal, as per accompanying form. Use personal influence with congressmen and particularly let your wishes be known to your senators. The future life of national banks as fixed and safe investments depends upon immediate action, as there is an increasing sentiment in favor of government legal tender notes and silver coinage.

How well the work was done we are at present familiar with. Silver was stricken down by the repeal of the silver purchase law, which occurred October 30, 1893. Within the next year \$100,000,000 of interest bearing bonds were issued to make profitable investments for banker's idle money.

Emboldened by their phenomenal success in handling the executive and law making powers of the government, the American bankers met in Baltimore and demanded of congress an issue of \$500,000,000 of interest bearing bonds with which to retire the \$346,000,000 of outstanding non-interest bearing money, commonly called greenbacks, and allow the bank to issue every kind of paper money.

Senator Lodge of Massachusetts, has now before the senate a bill to issue \$1,250,000,000 of gold bonds to be sold to banks for them to use for a banking basis.

The struggle now going on between the banks and the people is to see which power shall rule supreme. Thus far, however, the banks have proven themselves to be more powerful than the government of the United States, and will in all probabilities be able to carry out the deliberate purpose for which they have been working ever since the war of rebellion.

NO WONDER WE EXPECT BUSINESS!

Who Has That Wonderful Machine, the 12 ft The Van Zandt Binder and Header combined? We sold several at Hutchinson last year. An assured success. Implement Co.

Who has the only Binder with Ball and Bicycle Bearings, The Deering? The Van Zandt Implement Co.

Who has the Famous Ohio Cultivator? The Van Zandt Implement Co. Finest riding Cultivator built. Have you seen it!

Who has the New Eagle Lister? The Van Zandt Implement Co. There is nothing to compare with it. We sold 44 last year, and expect to sell 100 this year.

Who has the Warner 2-Row Cultivator? The Van Zandt Implement Co. Cultivates two rows at a time. We sold 85 last year; expect to sell 150 this year.

Who has the Only Ball and Bicycle Bearing Moving Machine? The Van Zandt Implement Co.

Who has 20 styles Corn Cultivators, with many styles Corn Planters, Harrows, Stalk Cutters, Plows, Wagons, etc? The Van Zandt Implement Co.

Who buys for Several Large Houses and are the Largest Implement Dealers in Kansas? The Van Zandt Implement Co.

It is hardly necessary to say who can make you the Lowest Prices. The Van Zandt Implement Co.

IS IT ANY WONDER WE EXPECT BUSINESS?

THE VAN ZANDT IMPLEMENT CO. 127-135 North Market Street. Wichita, Kansas.

JEFFERSON'S POLITICAL MAXIMS.

The legal equality of human beings. The people the only source of power.

No taxation beyond actual public needs. No national banks, no bonds. No costly splendor of administration.

No interference with freedom of thought or discussion. The civil authority superior to the military.

No favored classes; no monopolies. Free and fair elections; universal suffrage.

No public money spent without warrant of law. No mysteries in government hidden from the public eye.

Representatives bound by the instructions of their constituents. The Constitution of the United States a special grant of powers, limited and definite.

Freedom, sovereignty and independence of the respective states. Absolute severance of Church and State.

The Union a compact—not a consolidation nor a centralization. Moderate salaries, economy and strict accountability.

Gold and silver currency, supplemented by treasury notes, bottomed on taxes. No state banks of issue.

No expensive navy or diplomatic establishment. A progressive, or graduated tax laid upon wealth—the tax to grow increasingly heavy as the fortune was larger.

No internal revenue system. A complete separation of public money from bank funds.

GOVERNMENT OWNERSHIP IN AUSTRALIA AND HUNGARY.

In these days of trusts and combinations, strikes and cut-downs between labor and railroads, it may be interesting to note what has been and can be done to remedy these evils. We never hear of any strikes, cut downs or labor troubles on the railroads of Australia, and why? Because the government owns and operates them in the interest of the people.

In Australia you can ride a distance of 1,000 miles across the coun-

THE "UNRESTRICTED" SILVER BILL.

The Associated press dispatches yesterday had an account of the passage of the "unrestricted coinage of silver" bill by a vote of 30 to 27, and gives its readers to understand that this bill, gotten up by Senator Jones of Arkansas, means the free coinage of silver at the ratio of 16 to 1.

Nothing of the kind. The dispatch is misleading. Senator Jones' bill provides for the coining of American silver in small amounts for the use of the people, but it shall not be a legal tender receivable for all public dues. Duties on imports and interest on the public debt must be paid in gold.

This the United States government will repudiate its silver coin upon the face of the very bill that provides for its coinage—in other words, the bill will do for silver what the exception clause did for the greenback in 1864.

In addition thereto the bill provides that American silver producers be charged a seigniorage for coining their silver in amount equal to the difference between the coin value of the bullion and its market value in London, England, on the day of coining.

The bill also authorizes the issuing of \$500,000,000 of gold interest bearing bonds, with which to retire the outstanding greenbacks.

A JUST REBUKE.

A short time ago the Republican house in the legislature defeated the senate bill to limit the power to contract for a greater rate of interest than eight per cent, the present rate being ten. The Leavenworth Times, a leading Republican paper in the state, thus rebukes the action of the house on that bill:

"A Republican Kansas legislature refuses to limit the power to contract rate of interest to 8 per cent. A vote against this bill was a vote in favor of the money sharks, and a blow to the agricultural and manufacturing interests of the state. It would be well for legislators to remember that 90 per cent of the population work for a living, which fact they should remember, when they vote in favor of raising labor."

THE SITUATION IN A NUTSHELL.

"This here country is a-goin' to the devil!"

"You're right; an' no money to pay the preachers!"—Atlanta Constitution.

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