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ECONOMIC AND SOCIOLOGICAL ASPECTS OF CAPITALISM

Capitalism, While the Most Efficient System Economically Yet Developed, is at the Same Time Only a Species of Cannibalism

By Isador Ladoff

Human society is subjected to the same laws of evolution and devolution, development and decay, organization and disorganization, as the rest of the organic world. All institutions of human society are of a transitory character, they develop, grow and succeed each other according to certain laws. Cannibalism was succeeded by slavery, slavery by serfdom, serfdom by free individual production, individual production by socialized manufacture, and at last by machine production, the prevalent mode of production.

Social Democracy is the advance agent of a higher stage of social evolution, of economic freedom based on socialized production, of economic democracy, as the true and only safe foundation of political democracy. Social Democracy stands on the firm ground of monistic philosophy and regards society from a purely scientific point of view. It recognizes that there was a time when slavery was a progressive institution in comparison with cannibalism; that serfdom was the legitimate heir of slavery, when the last outlived its utility; that individual production in its primitive stage had to be succeeded by some more economic mode of socialized production, and that the modern machine production is a perfectly natural successor of the previous stage of economic social activity. There is not one clear-sighted, or, if you please, scientific Socialist, who would advocate the return to the individual production. All the enumerated types or stages of social life have two aspects—a purely economic and a broader, sociological one. Slavery, for instance, may be looked upon as an economic phenomenon on one and as a social institution on the other. The so-called classical school of economists—Adam Smith, Ricardo and others—refused to see in social life anything but its economic functions. Society was to them a somewhat loose conglomeration of abstract economic units, bent on creating national wealth. They recognized only one all-absorbing social force—greed. This metaphysical and Utopian view was rejected by the great founders of scientific Socialism—Roddertus, Jaquetrow and Marx: Recognizing the economic factor as the fundamental principle of human history, they, however, pointed out that, as Sabbath is for men and not men for Sabbath, wealth is only a means to human happiness, not a purpose in itself. According to the spirit of their teachings, the interests of the producers of wealth are paramount, while wealth itself, its production and preservation, are matters of secondary consideration.

Scientific Socialism rejected the idolatry of the fetish of the material wealth of nations, this modern Moloch on the golden altar of which the middle class or vulgar economists were and are ready to sacrifice the creators of this very wealth of nations. Scientific Socialism raised its voice for the human rights of the laboring class—the proletariat, by pointing out that society is not a mere conglomeration of abstract economic units, but a consociation of living human beings; that the laws governing human society are far more complex than the vulgar economists supposed or pretended to suppose. In other terms, modern Socialism insisted on the recognition of the broader, sociological aspect of different stages of social life. Capitalistic production from the purely economic point of view represents the highest stage ever attained, if we take in consideration the ratio between the amount of human energy expended and the results attained in respect to the quality and quantity of the commodities produced. The middle class economists may, from their point of view, well indulge in eulogies of this system of production. Socialists, however, do not allow themselves to be blinded by the mere economic aspect of modern production, but study and demonstrate the results of this mode of production on the producers themselves. They prove that capitalistic production, being the most perfect system economically, is at the same time the most perfect system of exploitation of men by men, that it is practically the most refined species of cannibalism in disguise. Socialized machine production—the essence of the capitalistic system—has to be regarded apart from the private ownership of the means of production, private ownership of the raw materials and tools of production (including land).

We can easily imagine socialized machine production in a state of society where society at large will own the means of production, where the raw materials and tools of production (including land) will be public property. Social Democracy is not opposing the economic, but the social element of capitalism, because this social element, the private ownership of the means of production and distribution, turns capitalism into cannibalism in disguise, into a curse to humanity. Substitute public ownership of the means of production and distribution, and socialized machine production will turn into a blessing to humanity.

Talking about capitalism as the most perfect system of exploitation of men by men, we have, however, to state that capitalism, being the most typical mode of modern exploitation, is by no means the only mode of exploitation of men by men, and that this exploitation existed long before and will exist in one form or other long after capitalistic exploitation shall be a thing of the past. Capitalism, historically considered, is only a phase of the mercantile or profit system, of subservience of the human personality to the things serving as means of satisfying his needs. Aside from slavery, serfdom and wage bondage, exploitation is the essential element of any state of society where commodities are produced, not for use, but for profit. In an ideal state of society, like that advocated by the Social Democrats, there will be no place for profit. Society will own and operate all its means of production with the single object in view of satisfying in the most rational way the needs of its individual members.

Capitalism is one of the many phases of social life through which humanity had to pass on its triumphant advance to higher culture and civilization. There was a time when capitalism was progressive and useful, being instrumental in training the proletariat in the noble arts of socialized production. The day, however, is approaching fast when the proletariat will be ready to take possession of all the economic functions of society and operate them in the interests of society at large and discharging the capitalist class as an entirely useless and superfluous element.

No Chance for Investments

A man whose father was one of the great operators of Wall street, who controlled so many millions that he was able to wreck or make great business enterprises, said to the writer recently at a dinner that all investment was becoming doubtful; he did not know where to put a dollar. All classes of enterprises were so largely at the disposal of manipulation in the street, one day depressed far below par and the next raised far above, always with a like purpose, the one of serving individual interests, that investment in securities quoted on the street had become a lottery. It was in the power of four or five men, by manipulation of the stock or by starting a parallel enterprise, or by any other of the numerous methods so well known, to make or break literally anything or anybody. Here were the methods of the father being applied to the son's disadvantage. Greater whales had appeared in the seas which were capable of swallowing the sharks; the sharks were in jeopardy.

No well-informed man in the business world today, but believes that with two or three hundred millions at his disposal, a brain as able as some of those now in active careers may in turn attack and crush one leading business interest after another until even the millionaires may be swept from the field and practically all the wealth of the country concentrated in one great corporation.

It is lucky that the first man to perfect a science of business organization should also be a man whose impulses carry him in the direction of education. The same means that build great universities might just as deftly merge the republic into a monarchy. Any one who is at all on the inside of affairs in New York has hourly proof of the endless influence which money exercises over politicians, the press, educational institutions, and even the ministry itself. A hundred thousand apologists of no mean intellectual capacity are always at the beck and call of a hundred millions of dollars, together with a less army of viler minds who stand ready to tear down the best and noblest if by so doing they can earn a fee.—John Brisben Walker in the Cosmopolitan.

Trusts in Europe

Prof. Jenks of Cornell University has been studying European business and reports that Germany has about 300 trusts called "cartels." Sugar, coal, iron, tinplate, oil, soap, brick, potassium, and many other trades are in the hands of this trust, he says. "Their objects," he goes on to say, "are to suppress competition, maintain prices, and, if necessary, restrict production by the partial or entire closing of works." In Austria the trust has raised the price of coal thirty per cent, and iron, oil, sugar, as well as coal, are among the trades dominated by trusts. Holland and Belgium are in the grip of monopolies. France is being subjugated by syndicates. Sweden and Norway have no trusts, but agreements among manufacturers amount practically to the same thing. Almost every trade in Switzerland "is controlled by a combination or agreement for the regulation of production and prices." "Finally," says Prof. Jenks, "in the United Kingdom, trusts flourish as nowhere else. One has but to go through the country and note the tall chimney stacks standing here and there idle and alone, from which the rest of the works, have been moved or razed, to understand that the combination has reduced output or confined operations to a narrower limit; and these smokeless chimneys are mute witnesses to the fact that a once flourishing enterprise has been throttled."

Human Nature and Government

Law and government, under the present system of skinning the workers and surfeiting the shirkers, make demands on the individual which are directly opposed to human nature. It is the human nature of the free Indian to satisfy hunger, and not until "civilization's" influences are thrown around him does he lack the means of doing it. As soon as the red man is "civilized" he is hungry. And the human nature of the white slave prompts him to satisfy hunger; but he can't do it—law and government stand in the way. If he attempts it, the law will cast him into jail. He sees bread in abundance and in the midst of it all is expected to go hungry and keep his hands off. It matters not that he helped raise the wheat, mill the flour, or bake the bread—there is a gatling gun for every loaf and a "Thou shalt not steal" over all, for this bread is private property. The worker—the soil tiller, the miller and the baker—is disinherited and must eat the bread of a criminal or die.

But suppose he finds work? Ah! if he only finds work! What then? Then he can procure a portion of what he creates from a capitalist who is willing to employ him. He can have just enough to sustain life; but even that "boon" involves the transforming of all the energy he acquires from his pittance of a wage into more surplus which the capitalist appropriates. Meanwhile the preacher tells him to love his fellowmen, in the hope of a blessed future beyond the grave—right at the time, too, when his stomach is empty and his employer's is full, and when his torn and tattered coat prevents him attending "civine" service to see his well-groomed master "in the midst of them." I tell you that the more men think about these things, the beastliness and hollowness and hypocrisy of what you call "civilization," and the more they see the truth of what Carnegie says, that "the men who get rich are not the men who work," the more crimes are committed, and will be committed until so barbarous, inhuman and unchristlike a system is completely abolished.

Importance of the Municipality

Our municipalities are the nearest things to practical Socialism that we possess. They represent the largest advance we have made in communal life. They stand for the community as against the individual. They subordinate the individual for the welfare of the whole more than any other organization in the country. In many cases they have absolute power over the very existence of a community, with their control over water, markets, lighting, health, roads, and tramways. The power they wield in this present time is as nothing to the power they will have in years to come.—The Clarion.

Peter Curran, delegate from England to the convention of the American Federation of Labor, is quoted as saying: "Strikes, in my opinion, after twenty years' experience, can never solve the social problem. I am not," adds Mr. Curran, "in favor of any laws which would take away the right of the worker to strike, but I am not an advocate of strikes. There is only one solution, and that is in common ownership, for as long as we allow the land and the machinery of the country to be held as private monopolies by the few, so long will we have industrial disputes and upheavals."

WORK AND WAGES IN CHICAGO SWEATSHOPS

Two-thirds of a Cent for an Hour's Hard Work—Average Wages \$77 a Year

Miss Nellie Mason Auten, a graduate student of the department of sociology at the University of Chicago, has just completed, under the auspices of that institution, the most thorough investigation ever made of sweatshops in Chicago. In her report she summarizes the prices paid by contractors and wholesale dealers and shows that the wages of the victims of the vicious system are steadily falling. From the report we gather the following facts:

Women were found working ten hours a day, six days in the week, making 40 cents per week (a rate of two-thirds of a cent an hour!) or \$21 a year. Many workmen and women employed at making garments, with average work of thirty-one weeks out of the fifty-two, are paid five cents an hour. One woman, a pants finisher, worked

eleven hours per day and made 30 cents a week, while many were earning less than a dollar a week.

Many were earning less than \$100 a year, and in a large number of cases where the whole family is employed, the entire income was from \$100 to \$200 a year.

A contractor gets 20 cents for a child's coat, and out of that he must pay for the making and get his profit!

For a man's coat he gets 80 cents, where five years ago he received \$1.25, and ten years ago \$1.50.

One contractor receives eight cents a pair for knee pants, and that is a cent less than last year.

In the annexed table Miss Auten gives a valuable and instructive record of the general averages earned by individuals and families:

Industry	Average individual weekly wages	Average number of weeks employed	Average yearly earnings	Average family earnings	Average earnings per member per week	Average family earnings per week
Dressmakers	\$ 36	42	\$ 37.00	\$213.46	\$.71	\$4.11
Pants finishers	1.31	27.58	42.41	290.61	.82	5.01
Housewives and pants finishers	1.58	30.21	47.49	245.92	.91	4.73
Seamstresses	2.03	32.78	64.10	184.00	1.23	3.54
Pants makers	2.15	39.77	73.61	220.05	1.45	4.60
Miscellaneous	2.77	29	81.50	405.81	1.53	7.80
Tailors	6.22	31.96	211.92	523.25	4.08	10.06
General averages	\$2.45	31.18	\$ 76.74	\$297.79	\$1.48	\$5.72

Seldom did she find proper sanitary accommodations, and often, in the coldest weather, she found the rooms stiflingly close but entirely unheated. Some of the shops are in basements, where the evils are even more exaggerated because of the bad air and worse darkness.

The manufacturer feels it no affair of his how the work is done. The contractor is pressed to keep his contracts and feels no interest in the conditions under which his employes work. The landlord is content to get the most rent he can without asking questions. The consumer is always ready for bargains. And so it is that the man, uneducated, perhaps unskilled, has to say: "Yes, I must keep on working, even though my back is breaking and my eyes will scarcely stay open, for wife and the little ones must have bread, and I must work now if it kills, for soon there will be no work to do." And there are 35-

853 such workers in the garment trades

After suggesting several palliatives, Miss Auten says: "Closely related with those who expect much from organization of the workers are those who feel that the whole existing order of society is unjust, and that the remedy is to be found in Socialism, a state of society in which each man shall have just what he produces, no more and no less. It is undoubtedly true that at present there is a class who do little or nothing to add to the sum total of the world's goods, and yet who have most. It is also true that many of those who work hardest have least. Something is wrong if these conditions can exist, and whether or not the solution lies in the inauguration of the Socialistic state it is a serious question whether, if it is true that each person has a right to be himself such as he is," he has not also the right to have undiminished that which he produces."

THE ADVANTAGES OF PUBLIC OWNERSHIP

Advocated on the Ground that a Large and Powerful Class, the Intelligent and Well-to-Do, will Find Their "Interests" in Good Government

Richard T. Ely in The Cosmopolitan

It may be said in favor of public ownership and public management, that by this means the regulation required by the general public arises out of the nature of public property. When private persons manage private property, the natural thing for them to do is to manage it in the interests of private individuals. When public property is managed by public authorities, the natural thing is to manage it in the interests of the general public, because the ownership is, by the very hypothesis, vested in the general public. The easy and natural thing to do is to manage property in the interest of its owner. It is, as a rule, right and proper to manage private property in the interest of private persons, and not infrequently it is gross abuse of a trust to manage it otherwise. It is, on the other hand, a perversion of public property to manage it in the interests of private persons. As in the case of private ownership of natural monopolies, it requires a pressure diverting property from that management springing up out of the nature of property, to secure the public ends, so it is only through an open and acknowledged abuse of a public trust that public property can be otherwise managed than to promote the general welfare.

It is a decided advantage of public ownership coupled with public management, that it makes clear the issues before us with respect to natural monopolies. Exactly what the situation is, may readily be discovered. The source of evils which exist can be ascertained, and steps taken to introduce appropriate remedies. Naturally there may be resistance, and frequently there is resistance, on the part of private interests to a wise management of public property and public businesses. This resistance has various sources. Partisan politics will occur to every one as one

source. The low and degraded view of public office as a reward of party service and not as a public trust, is one of the great evils against which the American people have been contending for a generation. On the whole this contest has been successful, although there still remains much to be done to bring about popular enlightenment concerning the true nature of public office and to cultivate a finer sense of right and wrong with respect to it. A more dangerous, because frequently a more powerful and always a more insidious, source of resistance to right management of public undertakings, is found in the selfish interests of private corporations and powerful private combinations of one sort and another. It was the political machine of Philadelphia, acting in harmony with a private corporation, which turned over the public gas works to a private corporation. At the time this article is being written, this same political machine is opposing the improvement of the public water works, and is favoring a plan to lease them to a private corporation. The people of Philadelphia have already approved a loan the design of which is to improve the public water works, but the political machine, in the service of private interests, resists needed improvements. There is strong reason to suspect that private parties in their own private interests sometimes do what they can to make public enterprises a failure, and there is also a very widespread effort to represent public activities of every kind as much worse than they really are, coupled with a reluctance to acknowledge merit on the part of those engaged in the public service. In consequence of this, it becomes necessary to go behind the politician, often a mere tool, to find the real power behind him, and this real power may belong to the very respectable ele-

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OUR LONDON LETTER

LABOR AND POLITICS IN ENGLAND

By John Penny, Gen. Secy. I. L. P.

The London County Council Election

The London County Council, although technically a local authority, has almost a national importance.

From the creation of the council in 1889 up to the present year, party politics have been eschewed.

This year, however, the moderate party made what is probably considered an astute move in dropping the name moderate and adopting that of conservative.

The Devilishness of Conditions

The heathen Chinese, whatever may be said of their paganism, have the Christian idea of the devil in human affairs well developed.

The devil not only gets into persons, but also into institutions of every conceivable character, and always, or generally, on the ground floor.

The devil likes to get into enterprises that appear beautiful on the outside such as great educational institutions.

Strange to say, the devil has a penchant for the church, and never fails of getting in somehow.

The devil being a liar, and the "father of liars," is immensely fond of Pharisees and hypocrites, and all forms of duplicity and cunning.

housing and the like. The moderates must now be sitting in sackcloth and ashes.

Every one knows that the progressives won all along the line, and that out of the 118 members constituting the council no less than 86 belong to that party.

It only remains now to deal briefly with the meaning of the progressive victory, and in doing so I am open to the charge of giving an ex parte view of the matter.

It is evident that Liberalism is dead in London. This is shown by the enormous conservative majority at the parliamentary election in October.

And that is a fact. Progressivism in London stands for the immediate application of collectivist principles.

Liberalism, then, is dead. The conservative party is looked to for a strong foreign and imperial policy.

the originator of the soulless, heartless thing now in command of affairs in the United States. He listens with ecstatic delight when he hears it call the roll of its wage slaves in the very places which history has made second to liberty by deeds of valor performed in liberty's cause.

As a matter of course the devil likes war, because "war is hell"—anything that looks like hell, smells like hell, consumes like hell, affrights like hell, is agreeable to the devil, as it is a sort of a compliment to him.

What of it all? That the devil is in human affairs is vouched for by Holy Writ, and all experience verifies the declaration can he be expelled?

On the other hand, Socialism may be likened to David, the son of Jesse, who knew no such thing as fear, and withal was the exponent of the truth.

Millerand has introduced the eight-hour day for all workmen employed by the French postoffice.

ADVANTAGES OF PUBLIC OWNERSHIP

(Continued from First Page)

There must inevitably be a struggle to establish the policy of public ownership of natural monopolies, but when this policy is once thoroughly established, when it comes to be so thoroughly approved and so firmly rooted in our life that an effort to upset it is manifestly hopeless, it must enlist in the cause of good government the intelligent and well-to-do element in the community.

It is often said, it is said every day by press and pulpit, that the better class of the community is apathetic. But why is this the case? What is the deeper, underlying cause?

We indulge in no attacks on individuals or classes. We are attempting to show what course of action men's interests lead them to take, and we ask this question: Can we base a public policy upon the hypothesis that a large and powerful class in the community will act in a manner contrary to its own interests?

In all the cities of the world where there is a thoroughly established policy of public ownership and management, the well-to-do find that their interests are bound up with those of good government.

Closely connected with what has gone before, it must be observed that, while malignant forces tending to degradation will still exist under public ownership, some of the more powerful forces of corruption will disappear.

[Note.—It is unnecessary to point out to the Socialist that the program of Social Democrats goes far beyond anything contemplated by Prof. Ely in the above quotation, from which his platitudinal references to "natural" and "artificial" monopolies has been purposely eliminated.

SOCIAL DEMOCRACY'S INTERROGATIONS

How would it do to turn the X-ray camera on the brain of the average workman who votes himself into slavery?

Are we likely to get less class legislation so long as we have landlords, land-lords, rail-lords and machine-lords for legislators?

Is there any reason why a nation that furnishes an education for the brain should not furnish employment for the hands?

Do you know of any way by which a man can get possession of houses, food and clothing, except by working, begging or stealing?

Can you tell why a nation that provides for teaching children to spell should not interfere with conditions that cause children to starve?

In your soberest moments do you really think that that is the best kind of government which gives bonds to the rich and bullets to the poor?

Don't you think it would be wholly their own fault if monopolists and corporations, having seized upon government and the power, did not make laws for their own benefit?

Did you ever think that we have a government that never does anything for those who are skilled in useful and practical arts, but does all it can for those skilled in the arts of legal murder?

The Woes of Wealth

They tell us that Wealth is a curse— Let us pity the rich!— Weep for the man with the bulging purse, Ye slaves in the ditch!

Think of the pain and the mad despair Within the walls of the palace where Fair women are flitting, with shoulders bare—

Crawl to the gate And gaze at the marble walls that rise To hide the scene from your pitying eyes—

Hark! hear ye not their tremulous sighs?— Ah! spiteful Fate! They tell us the rich have woes— Let us pity their plight!— Weep for the beautiful woman who glows

In jewels bright: Mourn for the crowd at the table where The wine is famous and old and rare— Think of the griefs that are centered there—

Think of the dread! Think of the weight that on each heart rests, Think of the sorrows beneath the jests— Think of the sighs in those gentle breasts—

The hopes that are dead! They tell us the rich must die— Pity their case!— The mold of the grave must, some day, lie

On the rich man's face! Think of your happier state, O slave, With so little to lose when you sink in the grave, Giving to God nothing more than he gave—

Ah, bitterly weep For the hapless who dance in the palace where The jewels are rare and the shoulders bare—

Think of all they are doomed to abandon there When they fall asleep! —S. E. Kiser, in Chicago Times-Herald.

Electric Typewriters

A new typewriting machine is being introduced in which electro-magnetic power is utilized. In appearance and general construction the machine resembles the ordinary typewriter, and the addition of the electrical adjustments is said not to reduce its simplicity of action.

Altgeld's Book

"Oratory: Its Requirements and Its Rewards," by Jno. P. Altgeld. Vellum de Lux binding, 50 cents. Chas. H. Kerr & Co., 56 Fifth Avenue, Chicago.

This book offers many good suggestions to those desirous of becoming public speakers. Gestures, articulation, stimulants, preparation, rest, etc., are treated. On hospitality he says: "A speaker cannot accept; if he does his speeches at once drop to a lower level. He can make himself more free and at home in a hotel than at the house of a friend."

Our movement would die of atrophy if we followed that suggestion. In my judgment, the greatest quality standing alone is moral courage. For instance, if a logical, broad-minded man, free from petty personal hatreds, advocates municipal ownership in 1898 and exclaims "this generation must have its rights," how can you reconcile his conduct two years later, in the discovery of a "plot" and the encouragement of the candidacy of a republican who stands for twenty years' extension of franchises sitting in 1901, like a bump on a log, may come from inertia or lack of precision, but usually among intellectuals, from moral cowardice.

LOCAL BRANCHES

CALIFORNIA

Liberty Branch, San Francisco, holds public meetings every Sunday and Wednesday evenings, commencing at 8. Admission free.

COLORADO

Branch No. 3, Goldfield, meets every Sunday at 7:30 p. m., at City Hall. Chas. LaKamp, secretary.

CONNECTICUT

The Connecticut State Committee meets the last Sunday of each month at 2 p. m., at P. Schaffer's, 1039 Main street, Hartford.

ILLINOIS

Meetings of Chicago Central Committee held regularly second and fourth Wednesdays of each month at Dr. J. H. Greer's office, 32 Dearborn street.

INDIANA

Branch No. 6, Indianapolis, meets first Saturday evening and third Sunday afternoon of each month at Reich's Hall, corner Market and Noble streets.

IOWA

Branch No. 2, Httman, meets every fourth Friday in the month at Opera House. James Baxter, chairman; Wm. Truman, secretary, Box 151.

KENTUCKY

Branch No. 5, Newport, meets first, Thursday evening at 8 p. m., and third Sunday afternoon, at Saffel's Hall, northeast corner Seventh and Central avenue.

MASSACHUSETTS

Branch No. 2, Holyoke, meets second and fourth Tuesdays of each month at Springdale Turner Hall, Carl Schwabe, organizer, 21 Jackson street.

MICHIGAN

Branch No. 1, Battle Creek, meets second and fourth Sundays of each month at 3 p. m., at 10 W. Main street, in the International Congress Hall.

MINNESOTA

Branch 1, Red Lake Falls, meets every other Sunday in the east office of Fred Geaswein, on Main street.

MISSOURI

Branch No. 3, St. Louis, meets second and fourth Mondays, at 8 p. m., at Haldermann's Hall, 310 South Seventh street.

MONTANA

Branch No. 1, Butte, meets every Thursday at 8:30 p. m., Engineers' Hall, Wesley Block. G. Frankel, secretary, 71 E. Park street.

NEW JERSEY

Branch No. 1, Newark, Secretary, Michael W. Schor, 57 Livingston street.

NEW YORK

The City Central Agitation Committee of Greater New York meets every second Tuesday at 412 Grand street, Windsor Hall.

OHIO

Branch No. 4, Cincinnati, meets at Richelien Hall, southeast corner 9th and Plum streets, every Sunday at 2 p. m.

OREGON

Branch No. 1, Portland, meets every Monday night at Washington Hotel, corner 3d and Flanders streets.

PENNSYLVANIA

Branch No. 1, Philadelphia, meets every Thursday, at 7 p. m., at 423 S. Third street.

WISCONSIN

Milwaukee Central Committee, S. D. P., meets second and fourth Mondays of the month at Brewers' Hall, southeast corner 4th and Chestnut streets.

Table with 2 columns: State and Number of Branches. Includes entries for Connecticut, Indiana, Nebraska, Wisconsin, and a Total of 4.

