



Bank Apiece

"When every man who works with his hands saves money and deposits it in a bank which is owned and controlled by working men, the differences, between capital and labor will be about over." Over what?

When every man deposits his money in his own bank, the differences **WILL** be over.

. . .

Permanent improvements, enlargements and replacements, under the capitalist's system, can only be made from surplus earnings that have been extorted from labor.

"When LABOR owns a bank (tiddle-dumb), when every laborer saves some of his earnings (hallelujah), when these accumulated savings of labor are again invested in industry (hot dog), then labor will begin to perform for itself an important function that will automatically make every laborer a capitalist."—Yes, indeed! And, when the parasites jump out of bed at 5 a. m., haul on a pair of overalls, grab a nosebag and head for the job, that will automatically make every parasite a laborer. LaLa. . .

. . .

Happiness may be a state of mind and all joy may come from within, but unhappiness is surely and certainly from without—I sat down on a live porcupine once and proved this to my own satisfaction and sorrow.

. . .

All my unhappiness is external and superfluous—inwardly, I am happy enough to weep. "The fault, dear Brutus, is not in our stars, but in ourselves, that we are underlings."

No, not in our stars, old Shake—

Not in our sun, or moon, William.

Not in our cosmos, no.

It's the damn system that holds a good man down and raises a crook to a pedestal, dear Brutus, and the fault is lack of organization on the part of those under and too much on the part of those on top.

. . .

"Brutus," I said to him, says I, "Brutus, the capitalists' system is to be highly commended indeed for the position it takes on cats and dogs, permitting them to live" says I, "at the expense of the surplus earnings of those who toil to keep the darn thing going." Says I, "Indeed, if you will take all the cats' and dogs' breakfasts and sell them to Europe for spot cash," says I, "indeed, we would have enough cash to pay for this radio expansion—as it is," says I, "I'm afraid the cats and dogs stand in the way of permanent improvements, enlargements, replacements and rearrangements, to say nothing of the origination of things not yet in existence that will be paid for with the cats' and dogs' dinners," says I, "and if need be with their suppers."

"You will notice, Brutus," says I, "I have not called radio expansion a craze—some people do. **IT IS NOT.**"

"A demand for the better things of life is not a mania, in any sense of the word," says I. "My dear Brutus, 'tis a ray of reason's reaction bringing up, or returning for the lost, lagging standard of living."

"But, Brutus, these things cost money—billions. Can we afford them? Yes, we can and will if it puts every parasite on light diet, we can," says I, "if it takes the last cat and dog—if it means panic (and it does, if we permit the existing ratio of profit taking to remain) for we cannot buy new things with the money that even now is not enough for the regular and old things, such as hot cakes, hair oil, half hose, halibut, half and half, etc."

"But, a radio outfit we can afford, and a good one—not one of those cheap 7 and 8 cent store outfits, no indeed! Them we can't afford. They are pure, undiluted sabotage of the most criminal kind. With them, they hook you onto a scratching and screeching nut screwing contest in a scrap yard."

"To discourage you, Brutus," says I, "like when I demanded white sheets, they gave us each a pure white bandana that reached from our shoulder blades due south, one step. We don't want radios like that. The panic we will get anyway, so we may as well have an A-No. 1 radio for contrast."

Didn't they jerk 250 million dollars' worth of concrete garages from our pockets just before the last panic, and didn't we stand it? Didn't we eat soup for it—that clear, crystal ooze, as the poet would say?

. . .

We will "soup up" again to pay for the radio—that is, unless you organize a One Big Union of "guides" to chaperone the profits of your toil into your pockets.

What was I saying, Brutus? Where was I at? You don't know? Well then, Brutus, there is no argument that can stand for a minute that says it is right and just that a worker for "four-quarters' production" shall receive one-quarter in payment. Production is the thing. It is seven-eighths of service and should be paid for at the rate of seven-eighths instead of two-eighths—any society that cannot so pay labor is either inefficient or dishonest, or both, Brutus, both.