NOVEMBER, 1916

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### Payment of the Loss

In the death of anyone who earns more than he consumes there is a direct money loss. How shall this loss be met? It may be met in one of two different ways: First: By a life insurance company if the deceased has been thoughtful enough to have taken insurance on his life. Second: By his family if there was no insurance. If met by his family, often times it is (1) through a lower standard of living; or (2) through denial of educational advantages to the children; or (3) through increased toil by the widow and daughters; or (4) possibly through charity.

Is it not much better to meet the loss through insurance?

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of Lincoln, Nebraska N. Z. SNELL, President **Guaranteed Cost Life Insurance** 

# **Insured Deposits**

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estate owner who got twice as much cheap money and his decision deby renting his building to a saloon as to a legitimate business-is injured. He is letting out an awful yell. For it is an admitted fact that saloons pay twice the rent of other business. But it is the real estate owner who rents to saloons against the corner grocer and the baker and the merchant and against the mother and children at home who now share the money that used to go ever the bar.

Sentiment in Denver has changed on prohibition and to a marked degree. Denver voted wet by 8,000, but the dry state outside outvoted the city. There is little question Denver itself would vote dry today. The writer, desiring to get an idea how an inconsolable wet viewed Denver's "ruin" questioned the waiter at one of the principal hotels.

"Well I suppose things are mighty dead now since the city's gone dry." "No," he said. "I'd be for prohibition myself if it came up again. I've changed my mind."

"Why?"

"Well, it doesn't make any difference to me, one way or other. But out in my neighborhood times are better off than they were. They've got more money to spend at home and guess it pays in the long run."

They've got the problem of dealing with the bootlegger. Lots of beer and whisky is shipped in from The millennium hasn't Wyoming. arrived by a long shot. But prohibition in Colorado has come to stay. As evidence, Exhibit A: The action of the two political parties in the state.

#### **Both Parties Indorse It**

Prohibition carried by only 11,000 votes. Seemingly it is a close question. But politicians generally find out which way sentiment is going and try to get right. Recently the two party assemblies met. The democrats met first. They gave unqualified indorsement to prohibition. Two days later the republicans met. They read the democratic declaration and made it still stronger, if possible.

#### PROOF AT LAST

[From the Nebraska State Journal, republican.]

termined the result. Free silver was beaten. A sudden increase of gold production checked the appreciation in gold and with it all chance to revive the issue.

Given time enough, experience can be depended upon to prove all things. In the twenty years since we "fit" over abstract theories of money we have made trial of the conditions which then we theorized about. . A steady cheapening of money over eighteen years gave a moderate test of the effects of such a process. The European war, suddenly magnifying and intensifying that process, has given us a drastic test. And as we shovel out our "50-cent" dollars today one can not but be impressed with the clearness of vision which was shown in those dusty times. Cheap money has helped the mortgaged farmer even as Mr. Bryan predicted and as the farmer himself pretty generally voted. He has not only dollar wheat, but dollar-and-a-half wheat. He pays off as much mortgage with one bushel of corn today as he paid with six then. It has correspondingly injured "vested interests," including the "widows and orphans" who live on the interest of investments. And the laborer, he proved himself a Solomon by his verdict in '96. He is on the whole a heavy loser by the halved dollar of the last two years. He is paying double prices, but his wages are slower to be doubled.

What Mr. Bryan proposed has happened, and the happening has involved the "confi ation" which his opponents predicted. Had the course of events moved the other way and the dollar continued to appreciate, the confiscation would have run the other way. The great confiscator, as we now see plainly, is the changeableness of the gold dollar itself. It confiscates whichever way it goes. We properly refused to confiscate by direct intention. By letting circumstances have their way we have allowed the same confiscation to oc-We cur. The argument is ended. are all agreed time has told.

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GUARANTY

STATE BANK MUSKOGEE OKLAHOMA M. G. HASKELL, President H. E. DAVIS, Cashier

Exactly twenty years ago, this country was convulsed by joint debate on opposing money theories. Reduced to its lowest terms, the cam\_ paign which Mr. Bryan made for president in 1916 revolved about the question of cheap money. The "crime of '73" had left gold to bear alone the weight of the country's credit. Population was increasing faster than gold. Money was growing dearer. That is, prices were falling. Nebraska was selling corn in 1896 for not much over 10 cents a bushel. Nebraska farmers had mortgages to pay, and the dollar they had to pay was worth more than the dollar they had borrowed. Mr. Bryan proposed to ease the condition of the debtors and raise the price of the farmer's produce by adding silver to the nation's money base.

On that issue the campaign was fought. The Bryan plan was pronounced dishonest because it involved the payment of debts in 50-cent dollars. It was held to be in opposition to the interests of labor for it would reduce the value of the laborer's wages, which could not N. C. Row, Peterson and Company,

#### BOOKS RECEIVED

Zionism and the Jewish Future. By various writers. Edited by H. Sacher. The Macmillan Company, 64 & 66 Fifth Ave., New York.

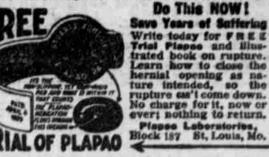
American Debate. A History of **Political and Economic Controversy** in the United States, with Critical Digests of Leading Debates. By Marion Mills Miller, Litt. D. (Princeton) in two volumes. Part L-Colonial, State and National Rights, 1761-1861. Part IL.-The Land and Slavery Questions, 1607-1860. G. P. Putnam's Sons, New York and London. Price \$2.00 per volume.

The Hausfrau Rampant. By E. V. Lucas. George H. Doran Company, 38 West 32nd St., New York. Price \$1.30, net.

Towards an Enduring Peace. Symposium of Peace Proposals and Programs, 1914-1916. Compiled by Randolph S. Bourne. With an introduction by Franklin H. Giddings. American Association for International Conciliation, New York.

Woodrow Wilson as President. By Eugene C. Brooks, Professor of Education, Trinity College, Durham,

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