

THE WEALTH MAKERS.

New Series of THE ALLIANCE-INDEPENDENT. Consolidation of the Farmers Alliance and Neb. Independent. PUBLISHED EVERY THURSDAY BY The Wealth Makers Publishing Company, 1122 M Street, Nebraska.



N. I. P. A. "If any man must fall for me to rise, I shall not be a loser. A golden chain, a robe of honor, is too good a prize to tempt my hands to do a wrong thing to follow man. This life with me is not a burden, it is a pleasure, it is a privilege, it is a duty, and who that hath a heart would dare profane it with a wrong thought or deed? That seeks a healing hand to make it whole? My bosom owns the brotherhood of man."

Publishers' Announcement. The subscription price of THE WEALTH MAKERS is \$1.00 per year, in advance. Agents in soliciting subscriptions should be very careful that all names are correctly spelled and proper postage given. Blanks for return subscriptions, return envelopes, etc., can be had on application to this office. ALWAYS SIGN YOUR NAME. No matter how often you write us do not neglect this important matter. Every week we receive letters with incomplete addresses or without addresses and it is sometimes difficult to locate them. CHARGE OF ADDRESS. Subscribers wishing to change their postal office must always give their former as well as their present address when change will be promptly made.

STATEMENT OF CIRCULATION. J. E. Hyatt, Business Manager of The Wealth Makers Publishing Company, being duly sworn, says that the number of full and complete copies of THE WEALTH MAKERS printed during the six months ending October 11, 1894, was 211,200. Weekly average, 8,123.

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The Co-operators' Conference, called to convene the 15th and 16th in Lincoln, will be held in the Y. M. C. A. parlors at the corner of 18th and N. sts. Opening meeting at 9:30 a. m., Saturday, the 15th. The meeting is open to all who may wish to attend. Papers of great interest will be read and plans discussed, and steps toward organization will be taken.

Good political judges predict that the present congress will try to cover its sins by taking the duty off of sugar.

The People's party in Minnesota doubled their vote this year, gaining over 47,000. The Democrats lost 38,840 and ran about 40,000 behind the Populists.

An interesting letter from Mr. Wardall of Topeka, reporting the action of the Kansas State Alliance, will be found on our eighth page. Mr. Willits, Alliance lecturer of the Kansas F. A. & I. U., will be present at our State Alliance annual meeting next week.

Ever in Massachusetts we are gaining. Major Wins, our candidate for governor in 1892, polled 1976 votes. Carry this year received 9,937 votes. Falling off nowhere; gaining everywhere. The Boston Herald concedes that our vote was 1,950,000 this year.

CO-OPERATION is the only way out. Co-operation to save money and labor, and co-operation at the ballot box to rescue ourselves from the grasp of law-protected robbers. We are glad to see that the Farmers' Alliance is elsewhere moving along these lines.

"The alleged proposed free silver party should recognize the fact that it lost its own strongholds and is burdened with the defeat of its ablest advocates (Bland and others) in their own communities," says the Brockton Diamond, the state Populist paper of Massachusetts.

The Jeffersonian Democrats, who adopted the Populist platform and worked with the Populists for the same candidates throughout in the last three campaigns have now dropped their old name also, and henceforth will be known as Populists. To a man they all agreed to the change, and henceforth Alabama can be reckoned in the Populist column. The Bryan led Democrats should do the same thing in Nebraska. Will they do it?

The ladies of the Woman's Christian Association of Lincoln are overrun with applications for work of girls seeking employment. Only two-sevenths of the number seeking employment in November could be found places. The suffering on the part of the poor as reported by visitors is frightful. Families are being found whose entire possessions of clothing and furniture are not worth five dollars, and with no food or fire.

BETTER THAN CARLISLE'S PLAN

The Secretary of the Treasury has published a plan to get rid of what greenbacks we have left, and bestow upon bankers alone the power to issue fiat money, money that has no intrinsic value in it, but which, being clothed with the power to make exchanges, they can loan to the people and draw from them for the use of mere pieces of paper an enormous amount of usury and wealth. His plan is unjust, unequal, unconstitutional. It would be class legislation of the worst sort. A better plan for providing safe, sound, sufficient currency must be found, and we propose the following:

1. Repeal all laws permitting private corporations to issue their notes for use as money. 2. Enact a law providing that every state may make and deposit non-negotiable bonds in the United States Treasury in sums not to exceed in the aggregate twenty-five per cent of the actual value of its taxable property, and that for bonds so made and deposited as security, bearing an annual revenue to the government of one-half of one per cent, it shall be permitted to draw from the Treasury ninety per cent of their face value in coin or greenback dollars, which shall be full legal tender for all debts public and private.

By state laws that may be enacted such state bonds shall be in quantity duplicates of county bonds deposited with the state treasurers, county bonds to be issued to provide only what money each county needs, and to be limited also to twenty-five per cent of each county's taxable property, and made to bear to the state one per cent annual interest. For each deposit of county bonds with the State Treasurer the state shall deposit the same amount of state bonds in the United States Treasury, and the money which shall be advanced on such bonds shall be paid directly to the proper officials of the counties whose bonds are deposited as security with the state. The funds so provided and secured by bonds shall constitute the capital for county government banks which shall be in charge of regularly elected county (bank) officials whose bonds shall be approved in four times the sum the people may have on deposit at any one time. The presidents, cashiers and directors of these public banks shall be paid reasonable, fixed salaries.

The counties shall each provide their banking representatives the necessary safety deposit vaults, fire proof safes and other needed furniture, blank books, etc., to conduct the entire loan, deposit and exchange business of the people of the county.—Furniture to also include a complete set of abstracts of titles of all real estate in the county. The county government banks shall be by law required to receive all surplus cash which individuals may wish to deposit, and to pay back to depositors the full amount of their deposits, but no interest shall be paid on such deposits. Loans applied for shall be passed upon by a board of three bank directors, who must be agreed that the security is worth at least double the amount of the loan desired. Finding the security amply sufficient, loans shall be made on improved farms in size not exceeding 640 acres, up to half their selling value, at two per cent per annum. On homesteads in town (lots built on and owned by the parties living on them), mining towns excepted, loans limited to 33 per cent of their cash value shall be made at two per cent. On business property up to 33 per cent of its cash value loans at two per cent may be made, provided the owner does not possess more than a half block of such property. On warehouse receipts for grain and cotton stored in county, state or government warehouses, loans at two per cent may be made up to 50 per cent of their market value.

Personal security for thirty, sixty and ninety days, or fractions thereof, may be taken when notes are signed by three parties of good repute, two of whom are established in business in the community and possessed of ample property to collect the debt by law,—such loans to be discounted at one-half to one per cent. Above rates to be reduced to cost of conducting the business when found above it, as doubtless would be the case as soon as all money came to be deposited in the government banks and all loaning should be done by the people's banks.

The above plan, would make losses exceedingly small if adopted with all the safeguards, profits even at these rates, cut down to perhaps one per cent over labor cost, would much more than make good such possible losses. The tax-payers would thus be secured by the profits exceeding losses, and by ample bonds against the occasional dishonesty of an official of their own selecting. The state would be secured against any fraudulent or overvaluation of particular counties by a state board of tax rate or valuation equalizers and by the entire taxable property of each county, and the national government would be secured absolutely in its state loans by the state bonds deposited in the U. S. Treasury. There would be no more money called for (or bonds given) than the people with security judge they individually need to employ labor, and if money could be borrowed of county government banks at rates, say, not to exceed one per cent a year above the labor cost of loaning it, all private money lenders would be driven out of business and their money would either be turned into more labor-employing capital or directly deposited with the government and so would go into the circulation without enforcing usury tribute. The volume of money would not be greatly increased by the system we propose, because with government banks furnishing money at cost it would draw all money not for the present needed by individuals to their care for absolute security, and when deposits exceeded demands bonds could be paid off and cancelled. But an amount of perpetual state bonds drawing only one-half of one per cent a year and of county bonds drawing one per cent a year should be kept deposited and not paid off, to supply security to the government for whatever money can be used profitably as capital and is needed in excess of coin to make exchanges and maintain process. The half per cent national and half per cent

additional state charge would be some more than the labor cost of this machinery of credit, but it would not be a burden, for it would furnish an income that would reduce other taxation. There would be no interest tax, except the slight one going to the government. Now are there any who will object to the above financial system. Yes, the bankers will object to it; all who own bank stock will call it frightful names. It is not in their special interest, as are the Baltimore and Carlisle plans. Were it to be enacted into law the money power would be destroyed and honest labor would be enthroned. It would provide capital at nearly labor cost for those who now must pay from five to a hundred per cent a year bonus for it. It would prevent panics and periods of commercial paralysis and enforced idleness and starvation. It is a just currency system that would bring to the masses unheard of prosperity, therefore the classes, the bankers especially, will view it with alarm and will frighten fools with their cries of, "Socialism!" "Anarchy!" "Fiat lunatic!" "Floods of irredeemable paper!" And for the time being they will have their way, and will put through Congress a bill to destroy the greenbacks and turn over to the bankers alone the sovereign power to make fiat money, money which costs them nothing and which has no intrinsic value, but which they can loan to the people at from six to a hundred per cent a year. And the people, as now, will have to deposit their surplus cash with the banks, which, as now, will furnish depositors no security, and so for all the money in use, the bankers and everybody's, we shall have to pay them (the bankers) a high rate of interest, besides paying tribute to all capital at the same rate.

PLAN OF THE ADMINISTRATION. Secretary Carlisle has drafted in outline a plan for currency reform (?) which Cleveland has endorsed and recommended congress to enact into law. As it is the Bankers' Association plan adopted at Baltimore at their annual meeting, with some immaterial modifications, it may be expected that it will be put through the present congress, which is owned by the money power. The plan is therefore of great interest to the people who will be still farther robbed and perpetually enslaved by it, if they continue to vote the old party tickets. The following currency legislation recommendations we clip from Carlisle's just published report:

"1. Repeal all laws requiring or authorizing the deposit of United States bonds as security for circulation. 2. Permit National banks to issue notes to an amount not exceeding 75 per centum of their paid up capital and unimpaired capital, but require each bank, before receiving notes, to deposit a guarantee fund, consisting of United States legal tender notes, including Treasury notes of 1890, to the amount of 80 per centum upon the circulating notes applied for. This percentage of deposits upon the circulating notes outstanding to be maintained at all times and whenever a bank retires its circulation, in whole or in part, its guarantee fund to be returned to it in proportion to the amount of notes retired. 3. Retain the provisions of the law making stockholders individually liable, and provide that the circulating notes shall constitute a first lien upon all the assets of the bank. 4. Impose a tax of one-half of 1 per cent upon the average amount of notes in circulation, to defray the expenses of printing notes, official supervision, cancellation, etc. 5. No National bank note to be of less denomination than \$10, and all notes of the same denomination to be uniform in design; but banks desiring to redeem their notes in gold may have them made payable in gold. The Secretary of the Treasury to have authority to prepare and to have on hand ready for issue, upon application, a reserve of blank National bank notes for each banking association having circulation. 6. Require each National banking association to redeem its notes at its own office, or at its own offices and at agencies to be designated by it. 7. To provide a safety fund for the immediate redemption of the circulating notes of failed banks, impose a tax of one per cent per annum upon the average circulation of each bank until the fund amounts to 5 per centum of the total circulation outstanding. Require each new bank, and each bank taking out additional circulation, to deposit its proper proportion of this fund before receiving notes. When a bank fails, its guarantee fund held on deposit to be paid into the safety fund and used in the redemption of its notes, and if this fund shall be impaired by the redemption of the notes of failed National banks, and the immediately available cash assets of such banks are insufficient to re-establish the fund, it shall at once be made good by pro rata assessments upon the other banks, according to the amount of their outstanding circulation; but there shall be a first lien upon all the assets of the failed bank or banks, to reimburse the contributing banks. The safety fund may be invested in outstanding United States bonds having the longest time to run, the bonds and the interest upon them to be held as part of the fund and sold when necessary to redeem notes of failed banks. 8. Repeal the provisions of the Reorganization and Extension act of July 12, 1882, imposing limitations on the reduction and increase of National bank circulation. 9. Repeal all provisions of the law requiring banks to keep reserve on account of deposits. 10. The Secretary of the Treasury may, in his discretion, use any surplus revenues of the United States in the redemption and retirement of United States legal tender notes, but such redemptions shall not in the aggregate exceed an amount equal to 70 per cent of the additional circulation taken out by National and State banks under the system herein proposed. 11. Circulating notes issued by a banking corporation, duly organized under the law of any state, which transacts no other than a banking business,

shall be exempt from taxation under the laws of the United States when it is shown to the satisfaction of the Secretary of the Treasury and Controller of the Currency (1) that such bank has at no time had outstanding its circulating notes in excess of 75 per cent of its paid-up and unimpaired capital; (2) that its stockholders are individually liable for the redemption of its circulating notes to the full extent of their ownership of stock; (3) that the circulating notes constitute by law a first lien upon all the assets of the bank; (4) that the bank has at all times kept a guarantee fund in United States legal tender notes, including Treasury notes of 1890, equal to 30 per cent of its outstanding circulation notes, and (5) that it has properly redeemed its notes on demand at its principal office, or at one of its branch offices, if it has branches. 12. The Secretary of the Treasury may in proper rules and regulations to be established by him, permit State banks to procure and use in the preparation of their notes the distinctive paper used in printing United States securities, but no State bank shall print or engrave its notes in similitude of a United States note or certificate or National bank note. Read again Section 10 of the plan and notice that it proposes to give the Secretary of the Treasury power to retire and destroy the greenbacks, \$346,000,000 of which were by hard fighting with the money power preserved from destruction in the '70s. Notice that this plan gives the banks power to make paper money "not exceeding 75 per centum of their paid up capital," authorizes them to make it out of nothing, and loan it as capital to the people. Why should the bankers be thus given hundreds of millions of paper money, or any money, to loan at high rates to the people? Why should they be allowed to draw interest on their notes while all other people are forced to pay interest on theirs? Why should bankers capital be exempt from taxation? Are they benefactors of the nation? Notice that the above plan provides no security for depositors and only a partial security for holders of bank notes. Will the people of this country ignorantly and slavishly allow this apparently possible scheme of class legislation to be enacted, by which hundreds of millions of their money will be "redeemed" and retired, i. e., destroyed, and the money making power of the government turned over to the Shylock class, to be used by them to draw a vast volume of interest and wealth from the people on money that they simply print, fiat money, money that they do not labor for?

THE DANGER JUST AHEAD. We may as well come out and say it, we do not like the indications that some of our leaders (we do not know how many) are willing to let slip the cardinal principles of the People's party and are planning to practically switch us off from our national platform at the undesignated conference called by our national chairman, Mr. Taubeneck, to meet the 28th at St. Louis. The way they think it can be done is to draw up recommendations at that meeting that in all our educational work between now and '96 we give almost our whole attention to the money question, making that alone the issue. Say nothing about the transportation and telegraph monopolies to compel people who will not accept our platform utterances calling for the nationalization of these monopolies, drop out of sight everything except free silver and an indefinite demand for "government paper money to supply the rest of the currency needed." This they call the money question. It makes us heart sick to think of the folly of this plan. The money question indeed! The money question comprehensively understood is the greatest, most pressing question. The time is ripe for us as a party to propose currency reform legislation which shall be adequate and just. But our party will assuredly go to pieces and deserve to if it allows itself to be tied down to the silver dollar. Henry G. Miller, of Chicago, just back from the Bimetallic Conference at St. Louis said of that meeting, as reported in the Chicago Times: "Democrats, Republicans and Populists represented at the conference all were animated with the sentiment that the friends of silver should act in accord and as one party. To this end the Populists say they are ready to forego any declaration of policy other than the free and unlimited coinage of gold and silver in their present legal ratio of 16 to 1, and the issue of all paper money by the government without the intervention of banks. This to be redeemable in coin." This may be an overstatement of what even the Populists he met are in favor of, and certainly no great number of Populists attended that conference. Those who did attend were naturally the men who magnify the importance of the silver question. It is the testing time of the People's party. The conference is a wise move, if allowed to be representative, if its originators, through the national chairman and secretary, do not by sending out special invitations to the narrow-minded silver men practically pack it with men who think the material of money more essential than government banks to keep it circulating, and that money issued—merely paid out by the government—will not only take care of itself, but of all the great monopolies. The reverse is true. The monopolies will take care of the money so issued, and drawing it out of the people's banks they will continue to force us to pay them a vast amount of interest, with which they will go on buying up our natural resources.

OTHER DECEMBER MAGAZINES. The chief feature of the Century for 1895 will be the Life of Napoleon Bonaparte, a just consideration of the man in relation to his times. It is written by Prof. Wm. M. Sloane who has since 1882 occupied the chair of Prof. of the Philosophy of History in Princeton College, in which he has distinguished himself as a lecturer. He has given years to preparation for the writing of this life, studying the written records and making himself familiar with the fields of Napoleon's conflicts by traveling over the ground and studying French life and character. The opening paper in the Nov. Century gives an account of the Bonaparte family, which before Napoleon was obscure and apparently outside of the main channel of European history. It tells of his birth, childhood, and youth and is continued in the December number with private study and garrison life, the outbreak of the Revolution, its effects in Corsica and on Bonaparte's relation to France, first lesson in Revolution and traits of character. It is fully illustrated with portraits of the period and pictures by contemporaries of events described. Other attractions are "Washington in Lincoln's Time," by Noah Brooks, "Reminiscences of Hawthorne" by his daughter; "The Making of Thieves in New York" by Jacob A. Riss, and poems by R. W. Gilder, G. P. Lathrop and Julia Schuyler, Marion Crawford's new novel "Casa Braccio" being in November and "An Errand Wooding" by Mrs. Burton Harrison in December, and there are short stories by Sarah Orne Jewett, Rudyard Kipling and others. The December number of the Cosmopolitan is as usual rich in illustration and fresh and interesting in its subject matter. The fiction is furnished by authors whose names guarantee the quality of their creations. Rudyard Kipling writes on "An Error in the Fourth Dimension," an amusing sketch of the cure of an Anglomaniac. Mrs. Burton Harrison writes a complete story entitled "On Frenchman's Bay." Wm. Dean Howells begins a story called "A Parting and a Meeting." Kathrina Trask writes of "The Hall-Mark," and Albion W. Tourgee continues his war serial, "The Story of a Thousand." The poems are furnished by Sir Edwin Arnold, Clinton Scollard, Edgar Fawcett, James Whitcomb Riley and E. C. Stedman. Other articles are: "The Relations of Photography to Art;" "The Tribes of Sahara" (by Napoleon Ney); "Marguerite of Savoy," "Musical Instruments of the World;" "Great Passions of History;" "Abraham Lincoln in His Relations to Women" (by Julian Gordon). And there are the usual departments devoted to art, letters and science. The Cosmopolitan costs but \$1.50 a year and ranks in value with the highest priced magazines.

A CONFERENCE OF CO-OPERATORS. The articles which have from time to time appeared in THE WEALTH MAKERS on the question of uniting our means and energies to provide work and wealth for all and to teach others the way of salvation from selfishness, have awakened much interest and there is a general expressed desire that as many of us as can do so come together to talk over the matter face to face, and to find out who are ready to join themselves together in a Christian corporation. We therefore call all those who are moved to join such corporation and all who are in any degree interested in the subject to meet with us at Lincoln, as many as can possibly do so, on Saturday and Sunday, December 15th and 16th, to discuss what we ought to do and can do. The place of meeting has not yet been arranged for, but all who come from a distance will please report in person at THE WEALTH MAKERS office, 1122 M. St., for the necessary information. The first meeting will be held at 9:30 a. m., Saturday, Dec. 15th.

The questions before us will be: First—The duty of co-operation under the law of love. Second—The evils of selfish competition and monopoly, and the various economies and benefits and blessedness of corporation. Third—The means we have and are ready to put into the proposed corporation to work with.

Fourth—The Nebraska law regarding corporations, and the form of articles to record that will give us and our collective property and labor the protection of the courts. Fifth—The constitution and by-laws we shall adopt, providing for the various departments of labor and directors or overseers to be chosen year by year to have charge of each. Sixth—The provision for those who cannot at once be provided work except to continue where they are, doing what they are now doing, enabling them to be members of the corporation by bookkeeping their earnings or income and adopting the corporation standard of living, which will be an equal division of the common product or product of all, after taxes are paid, increase in capital provided for, and the common missionary fund set apart. Seventh—The plans for immediate brotherhood labor, the economic and increased effectiveness possible with the means and men united. The editor of THE WEALTH MAKERS will read a paper at the opening meeting. Other papers may be read, but it will not be a set program. Each one interested who finds it impossible to be present is requested to write and so give us the benefit of what wisdom or suggestions or inquiries may be in his or her mind. Those who can come are asked to come prepared to discuss the whole matter or to freely ask questions and make suggestions. Bring all the information you can individually gather up. Invite anyone and everyone whom you can interest to come with you. Come prayerfully, you who speak to the All-Father. Come lovingly, you who recognize the human brotherhood. Come rejoicing, you who see in our Christian corporation the beginning of what shall grow to fill the whole earth, and fulfill all prophecy.

DURING the fiscal years 1893 and 1894, we have paid as tribute to foreign creditors in exported merchandise, including gold and silver bullion, at least \$391,000,000, Carlisle reports, this sum being the excess of exports over imports. We furnish half this sum or more yearly to the people of other countries and get nothing in exchange for it. It is one item, the foreign part, of what it costs us to ignorantly worship gold. The gold we borrow of the people of other countries, or of goldbugs here, is worth no more to us than full legal tender greenbacks would be. It employs no more labor and serves no better purpose as money. But the gold monopolists have got control of the government and will not allow the people to provide for themselves the currency they need. Carlisle and Cleveland are simply the agents of the world's rulers, the gold monopolists, and are now urging Congress to destroy our three hundred millions and more greenbacks, and turn over the right and legal power of issuing paper money to the Shylock class.

The Populists of Kansas four years ago cast 106,972 votes, the Democrats 17,357 and the Republicans 115,025. This year the Populists cast 118,329 votes, the Democrats 27,677 and the Republicans 148,637. All of which goes to show that the Populists have made a gain of 11,357 votes. The Democrats have lost 42,690 votes, about 33,000 of which went to the Republican party and 10,000 to the Populists. It was Democrats, three to one, joining the Republican party which defeated the Populists in Kansas and Nebraska. The Populists did not lose ground. And the driving together of the two old parties is just what we want. UNDER this plan of Secretary Carlisle's what is to prevent a few unscrupulous men joining themselves together, starting a bank, with a paid up capital of \$100,000, and by depositing \$22,500 with the government receiving in currency \$75,000; then, after remaining in business until they had got these bank notes in circulation, quietly close their doors and skip? Would they not make a clear profit of \$52,500 which the government would lose, which means in the end the people.

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money question, also, in its vital part, that part which would, by a perfected system of government banks, provide the people loans and discounts at cost, loans at two per cent or less, and perfect security for their deposits. These leaders mean well, no doubt. They do not see that the scheme would break us up, instead of building us up. The Populist party was the child of the Farmers' Alliance and organized labor, and the Omaha platform on which it was born and the Omaha platform on which it was christened cannot be taken from under it without scattering us. The Nonconformist wants to go slow in its talk about "fanciful and emotional measures," "chimerical experiments and visionary schemes," or else tell us what it means when it refers to "the money question in its entirety." The money question "in its entirety" is all right, but we are likely to have a lively fight over what that "the money question in entirety" embraces.

Such dupes are men to custom, and so prone To reverence what is ancient, and can plead A course of long observance for its use, That even servitude, the worst of ills, Because delivered down from sire to son, Is kept and guarded as a sacred thing.

NOTICE that the above plan provides no security for depositors and only a partial security for holders of bank notes. Will the people of this country ignorantly and slavishly allow this apparently possible scheme of class legislation to be enacted, by which hundreds of millions of their money will be "redeemed" and retired, i. e., destroyed, and the money making power of the government turned over to the Shylock class, to be used by them to draw a vast volume of interest and wealth from the people on money that they simply print, fiat money, money that they do not labor for?

THE DANGER JUST AHEAD. We may as well come out and say it, we do not like the indications that some of our leaders (we do not know how many) are willing to let slip the cardinal principles of the People's party and are planning to practically switch us off from our national platform at the undesignated conference called by our national chairman, Mr. Taubeneck, to meet the 28th at St. Louis. The way they think it can be done is to draw up recommendations at that meeting that in all our educational work between now and '96 we give almost our whole attention to the money question, making that alone the issue. Say nothing about the transportation and telegraph monopolies to compel people who will not accept our platform utterances calling for the nationalization of these monopolies, drop out of sight everything except free silver and an indefinite demand for "government paper money to supply the rest of the currency needed." This they call the money question. It makes us heart sick to think of the folly of this plan. The money question indeed! The money question comprehensively understood is the greatest, most pressing question. The time is ripe for us as a party to propose currency reform legislation which shall be adequate and just. But our party will assuredly go to pieces and deserve to if it allows itself to be tied down to the silver dollar. Henry G. Miller, of Chicago, just back from the Bimetallic Conference at St. Louis said of that meeting, as reported in the Chicago Times: "Democrats, Republicans and Populists represented at the conference all were animated with the sentiment that the friends of silver should act in accord and as one party. To this end the Populists say they are ready to forego any declaration of policy other than the free and unlimited coinage of gold and silver in their present legal ratio of 16 to 1, and the issue of all paper money by the government without the intervention of banks. This to be redeemable in coin." This may be an overstatement of what even the Populists he met are in favor of, and certainly no great number of Populists attended that conference. Those who did attend were naturally the men who magnify the importance of the silver question. It is the testing time of the People's party. The conference is a wise move, if allowed to be representative, if its originators, through the national chairman and secretary, do not by sending out special invitations to the narrow-minded silver men practically pack it with men who think the material of money more essential than government banks to keep it circulating, and that money issued—merely paid out by the government—will not only take care of itself, but of all the great monopolies. The reverse is true. The monopolies will take care of the money so issued, and drawing it out of the people's banks they will continue to force us to pay them a vast amount of interest, with which they will go on buying up our natural resources.

OTHER DECEMBER MAGAZINES. The chief feature of the Century for 1895 will be the Life of Napoleon Bonaparte, a just consideration of the man in relation to his times. It is written by Prof. Wm. M. Sloane who has since 1882 occupied the chair of Prof. of the Philosophy of History in Princeton College, in which he has distinguished himself as a lecturer. He has given years to preparation for the writing of this life, studying the written records and making himself familiar with the fields of Napoleon's conflicts by traveling over the ground and studying French life and character. The opening paper in the Nov. Century gives an account of the Bonaparte family, which before Napoleon was obscure and apparently outside of the main channel of European history. It tells of his birth, childhood, and youth and is continued in the December number with private study and garrison life, the outbreak of the Revolution, its effects in Corsica and on Bonaparte's relation to France, first lesson in Revolution and traits of character. It is fully illustrated with portraits of the period and pictures by contemporaries of events described. Other attractions are "Washington in Lincoln's Time," by Noah Brooks, "Reminiscences of Hawthorne" by his daughter; "The Making of Thieves in New York" by Jacob A. Riss, and poems by R. W. Gilder, G. P. Lathrop and Julia Schuyler, Marion Crawford's new novel "Casa Braccio" being in November and "An Errand Wooding" by Mrs. Burton Harrison in December, and there are short stories by Sarah Orne Jewett, Rudyard Kipling and others. The December number of the Cosmopolitan is as usual rich in illustration and fresh and interesting in its subject matter. The fiction is furnished by authors whose names guarantee the quality of their creations. Rudyard Kipling writes on "An Error in the Fourth Dimension," an amusing sketch of the cure of an Anglomaniac. Mrs. Burton Harrison writes a complete story entitled "On Frenchman's Bay." Wm. Dean Howells begins a story called "A Parting and a Meeting." Kathrina Trask writes of "The Hall-Mark," and Albion W. Tourgee continues his war serial, "The Story of a Thousand." The poems are furnished by Sir Edwin Arnold, Clinton Scollard, Edgar Fawcett, James Whitcomb Riley and E. C. Stedman. Other articles are: "The Relations of Photography to Art;" "The Tribes of Sahara" (by Napoleon Ney); "Marguerite of Savoy," "Musical Instruments of the World;" "Great Passions of History;" "Abraham Lincoln in His Relations to Women" (by Julian Gordon). And there are the usual departments devoted to art, letters and science. The Cosmopolitan costs but \$1.50 a year and ranks in value with the highest priced magazines.

A CONFERENCE OF CO-OPERATORS. The articles which have from time to time appeared in THE WEALTH MAKERS on the question of uniting our means and energies to provide work and wealth for all and to teach others the way of salvation from selfishness, have awakened much interest and there is a general expressed desire that as many of us as can do so come together to talk over the matter face to face, and to find out who are ready to join themselves together in a Christian corporation. We therefore call all those who are moved to join such corporation and all who are in any degree interested in the subject to meet with us at Lincoln, as many as can possibly do so, on Saturday and Sunday, December 15th and 16th, to discuss what we ought to do and can do. The place of meeting has not yet been arranged for, but all who come from a distance will please report in person at THE WEALTH MAKERS office, 1122 M. St., for the necessary information. The first meeting will be held at 9:30 a. m., Saturday, Dec. 15th.

The questions before us will be: First—The duty of co-operation under the law of love. Second—The evils of selfish competition and monopoly, and the various economies and benefits and blessedness of corporation. Third—The means we have and are ready to put into the proposed corporation to work with.

Fourth—The Nebraska law regarding corporations, and the form of articles to record that will give us and our collective property and labor the protection of the courts. Fifth—The constitution and by-laws we shall adopt, providing for the various departments of labor and directors or overseers to be chosen year by year to have charge of each. Sixth—The provision for those who cannot at once be provided work except to continue where they are, doing what they are now doing, enabling them to be members of the corporation by bookkeeping their earnings or income and adopting the corporation standard of living, which will be an equal division of the common product or product of all, after taxes are paid, increase in capital provided for, and the common missionary fund set apart. Seventh—The plans for immediate brotherhood labor, the economic and increased effectiveness possible with the means and men united. The editor of THE WEALTH MAKERS will read a paper at the opening meeting. Other papers may be read, but it will not be a set program. Each one interested who finds it impossible to be present is requested to write and so give us the benefit of what wisdom or suggestions or inquiries may be in his or her mind. Those who can come are asked to come prepared to discuss the whole matter or to freely ask questions and make suggestions. Bring all the information you can individually gather up. Invite anyone and everyone whom you can interest to come with you. Come prayerfully, you who speak to the All-Father. Come lovingly, you who recognize the human brotherhood. Come rejoicing, you who see in our Christian corporation the beginning of what shall grow to fill the whole earth, and fulfill all prophecy.

DURING the fiscal years 1893 and 1894, we have paid as tribute to foreign creditors in exported merchandise, including gold and silver bullion, at least \$391,000,000, Carlisle reports, this sum being the excess of exports over imports. We furnish half this sum or more yearly to the people of other countries and get nothing in exchange for it. It is one item, the foreign part, of what it costs us to ignorantly worship gold. The gold we borrow of the people of other countries, or of goldbugs here, is worth no more to us than full legal tender greenbacks would be. It employs no more labor and serves no better purpose as money. But the gold monopolists have got control of the government and will not allow the people to provide for themselves the currency they need. Carlisle and Cleveland are simply the agents of the world's rulers, the gold monopolists, and are now urging Congress to destroy our three hundred millions and more greenbacks, and turn over the right and legal power of issuing paper money to the Shylock class.