The Banking System.

The menace to America is the concentration of wealth and power. Private control of natural monopolies is the source of unjust accumulation of wealth. Fom this source arises most of the evils that threaten the welfare of the masses. The remedy, therefore, naturally lies in the abolition of private control of these natural monopolies and the substitution of national, state and municipal co-operation. Enough has been done in this direction to strengthen its deduction with the indisputable experience of facts. Municipal control of gas plants, electric lighting and water works has been tried and proven effective and highly satisfactory. But such results are local, while the evil effects of concentrating wealth are general. The next natural step must be general (government) national control of natural monopolies, the effects of which are general. This is the next and most necessary step. Government banks. railroads, telegraphs and telephones are to the nation what municipal control of its franchises is to localities, It must not be assumed, however, that abolition of private control of these national functions constitutes a complete remedy for existing conditions. Such a step would only be remedial. The greatest monop-oly existing today is the monopoly of money. It is the most distressing in its consequences of any other in this country, and through it all other monopolies are being established and confirmed.

The law of the land requires all debts,

public and private, to be paid in money. Hence the demand for money is coextensive with debt incurred and taxes levied. The division of labor gives rise to a demand for a universal representative of all wealth-money. Hence the demand for money is equal to the necessity of indirect exchange, at leaset. Whoever or whatever controls the money of a nation therefore controls the whole system of production and exchange. This control is now exercised by the banks, private corporations. There are now about 3,706 national banks 4,837 incorporated and 848 unincorporated private banks in the United States. These banks can throw the whole nation into a panic and bring about incalculable suffering at will, as has been witnessed during the past year. They command the price of property and wages, as well as the entire commercial and productive activities of the nation. They are the dictators of social and industrial conditions: These are well established, indeed it might be said, almost axiomatic facts.

The increase of national wealth has been about 3 per cent during the last decade, but the increase of debt has been over \$1,000,000,000 per year-the wealth produced has gone into the hands of the money-mongers and left the producers over \$1,000,000,000 in debt.

To understand how the wealth produced during the last decade has been absorbed by banking institutions, one should study a table in Rhode's Journal

of Banking for June, 1891. From it we may see that an investment of \$16,300,000 yields an annual income of 51.54 per cent or \$8,530,280, while the increase of national wealth is only about 3 per cent. This is for New York, the center of our financial policy and the real seat of our government. It must be remembered that the banking system however reaches into every city and town of any importance and thus the usury leech sucks up the blood of every community. Take Oshkosh, for example. We have six banks: from this number we take the last statement of but one at the close of business, February 28, 1894:

RESOURCES.

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| Capital stock | | - | \$ 200,000 100,000 51,068 45,000 | 4 |
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| banks Due to state banks | 9,378 6,144 | | 1,015,474 | 1 |
| | | | Security of the second | |

\$1,411,543 82 Here we flud an investment of \$200,-000 drawing of interest upon loans and discounts to the amount of \$835,733.49 at perhaps at least 7 per cent and on un taxable bonds to the amount of \$100,-000 at 4 per cent at least, on other bonds to the amount of \$41,183.17 at 5 per cent, and on deposit with reserve gents amounting to \$186,548.98 at 2 per cent, making a total of interest received at least \$67,236.48. Out of this is paid interest on time certificates of deposits perhaps to the amount \$350,000, out of \$594,076.04 at 3 per cent or \$10,500 which would leave an income of about \$56,000 on an investment of \$200,000 or 28 per cent during the present hard times. The bank pays taxes on \$200,000. The other banks absorb the wealth produced by the working men at the same rate. The same system is at work in every community of our country and the result is to be seen everywhere the same, the money loaners livin all the luxury that wealth can confer while the people are reduced to the starvation level to support the system. Bankers cannot be blamed very much for taking advantage of their optunity but the people are very foolish to continue to support so unnecessary a system. In the words of Banker Deshter: "If the people will put spurs upon my heels and saddles upon their backs and invite me to ride I am not fool enough to go a-foot."

The necessity of confidence under the present system is very apparent when it is observed that the bank is liable to demands amounting to, at least, \$600,000 on call with which it has to pay in gold, silver, legal tenders, etc., about \$125,-000. Of course if the securities are good and sound, but, in hard times, securities may be found worthless as in the various banks of Milwaukee where the people found their confidence could not be

Banks are necessary agents to modern ligently manage your own affairs.

exchange, but instead of private banks THE NEW DIPHTHERIA CURE. there should be government banks opererated like the postal service, at cost, and the people saved from the enormous drain to which they are now subject. The depositors would be as secure as the government or the whole wealth of the nation could make them and confilence would never have to be restored for it would never be lost.

Let us have government banks.-Labor Advocate.

FOR THE WEALTH MAKERS.

Going to School.

By C. E. WALKER, D. D., Councillor of American

"We must educate, we must educate, or we must perish by our own prosperity," said Dr. Lyman Beecher, and his wellgrounded proposition and the Sinaitic thundertones of its utterance have buried the truth of its necessity deeply in the consciousness, so that many, even many thousands of, schools are operating to develop our national soul and intellect, looking toward a day of larger and safer intelligence directed by an unerring conscience and will.

The days of seeming defeat in many of our western states have brought clouds of despondency over many Populist action should be taken. Professor minds and many expressions have been heard which indicate fears that our hopes may never be realized in a true democracy, a government by, of, and for the

This fear is unfounded. and the clouds of despondency are clouds of needed moisture if men but knew it. As Cowper

"Ye fearful saints, fresh courage take; The clouds you so much dread Are big with mercy, and shall break In blessings on your head."

True, the immediate suffering goes unrelieved as the day of redemption is postponed; but we do well to stop and think that the radical changes we seek would

not be made if we simply carried the day by a close majority, and until we have educated more thoroughly a larger proportion of the people our hoped-for vic-tory at the ballot box would only be our sure defeat.

As yet too few suffer with the sufferings of the severely oppressed, and too large a number would be satisfied with a temporary improvement of "the times," to afford us a stable background for inaugurating such revolutionary reform work as we propose.

Let our popular education include the development and propagation of the idea of government ownership and operation commodity- and intelligence-transportation lines; government control of industries with inherent monopolistic tendencies; abolishment.of descendantestates (except very limited values, may be); the issuance of money by the government directly to the people; the speedy reduction of the regular army, and turning our navy into a commercial agency for the people's international trading purposes; the abolishment of the United States Senate or else its election by direct vote; the election of the President by direct vote, and making him ineligible for re-election; establishing the initiative and referendum; and keeping up these departments of study in the university extension which we may carry out through a reform press and platform-we may bear as best we can the sufferings intervening, so that when trials and sufferings have brought us together, the spirit of true brother-hood as seen in Jesus Christ taking possession of us, we may stand as a man of one heart-purpose to demand a veritable democratic government, and with the intelligence we possess and the staidness of heart thus developed we may enact the laws of this enlightened and true brotherhood spirit and thus establish a mechanical or assertive government upon the deep-laid foundation of a spiritually regenerated, or true Social State or government. For as Dr. G. D. Herron has said: We can't lift ourselves up by the laws we may enact, but we may

We must educate and regenerate, and wait for a day of very greatly enlarged enlightenment before we can say truly "This nation is redeemed" and set fully upon its high mission of doing only righteousness. But meantime we must "keep pegging away" and never miss an opportunity to vote, legislate, and othwise teach the people to recognize the great fact that, however well fixed economically we may be, we feel to be our

pass helpful laws when we are well upon that higher plane which may easily be

given description by laws of a type with

the Sermon on the Mount.

poorer brother's brothers. We shall be very unworthy our high political trust when the Populists win at the polls if we are not able to show a brother's spirit in our "the good-of-all" legislation and court rulings, never once attempting revenge by any sort of class legislation. And we shall be only weak and not strong if we too hastily come into power, before we are fully aware of the scope of our own political propositions, the organization thus falling an easy prey to time-serving place seekers, who will "fall in line" because chances are good for spoils in any unthinking political body. And we want sufficient field fighting to get all the shrewd leaders of the old parties located and "spotted" on all our prominent measures so no wolf can easily slip into the fold for any

lack of knowledge on our part. It never seemed more needful that we make our political progress through much theoretical and practical thinking; We must educate or we must perish by our own prosperity."

How' This!

We offer One Hundred Dollars reward for any case of Catarrh that cannot be cured by Hall's atarrh Cure.

F. J. CHENEY & CO., Toledo, O. We, the undersigned, have known F. J. Cheney or the last 15 years, and believe him perfectly conorable in all business transactions and finanally able to carry out any obligations made by

their firm.

WEST & THUAX, Wholesale Druggists, Toledo, O.

WALDING, KINNAN & MARVIN, Wholesale Druggists, Toledo, O.

Hall's Catarrh Cure is taken internally, acting directly upon the blood and mucous surfaces of the system. Testimonials sent free, Price 75c. per bottle, Sold by all Druggists.

A complete course in double entry book-keeping by mail will cost you only \$10.00. THE NATIONAL SCHOOL OF BOOK KEEPING, St. Louis, Mo., 232 Union Trust Building, have pupils in all parts of the country who testify to the merits of their system of teaching. You should employ your leisure moments in fitting yourself for a good position or to intel-

Dr. Kinyoun's Report on His Researches -Dangers From Spurlous Anti-Toxine.

WASHINGTON, Dec. 31 .- The officials of the United States Marine Hospital service are watching with interest the results obtained from the new diphtheria cure. They have just made public the report made by Dr. J. J. Kinyoun of his visit to the Children's hospital at Berlin where the larger portion of cases suffering from diphtheria are treated. There were about thirty-five cases in the hospital at the time of his visit and their ages were usually from three to five years. The death rate was slightly lower than in the Paris hospitals for the reason that the patients were sent to the hospital sooner and the children received better care than was accorded them in like institutions in Paris. Dr. Kinyoun elaborately describes the methods and practices employed in the hospitals in treatment of the disease.

The matter of the control or supervision of the use of anti-toxine was engaging the attention of the Berlin authorities. While Dr. Kinyoun was there, November 4, Professor Koch convened a meeting of the Prussian board of health for determining what Koch had expressed the opinion that there should be some government supervision of the serum so that it could always be relied upon. If there was no such supervision, it would not be long before spurious articles would be put on the market and not only would a good remedy be brought into disrepute, but lives might be sacrificed when they might be saved. It was decided at the meeting of the board that all serum intended for use in Prussia. should be inspected and tested for its purity and strength before it would be allowed to be used. This was satisfactory to all the parties concerned and will be the means of insuring a good article of standard strength at all times for Prussia. In this connection Dr. Kinyoun

calls attention to what he says will evidently occur in this country. Many persons, will, during the coming year, prepare the serum as a business enterprise, and there will, without doubt, be many worthless articles called anti-toxine thrown upon the market. All of the serum intended for sale, he believes, should be made or tested by competent persons. The testing, in fact, should be done by disinterested parties. The anti-toxine, he says, will never work miracles, having its limits like any other agents, and like a perfect piece of machinery, will not accomplish the full result unless directed by a skillful hand. "Some persons affected with this dread disease," he declares, will succomb, it matters not how soon we apply the remedy. The majority will, however, I am sure, recover if the anti-toxine is given early and properly."

In closing, the report expresses the hope that soon every state and municipality will take the proper steps to provide facilities for supplying the remedy to the people.

A Kansas Law Overthrown. WELLINGTON, Kan., Dec. 31.-District Judge Burnett yesterday decided that the Double day fee and salary law, passed by the last legislature, was unconstitutional. Register of Deeds Newbold was arrested on a charge of misdemeanor for failure to him lo but a morgege on the larm she comply with the requirements of the law and a motion to quash proceedings was sustained. made to take effect at different times and on this ground it was contested.

Shortage Getting Bigger.

ROME, N. Y., Dec. 31. - The shortages of Cashier Bielby and Teller Gillett of the Central Natiotal bank increases as the experts continue their investigation. It has now reached an aggregate of \$70,000.

A St. Joseph Bank to Pay Out. St. Joseph, Mo., Dec. 31.-The Commercial bank, which failed recently, will begin paying its depositors in full next Wednesday. The only losers will be the stockholders.

NEWS IN BRIFF.

Prominent Arizona Democrats are trying to have the adminstration remove Governor Hughes from office. Attorney General Olney has decided

that export duties cannot be figured as costs, charges and expenses. Congressman Baldwin of Minnesota,

who will not be in the next house, is trying to get the job recently let go by General Armstrong-assistant commissioner of Indian affairs.

Fritz Ruhle, bachelor, misanthrope and wealthy, hanged himself at Davenport Iowa. Colonel Breckenridge lectured to

less than fifty people at Terre Haute, Governor Lewelling and Governor elect Morrill are both writing mes-

sages to the Kansas legislature. Postmaster J. S. Jobe of Bennettstown, Ky., aged 50, eloped with Miss Bettie Carter, aged 20 years.

William Leavitt and Misses Mary Mitchell and Susie Maple got lost and drove thirty miles from Shelbyvile, Ind., in Thursday's snow storm. The young ladies may die.

Postmaster Schnelle of Golden City, Mo., has resigned to become manager of a threshing machine company. William Rolb, a miner, was crushed to death near Randolph, Mo.

Sterling Ballew, a young man of Columbus, Mo., committed suicide by taking two ounces of laudanum because Farmer Ellis' daughter refused to marry him.

The Chickasaw legislature has passed a bill to prohibit the dis posal of timber, rock and gravel in the na- you a happy New Year. tion without special permit and the payment of a royalty.

The Alba place on the bay shell road near Mobile, Ala., one of the finest mansions in the South, was destroyed by fire yesterday. Loss \$50,-000, insurance \$5,000. A number of

ing and Savings association of Des money. Moines, Iowa. The concern has been in the hands of a committee of stockholders for two weeks. Its liabilities are about \$150,000, and its assets are valued at \$100,000.



INDIGESTION

Words of Comfort to All who Suffer from Dyspepsia.

Ayer's Sarsaparilla

"For years, I was a martyr to indigestion, and had about given up all hope of ever finding relief, as the complaint only seemed to grow worse instead of better, under ordinary treatment. At last, I was induced to try Ayer's Sarsaparilla, and I hereby testify that after using only three bottles, I was cured. I can, therefore, confidently recommend this medicine to all similarly afflicted."—
FRANKLIN BECK, Avoca, Ia. FRANKLIN BECK, Avoca, Ia.

"I am personally acquainted with Mr. Beck and believe any statement he ma make to be true."—W. J. MAX, ELL, Druggist and Pharmacist, Lvoca, Ia,

"I have used Ayer's Sarsaparilla for general debility and, as a blood purifier, find it does exactly as is claimed for it."—S. J. ADAMS, Ezzell, Texas.

Ayer's Jing Sarsaparilla Admitted for Exhibition AT THE WORLD'S FAIR

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The Sams uv Samuel

IN Q MAJER a merry hart doeth good like a medysin but a note kummin dew drieth up the

bones fer the speret uva man wil sustane hes infermitys but it taketh leegel tendur tew meet hes obligashuns he thet labers labereth fer hisself unless Indeed he labere fer the morgagee a werd spoken en gud seesen how gud iz et but betterstil iz gud kollatterel plezent werds air ez en hunaycom sweet tew the sole an helth tew the bones but voters iz whut weer owt fer the rich an the pore tha meet tugether but tha dont speek ez the pass bi so rob not the pore bekuz he iz pore but tak awl the J. W. Castor, Pres. J. P. Rouse, Vice-Pres. W. B. Lince, Sec'y.

A. Greenamyer, TreasO. L. Lince, State Agent. law allows yer fer a just man falls down sevin times and gets up agen but the pore man kant stand up at awl ez the kold uv sno en the tim uv harvest is a bankers panik en a yeer uv plenti the ha appeereth au the tender gras sheweth etself but the promised revival uv traid iz not heer free silver iz madness but free goald iz a hole lunetik assilum when the wikid air multiplyd transgreshun inkreeseth but a influx uv kurrensy maketh wages tew go up a mans pride shel bring send him to geriko hoosow is pardner with a theef hateth hiz oan sole so he hed better oan the hole bank hisself wine iz a mokker strong drink iz ragin but a goald basis beets the hole owtfit an brings fourth kummershel deeteez how better iz et tew get wizdam than much goald but sumhow tha wunt sirkulate et par a merry hart maketh a cheerful kowntenense but hard tims bring fourth menny long fases hop defered maketh the hart sik but a isshew of interest barin bons iz ez pewr joy to the munny lender hee thet tilleth the soil shel hev bred but hee thet farmeth the farmer shel hev a fatt offis the prosperity uv fules shel distroy them sew the kuntry iz safe fer sum tim tew kum inklin thy ears untew wizdum o voter an let the wheels en yer hed go rownd yewrs mewsikly sam fonagraf breeder uv an deeler en high grad mewls mewitown arizony preechin the gospul a speshulty

The Northern Alliance

MOULTON, Ia., Nov. 26, 1894. The annual meeting of the National Farmers' Alliance will be held at the Commercial Hotel in the city of Chicago, Illinois, Tuesday, January 15, 1895, at 9 o'clock a. m., for the purpose of electing officers and the transaction of such business as may come before the convention. By order of the Executive Committee. AUGUST POST, ELWOOD FURNAS,

President. Secretary.

Count George Szirney, who claims to be the son of a wealthy and powerful Austrian nobleman, whose estates were squandered by the trustees while he was in his minority, is picking slate in a coal breaker at Wilkesbarre, Pa., for sixty cents a

At a recent school examination in Germany the pupils were asked the value of the widow's mite in the New Testament. One boy answered: "Twelve marks and forty-two pfennigs," and on being asked for his authority, showed in his book the refer ence, "Widow's mite, Mark 12, 42."

With a bottle of Ayer's Cherry Pectoral (the unrivaled cough cure) and Ayer's Almanac (the best calendar), we wish

Notice!

J. A. ALLIS,

JAMES A. BENJAMINE and

W. D. Lowery have sent us money for their subscriptions, but neglected to give cattle, hogs, etc., were roasted to us their postoffice address, so we cannot give them credit.

William L. Wilcoxen has been appointed receiver of the Union Build-postoffice and we will receipt you for the

Use the Northwestern line to Chicago Low rates. Fest trains. Office 1135 C

Irrigated Farm Lands

FERTILE SAN LUIS VALLEY, COLORADO.

THHE SAN LUIS VALLEY, COLORADO, is a stretch of level plain about as large as the State of Connecticut, lying between surrounding ranges of lofty mountains and watered by the Rio Grande River and a score or more of small tributary streams. It was the bottom of a great sea, whose deposits have made a fertile soil on an average more than ten feet deep. The mountains are covered with great deposits of snow, which melt and furnish the irrigating canals with water for the farmers' crops.

The Climate is Unrivaled.

Almost perpetual sunshine, and the elevation of about 7,000 feet dispels all malaria, nor are such pests as chinch bugs, weevil, etc., found there. Flowing artesian wells are secured at a depth, on an average, of about 100 feet, and at a cost of about \$25.00 each. Such is the flow that they are being utilized for irrigating the yards, garden and vegetable crops. The pressure is sufficient to carry the water, which is pure, all through the farmers' dwellings.

Irrigation.

Already several thousand miles of large and small irrigating canals have been built and several thousand miles of large and small irrigating canals have been built and several hundred thousand acres of lands made available for farming operations. Irrigation is an insurance against failure of crops, because success is a question only of the proper application of water to them. The loss of a single corn or wheat crop in Nebraska, for instance, would more than equal the cost of irrigating canals to cover the entire state, so important is the CERTAINTY of a full crop return to any agricultural state. The San Luis Valley will grow

Spring wheat oats, barley, peas, hops, beans, potatoes, vegetables and all kinds of small fruits and many of the hardler varieties of apples, pears and all kinds of cherries.

In the yield of all these products IT HAS NEVER BEEN SURPASSED BY ANY OTHER SECTION ON THE CONTINENT.

Forty Acres Enough Land.

FORTY ACRES IS ENOUGH LAND for the farmer of ordinary means and help. Besides the certainty of return, the yield, under the conditions of proper irriga-tion, will average far more than the 160-acre farms in the Mississippi and Missouri Valleys, and the outlay for machinery, farming stock, purchase money, taxes, etc., are proportionately less. There are a hundred thousand acres of such lands located in the very heart of the San Luis Valley, all within six miles of the Denver and Rio Grande Railroad, convenient markets and shipping stations, for sale at \$15.00 per acre. Most of these lands are fenced and have been under cultivation and in many instances have wells and some buildings,—everything ready to proceed at once to begin farming. A SMALL CASH PAYMENT only is required where the purchaser immediately occupies the premises, and long time at seven per cent. interest is granted for the deferred

A Specially Low Homeseekers Rate

will be made you, your family and friends. Should you settle on these lands the amount you paid for railroad fare will be credited to you on your payments; and REMEMBER the land is perfectly and THOROUGHLY IRRIGATED, and the land and PERPETUEL WATER RIGHTS are sold you for less than other sections ask for simply the water rights without the land. No BETTER LANDS EXIST ANYWHERE ON EARTH. For further particulars, prices of land, railroad fare, and all other information call on or address,

F. L. MARY,

(Mention this paper.)

Manager Colorado Land & Immigration Co.,

BROWNELL BLOOK.

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The Farmers' Mutual Insurance Company of Nebraska.

The Largest, Best and Cheapest Farm Mutual Insurance Company



Losses Paid More Promptly than Any Old Line Company Doing Business. Insures against Fire and Lightning, Wind and Tornado, at One Per Cent. Has run Three years without any Assessment. Furnishes Insurance to the Farmers at Actual Cost. All Losses Paid in Full and no debts standing against the Company.

Home Office: 245 So. 11th St.

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PURELY MUTUAL



N EBRASKA MUTUAL FIRE, LIGHTNING & CYCLONE INSURANCE COMPANY. Over half million insured. Have paid over \$500.00 in losses. Have had but one assessment, 10c per \$100.00. J. Y. M. Swigart, Secretary. Lincoln, Neb. 23 Agents wanted.

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THE great People's party paper of New York, and organ of the Co-Operative movement of the United States, and Canada.

Price, 50 Cents Per Year. Sample Copies Free-

Address, New Commonwealth. 705 Macon St. . . BROOKLYS. N. Y

If our advertisers do not treat you right let us know. We want no "fakes" in THE WEALTH MAKERS. Isu't there

something in our "Three Cent Column" that will profit you?

Faster Time-Better Service,

The Black Hills passenger now leaves daily at 1:25 p. m. and will land passengers at Hot Springs at 8:05 a. m., and at Deadwood at 11 a. m. next day. From Chicago two fast trains arrive

here week days, one Sundays. For further information apply as be-ow. A. S. FIELDING, City Ticket Agt., S. A. MOSHER, Gen'i Agt., 117 So. 10th St

We want you to notice every new "ad" in our columns. They are put there e pecially for your benefit.

To California in a Tourist Sleeper The Burlington Route's Personally Conducted Excursions to the Pacific Coast are just the thing for people of moderate means.

Cheap-respectable-comfortable-expeditious.

From Omaha and Lincoln. Through to Los Angelos and San Francisco without change. Experienced Excursion Managers and uniformed Pullman porters in charge. Second class tickets accepted. Cars are carpeted and upholstered and have spring seats and backs, mattresses, blankets, curtains, pillows, towels, etc. Only \$5.00 for a double berth, wide enough and big enough for two. The route is over the "Scenic Line of the World," through Deuver, Salt Lake City and Sacramento. All the wonderful canons and peaks of the Rocky

Mountains are passed during the day. If you are going west you should arrange to join one of these excursions. They are the best, the very best, across the continent. Information and advertising matter on application to the local agent or by addressing

J. FRANCIS Genl. Pass. Agt, Omaha, Neb.

That Lame Back can be cured with Dr. Miles' NERVE PLASTER. Only 25c.