

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.

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.

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.

Table with columns for Assets and Liabilities. Assets include Loans and discounts, Overdrafts, U.S. bonds, etc. Liabilities include Capital stock, Surplus fund, Undivided profits, etc.

Here we find 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 untaxable bonds to the amount of \$100,000 at 4 per cent at least.

Banks are necessary agents to modern exchange, but instead of private banks there should be government banks operated like the postal service, at cost, and the people saved from the enormous drain to which they are now subject.

Let us have government banks.—Labor Advocate.

FOR THE WEALTH MAKERS.

Going to School.

"We must educate, we must educate, or we must perish by our own prosperity," said Dr. Lyman Beecher, and his well-grounded proposition and the Sinaitic thunders of his utterance have buried the truth of its necessity deeply in the consciousness.

The days of seeming defeat in many of our western states have brought clouds of despondency over many Populist minds and many expressions have been heard which indicate fears that our hopes may never be realized in a true democracy.

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

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.

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."

Let our popular education include the development and propagation of the idea of government ownership and operation of commodity and intelligence-transportation lines.

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.

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.

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 Catarrh Cure.

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.

THE NEW DIPHTHERIA CURE.

Dr. Kinyoun's Report on His Researches.—Dangers From Spurious Anti-Toxins.

WASHINGTON, Dec. 31.—The officials of the United States Marine Hospital service are watching with interest the results obtained from the new diphtheria cure.

The matter of the control or supervision of the use of anti-toxins 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 action should be taken.

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.

Shortage Getting Bigger.

ROME, N. Y., Dec. 31.—The shortages of Cashier Biely and Teller Gillett of the Central National bank increases as the experts continue their investigation.

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.

NEWS IN BRIEF.

Prominent Arizona Democrats are trying to have the administration 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.

Fritz Ruhle, bachelor, misanthrope and wealthy, hanged himself at Davenport Iowa.

Colonel Breckenridge lectured to less than fifty people at Terre Haute, Ind.

Governor Lovelling and Governor elect Morrill are both writing messages to the Kansas legislature.

Postmaster J. S. Jobe of Bennetts-town, 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 Shelbyville, Ind., in Thursday's snow storm.

Postmaster Schnelle of Golden City, Mo., has resigned to become manager of a threshing machine company.

William Robb, 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 disposal of timber, rock and gravel in the nation 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.

William L. Wilcoxen has been appointed receiver of the Union Building and Savings association of Des 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.



A MARTYR TO INDIGESTION Cured by Using 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.

"I am personally acquainted with Mr. Beck and believe any statement he makes to be true."—W. J. MAXWELL, Druggist and Pharmacist, Avoca, Ia.

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

The Same as Samuel

a merry hart doth good like a medysin but a note kummin dew drieth up the bones fer the spereit uva man will sustane hes infermitye but it taketh leeged tendur

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.

The New Commonwealth.

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

Notice!

J. A. ALLIS, JAMES A. BENJAMINE and W. D. LOWERY have sent us money for their subscriptions, but neglected to give us their postoffice address, so we cannot give them credit.

Use the Northwestern line to Chicago

Low rates. Fast trains. Offices 1135 O Street.

Irrigated Farm Lands FERTILE SAN LUIS VALLEY, COLORADO.

THE 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.

Already several thousand miles of large and small irrigating canals have been built and several hundred thousand acres of lands made available for farming operations.

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

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 irrigation, will average far more than the 160-acre farms in the Mississippi and Missouri Valleys.

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.

Advertisement for F. L. MARY, Manager Colorado Land & Immigration Co., Lincoln, Neb. Includes contact information and a small illustration of a farm.

The Farmers' Mutual Insurance Company of Nebraska.

The Largest, Best and Cheapest Farm Mutual Insurance Company in the State.

Table showing insurance statistics: Over \$7,000 on hand, Thirty-two Losses Paid in 1894, etc.

Home Office: 245 So. 11th St., LINCOLN, NEB.

PURELY MUTUAL



NEBRASKA MUTUAL FIRE, LIGHTNING & CYCLONE INSURANCE COMPANY. Over half million insured. Have paid over \$600,000 in losses.

The New Commonwealth.

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 Mason St., BROOKLYN, N. Y.

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

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.

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

That Lame Back can be cured with Dr. Miles' NERVE PLASTER. Only 50c.