## TPE CURSE OF INTEREST

Let the Function of Banking Be Administered by and for the People at Cost

The Philadelphia Evening Item, a daily paper with 200,000 circulation, publishes the following brave and lucid editorial utterances:

"There is a halo of 'glory and renown' around the brow of the bank president which requires analysis in order to un-

derstand its true worth. "In England the halo is far larger than in this country; mainly because we have had so many wild-cat bank presidents in our midst who have thrown considerable 'dirt' upon the profession.

"In England the bank president is recognized in society as the next door to a lord, and in cases he, in the general estimation, takes rank with even higher titled people.

"All this 'glory' is part and parcel of that which belongs to the pawnbroker, neither more nor less.

"Now, the only difference between the bank president and the pawnbroker is the size of the loan; there is no other.

"If it is said that the bank president does not charge usurious rates of interest, it is replied here that such a speaker is not very well posted in the rates charged in this country in the distant and outlying districts; a very few years ago (six), 40 per cent was common enough in Texas and elsewhere, and thought all right by neighboring national banks; but this rate 'busted' the borrowers in a very short time. During the last few years the rate of the same bank presidents has been reduced to 20 per cent, and even 15 in cases, and all these rates were to farmers who gave their property in security, property they then held free from incumbrances; in other words they gave strictly first-class

"Even the 6 per cent which prevails here in the east is greater than the earnings of the average industry. Statistics prove this beyond all reasonable question. "This is well known and admitted by any well informed insurance company.

Therefore, what is the difference between the pawnbroker who swamps his victim inside of a few days or months, and the bank president who is|gradually but surely sapping the life blood out of industrial enterprise?

"It is high time that the halo and

glory' surrounding the banking business should be relegated to the rear, because it is greatly the cause of the ignorance of the people as to what these usurers are actually doing in their own behalf and at the people's expense.

"A large part of the press which supports these usurers really toady to this 'giory and halo;' they are now naming it 'conservatism;' but this word is used to denote precisely what the average pawnbroker is doing, neither more nor

"There is nothing whatever of a personal nature in this article, its only purpose being a clear statement of facts which the people should comprehend for their own financial preservation just as soon as possible.

Every one of these money lenders should either invest their money in the industries of the country and take their chances with producers, manufacturers and traders, or openly retire from the field of money earners, for under the prevailing system they 'earn' nothing-experhaps, in clerk work, an occupation that forms a very small fraction of the usury they impose upon all forms of trade for an accommodation which can far better and at a greatly decreased cost be conducted by this government.

'The day is not distant when it will be a disgrace to an honest man to demand interest beyond actual cost for the use of loaned money.'

## Patriotism

Editor WEALTH MAKERS: The word patriotism needs a new definition. One may be a pure patriot and not love his country; for it may have turned tyrant and made him flee for his railways.' life. If so, he can not love his country, by which I mean the government and the majority of the people. What matters is healthy hair of a natural color, nature's if he loves his birth-spot and the few spots where he has lived; he has lost his love for the country and wants a new home. We are taught that all should love their native land-that it is their duty to do so, and that they are moral ingrates and monsters if they do not; as if the accident of birth locality was a binding claim up- ras. on their love. The blinded plutocrats The touch of a baby's hand caused seem to think the masses ought to love he launching of the Ardent, a deaththeir birth land, will love it from the mere fact that it is their birth land. Perfect folly! No one can love what is unlovable, whether he did it first or not. Love of country is based upon what good that country is doing for its people. The man who knows that his country protects his liberty, aids his industry promotes his welfare and allows his comforand happiness, will love his land, he car not help it. But he who knows that his country protects others in encroachments upon what ought to be his liberties, that it blasts his industry by allowing others to oppress him in his toil, that it prevents his highest welfare and allows him only misery, will not love his country, and can not love it. He may have a neighbor who can, but that man of St. Quentin. who has slept for is only such a fool and brute that he does not know what befits a being made in the image of God, and so is willing to toil, like an ass in the stall, for his food and his drink and his shelter. The plutocrat who derives wealth, power, honor, luxury and happiness from such a wrong oas to work all through the week, state of affairs may love his country, (as surn over his wages to his wife on much as his narrow, greedy soul is capable of doing); but all such extortioners will have their part in the lake that burns with fire. But the poor toiling masses who see in the laws, courts and government only engines to oppress them in the hands of the rich, are blameless if they hate their land. They own no allegiance to the flag that floats on high, dancing while oppression holds high carnival and extortion crushes with iron hand. No. such a flag, howe'er once glorious, has become a pirates' pennant and a robbers' rag. Patriotism is not submission to the old banner proudly flaunted by

plutocracy's hirelings; patriotism is resistance to tyrants. With their fore-

n the cup of oppression waxes run, to re deem their native land, baptize the flag airesh in blood and wash out the stain of tyranny from its folds, deliver the captives of greed, allow industry its full reward "and scatter plenty o'er a smiling N. H. B.

Mr. Debs is Now in Jait.

Woodstock, Ill., Jan. 8 .- From his cell in McHeury county jail Eugene V. Debs, president of the American Railway union, issued this address:

"To the American People-In going to

jail for our participation in the latestrike we have no apologies to make, nor regrets to express. We go to jail not like quarry slaves, but sustained by the consciousness that we have done our duty. No ignominy attaches to us on account of this sentence. I would not change places with Judge Woods, and if it is expected that six mouths or even six years in jail will purge me of contempt, the punishment will fail of its purpose. Candor compels men to characterize the whole proceeding as infamous. It is not calculated to revive the rapidly falling confidence of the American people in the federal judiciary. There is not a scrap of testimony to show that any one vialated any law whatsoever. And if we are guilty of conspiracy why are we punished for contempt? This question will continue to be asked with ever-increasing emphasis. I would a thousand times rather be held accountable for the strike than for the decision. The ridicule of the press that we are posing as martyrs' will not deceive the people. We all have homes and loved ones and none of us is arbitrary order of the court. There is a higher power yet to be heard from. No corporation will influence its decision. Our cause is that of conscientious liberty, and we have an abiding faith in the Amecoming patience and composure.

"We can afford to wait. So far as I am concerned I feel that with all the circumstances considered it would only quitted ourselves as to have kept out of jail. Our enemies are entitled to all the comfort they can extract from our imprisonment and our friends need have no concern. Questions of great and grave import are up for decision. Great principles, involving the liberty of the citizen, are at stake. Out of all this good will come. There is one fundamental, bedrock principle that the American people will never suffer to be sacrificed. It may be menaced, as it is now, but when the high court—'we, the people'—have passed final judgment, its enthronement will be fixed and secure for all time. We are by chance the mere instrumentalities in the evolutionary processes in operation through which industrial slavery is to be abolished. Then the starry banner will symbolize, as it was designed to symbolize-social, political, religious, and economic emancipation from the thraldom of tyranny, oppression and degradation.'

Judge Woods refused to review his own decision and grant a writ of habeas corpus, and Attorney Darrow has lelt for Washington to plead before the Supreme

Court for a writ. He said before going: "In brief, the grounds on which the application for a writ of habeas corpus will be based are briefly as follows: First, that the court had no jurisdiction; sec-ond, that the law upon which they stand convicted is meant for the punishment of railroads, not for the oppression of working people; third, that by the sen-tence of the court men were deprived of their liberty without trial by jury, in vithere was no violation of the injunction

charged in the information. "All these are matters of the utmost gravity, and I can but feel that the American people do not realize the momentous issues involved in this procedure. The country was interested for a while in the case of Debs et al., but now it is asleep again. The question we shall raise as to the jurisdiction raises the question of government by injunction. Should our application for the writ be denied it practically puts an end to all labor organizations in this country. We could have obtained the writ we ask from the federal court were the state's attorney's office not controlled by the

If you desire a luxurious growth of crowning ornament of both sexes, use only Hall's Vegetable Sicilian Hair Re-

## ITEMS FROM AFAR.

Lordon is now trying an apparatus which, it is claimed, will abate the ewer gas nuisance by utilizing the

lealing torpedo boat, in England, the

In the mountains of Sweden, Norvay and Lapland all vegetation would be utterly destroyed by the Norway ats were it not for the white foxes hat make special game of the

German mineralogists have discovered that some of the gold mines worked by the ancient Romans in Central Portugal will yield a handsome profit still if worked by modern

nethods. The Republique Française of Paris ass discovered a "sleeping beauty" in the person of Marguerite Bounyenoal welve years. The sleep was brought on by fright. Life is sustained by artificial means.

They know how to treat wife-beaters in Germany. The brutal husband pay day and go to jail Saturday night and Sunday. About two weeks of this sort of fun takes all the wicked sess out of a fellow.

## How' This!

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

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We, the undersigned, have known F. J. Cheney
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honorable in all business transactions and financially able to carry out any obligations made by

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Hall's Catarrh Cure is taken internally, acting directly upon the blood and mucous surfaces of directly upon the blood and mucous surfaces. fathers' stern determination and brave directly upon the blood and mucous surfaces of valor the masses will rise in their might, per bottle. Sold by all Druggists.

Stick to the Gospel.

(By C. E. Walker, a councillor of the American Institute of Civics.)

An Alliance lecturer, Brother Fairchild, once told the writer that he requested a Bishop to preach upon some topic bearing directly upon the oppression or suffering of God's poor, whereupon the good Bishop began to hedge and intimated that "class distinctions" are out of place in the Christian pulpit. Then the lecturer pointed out a chapter in Ezekiel, asking the Bishop to find his topic in that good old prophet's burning words, hinting at usury. The Bishop did not obligate himself to touch the subject. This little incident (which happened in Nebraska I believe) has its repetition all over our great land, the ministry in both high and low places insisting upon "sticking to the gospel."

Now the question naturally arises "what is the gospel?" The usual orthodox answer shuts both John the Baptist and Jesus Christ out of the list of gospel preachers! The ministry very generally, too, is given to placing great emphasis upon the sentence, "To the poor the gospel is preached." Prof. Geo. D. Herron has been emphasizing giving as liberally the gospel to the rich. He more than intimates that they (the rich) need it. And the writer says "Amen." Some here by choice. We simply abide by the of us are getting tired of hearing the poor lectured on laying not up treasures upon the earth, while the rich are visited, toasted, praised for their prosperity, even when these same prosperous people, rican people. We accept our lot with be- like Trinity church in New York, have robbed the poor to accumulate their evidences of thrift (?). We have but to mention usury to draw preachers (many have been disgraceful if we had so ac- of them) into a defense of interest-taking as necessary and equitable "under our system," not even attempting to show the wrong of the system itself. The open inconsistency of preaching to the wealthy congregation a congratulation sermon on "Prosperity in Christian Progress," in the morning, and "Laying up Treasures in Heaven" to the lower town mission congregation in the afternoon, is known, and read and interpreted by all the common people, and this inconsis-tency in the conduct of the ministry is doing more to develop infidelity than all other combined efforts. The either insincerity or cowardice of preachers leads

the people to question all their teaching. But this "sticking to the gospel" phase of clergy proclamation is but a little short of ridiculous when we come to examine themes announced for Sunday services in the great cities and the small. The sermons themselves are usually even farther from revealing the simple gospel. The knowledge of practical things in the great body of the clergy is almost so neager as to cause a hod carrier to

wonder whether the ministry knows much about "religious" things-matters religious not being considered practical, of course, the Trinity Church Corporation, in its recent reply to charges preferred by the public, giving a very general view, that the business side is not religious. Of course the Sermon on the Mount -delivered by Christ, the Orator-was a practical and religious discourse once, but that was when our boasted civilization had not progressed far enough to rule the Decalogue, the Sermon on the Mount and common honesty out of all places of authority in both church and

The times demand an all-round gospel, the revelation of Divine Fatherhood and as divine a brotherhood, demanding the Gird your armor, do not fear it, same severe dealing with all sin that insults righteousness and outrages humanity, whether the sinner be in or out of the church, whether the sinner be rich or poor, whether the sinner be a politician or a common man who simply sins. The poor, the weak, the outcast does not object to preaching judgment upon sinners, but discriminations in favor of the fortunate and against the weak and unfortunate is rightly condemned in hell, earth or heaven. Our warped, money-influenced, "kingdom-coming" pulpitteaching even goes so far out of the gospel lines that a wretched God-forsaken congressman whose chief distinction came through ruining a love-sick, alltoo-confiding maiden, could be received back into the fold of the church, while the world looked on, at the same time having only words of condemnation for the fallen woman, as in the days of the Christ when the churchmen dragged a poor woman into the Master Man's presence to be destroyed.

These lines are but rugged utterances to provoke readers to think for themselves and find righteousness which shall apply to all. A ministry is needed to preach a genuine gospel, revealing the application of a righteous law to man's every relation. Sticking to the "gospel" that permits God's every law to be outraged is simply "holding one's own" as a time-serving, place-seeking salaried officer of the church, and such a preacher is not God's leader of the people.

Yes, let us have the gospel, an allround, humanity-loving, iniquity-reproving gospel, a gospel that brings "good news" to every hearth-stone, prosperity to all who obey God's law of work, and judgment to the evil doer.

We want peace, a genuine peace, and a standard of universal good for all. The age calls for a ministry that keeps informed on earth matters, goes into politics, preaches righteousness, rebukes lust and covetousness and never "trims" for any man. Such a leader God's great common folks will follow. "God give us

The persevering use of Ayer's Sarsaparilla will certainly cure chronic catarrh. Argentine provinces.



## AYER'S **Cherry Pectoral** SAVED HIS LIFE

So says Mr. T. M. Reed, a highly-respected Merchant of Middletown, Ill., of a Young Man who was supposed to be in Consumption.

"One of my customers, some years ago, had a son who had all years ago, had a son who had all the symptoms of consumption. The usual medicines afforded him on relief, and he steadily failed until he was unable to leave his bed. His mother applied to me for some remedy and I recomfor some remedy and I recom-mended Ayer's Cherry Pectoral. The young man took it according to directions, and soon began to improve until he became well and strong."—T. M. REED, Middletown, Ill.

"Some time ago, I caught a severe cold, my throat and lungs were badly inflamed, and I had a terrible cough. It was supposed that I was a victim of consumption, and my friends had little o hope of recovery. But I bought a bottle of Ayer's Cherry Pectoral, took it, and was entirely cured. No doubt, it saved my life."— I. Jones, Emerts Cove, Tenn.

Ayer's Cherry Pectoral Received Highest Awards AT THE WORLD'S FAIR 

## THE POPS.

O, the Pops they are a-popping; And you bet, there'll be no stopping. Till you hear of something dropping,

Like a thousand tons of bricks. You can tell it by the humming Of their voices, by the drumming Of their cohorts-they are coming, And are coming double quick.

From the country they are swarming. From the shops their ranks are forming; And their hosts will soon be storming

The proud walls of Mammon's might, You can flout it, you can scout it, But they'll get there, don't you doubt it; And they won't be long about it,

When they once begin to fight. Tis the rising of the masses, In the struggle with the classes

And the plutocratic asses Better get in from the wet; And the men who live by plunder They had better stand from under; For there's going to be some thunder

Raised when once the ranks are met. 'Tis the conflict of the ages. And on poets, prophets, pages

For a thousand years or more. It is coming. We are near it, The faint rumbling-don't you hear it? 'Tis the last and final war.

When the hosts of toll from slumber

Shall arise in strength of number, And shall smite the foes that cumber. Earth with ancient forms of wrong; When the evils shall be righted. And, above the lands benighted. Freedom's beacons shall be lighted.

And the earth is filled with song, O, the Pops are up and coming, You can hear their voices humming, You can hear their cohorts drumming,

As they line up for the fray; You can see their fore-front gleaming, You can see their banners streaming In the dawn-light on them beaming, From the new and grander day. -J. A. EDGERTON, in Nonconformist.

Five and one-half tons of diamonds, valued at from \$150,000,000 to \$200,000,-000 have been taken from the famous Kimberley (South Africa) diamond mines since their discovery in 1871.

## Stand by the Whole Creed

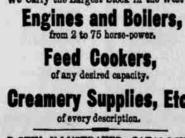
DENVER, Dec. 28 .- At the meeting of the Colorado State Alliance today a reso lution was adopted condemning the formation of a party which only the silver plank, and urging that the Populist party be maintained as originally constituted. The resolution was telegraphed to the St. Louis conference. Almost all of the Alliance members are Populists.

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## CHARACTERISTICS.

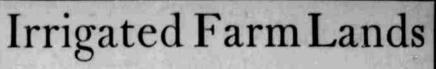
More public money is spent for brass bands than for schools in the

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# 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. 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 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

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 irrigation, 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 payments.

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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 BEMEMBER 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,

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(Mention this paper.)

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