

A MODERN MARTHA

BY MATE MATLAND.

CHAPTER X.

When John Austin came to Olney he and Martha Potter were surprised to find that they had arrived at the same conclusion concerning the unemployed. Martha said that she firmly believed that there was no plan so good as that which Bellamy had advocated for the twentieth century. And she thought that the speediest method for reaching the goal where the rich man could obtain no more privileges than the poor man was to obtain votes. Votes that would shatter monopoly, or anything which had the semblance of monopoly. And that the way to procure votes was to make the circumstances such that if an employer threatened to discharge an employe if he didn't vote as his chief dictated, the employe could still vote as he desired and know that he had a temporary home for his family and himself in the Workingman's Retreat which she desired to establish. She said that she wished to start several industries in this Retreat and conduct them so that the residents could obtain as much money for four hours' work as their former employers had paid them for eight hours.

They decided that on account of the fine agricultural resources and the cheapness of the land that one of the western states would be the best place to locate the Retreat. John thought that land could be purchased very cheaply in many parts of Nebraska as there had been a drouth and poor crops, and many of the present owners of the land were dissatisfied. After some deliberation they chose land in the eastern part of the state on one of the tributaries of the Missouri river for the purpose of irrigation in times of drouth, and to secure the power with which to operate the mills and manufactories which they intended to build.

All the plans, also the legal documents, were entrusted to the noted attorney, Welch, for approval and inspection. When they were completing the purchase of the land word came from Miss Hunter and Felix Paul that they each wished to dedicate their large fortunes, their time and their talents to evangelize the poor and forsaken ones; and that they thought that they could accomplish more if they worked with Martha. Felix suggested that they each choose a separate department of the work, as their talents varied as much as their dispositions. Felix said that his friend Norton Parker wished to join them and add his sum of several hundred dollars to the enterprise; and that he and Norton wished to look after the spiritual welfare of the Workingman's Retreat.

Several other of their friends joined them, throwing their money, their talents and themselves into the enterprise; giving everything for Christ's sake and trusting all results with Him. Others came who did not have money, but had their equivalent in the shape of machinery for a manufactory or for a mill, while others brought live stock. Oat meal, corn and flour mills were built, also saw, shoe, cotton and woolen manufactories were established. A large reading room, for which one learned philanthropist gave them the whole of his large library, a music hall, and a large auditorium were built.

It was plain that the Retreat was not to be a place for work only, but one for study, thought, and culture. Sewing-rooms, tailor shops, laundries, bath-rooms and barber shops were furnished. The use of the bath-room and gymnasium was to be encouraged by all.

Orchards and vineyards were among the first things to receive attention. There were numerous cottages built to accommodate the fast-increasing population. Thus the work went on swiftly and harmoniously. Eager and willing hands made light work. The Retreat was fast assuming the appearance of a great city with all the modern improvements, such as the cities of Camden and Olney with their salaried officials and their monopoly favoring council could not afford to furnish. Workingmen from all trades flocked to the Retreat. And it was sometimes feared that the demand for accommodations would exceed its capacity. None were ever turned away. The plan had been to work but four hours each day but the workingmen were unanimous in the request that they were to be allowed to work as long each day as they desired until the main buildings should be completed. The most hearty good will prevailed. Each seemed to try to outdo the other in the desire to serve the best interests of the Retreat. There was nothing to provoke crime, or envy. Gossiping was not prohibited, but was discouraged. If any one of a group of ladies, or gentlemen made an unkind or slightly remark to, or about another it was promptly quelled by the cold indifference with which it was received by the other members of the group. Thus each governed himself and in that way helped to govern the whole community. But if any trouble arose a pained glance from Martha Potter's kind eyes was usually enough to punish the culprit for their misdemeanor. For they knew how much she and her friends were giving them; and how little the same dear friends asked in return, namely: To live in brotherly and sisterly love. Occasionally Felix Paul had to take some one who threatened to mar the happiness of the Retreat into his private room which he kept for his closet in prayer. What passed I do not know. The culprits never revealed the secret. It is sufficient that Felix's device was effectual, as he never had to call upon one to investigate the mysteries of the room the second time.

Each year the retreat spread out its wings to shelter more and more of the unfortunate ones. Thither came men with stooped shoulders and haggard faces, and women with pale and careworn countenances carrying poor, sick babies, or accompanied by children whose looks indicated that they had hitherto missed childhood's rightful dower of many free and careless playdays. But their little, pinched faces soon became rounded, and their laugh was among the merriest, and they joined the wee, toddling babies in the bright nursery, or the kindergarten troop in the park, or in the cheerful kindergarten room with its bright pic-

tures, pretty plants and animal pets. Matilda Davis superintended the school for the older children with an efficient corps of assistants.

Clarence Benham might be seen among the youngest pupils in Matilda's school. His father and mother tried to persuade him that it would be better for him to stay at home; but he wanted Matilda's care. He pined and sickened without it. Matilda could not be prevailed upon to give up her cherished plans for the Retreat. And as Cyrus Benham had no one whom he could threaten with foreclosure of a mortgage, if his wishes were not granted, and as he was still in fear of John Austin and Martha Potter he decided to allow Clarence to remain at the Retreat and pay for his son's board and schooling; although he was compelled to hear many amused and sarcastic remarks from his associates. Clarence was happy. He was resolved to be a man like his hero Felix Paul.

The railroad managers thought that they would soon drive the self-conscious dignity from their employes after the Retreat was established. They reduced the wages. Their employes quit work and went to the Retreat, those that chose to do so. The managers hired more and played the same part as before, and repeated the same plan of operation several times, thinking to exhaust the capacity of the Retreat and thus weaken the confidence of the men in that haven of safety. But in this the railroads were disappointed as all the men found places either in the Nebraska Retreat, or elsewhere, for several had sprung up in other states, as the first experiment was on a paying basis.

More men were needed in the fourth year of its existence than it already had. The Retreat was building a railroad to Omaha to which the surplus agricultural and manufactured products were to be shipped. After Attorney Welch had sufficiently piloted the railroad plan, he and several others went to Washington in the interests of the laboring classes to have men appointed who would see that the laws were stringently enforced to shut out the pauper labor from European elsewhere. Then the railroad managers became alarmed. The talk of the government operating the railroads became more and more general.

The workingman seemed to be throwing off the shackles with which he had been bound for more than half a century, and everything pointed to a swift industrial freedom.

Martha Potter said, with a great deal of satisfaction, "Perhaps I may yet live to see Bellamy's ideas carried out in the whole United States." She had been so successful in the work at the Retreat that she and her friends were talking of forming an anti-debt association and beginning a crusade to try to free the farmers from their mortgage dictators.

The Austin family occupy a cottage similar to the old one in Camden, only smaller. No kitchen is needed, as they take their meals in one of the large dining rooms of the Retreat. Mrs. Austin has found her methodical housewifery very useful, as she has general charge of all the large dining rooms. She is very contented and happy, as she plainly sees what advantages her husband, her children and herself have for culture.

Little Beth's music-loving soul revels in the beautiful music which she hears at the retreat. Beth is taking music lessons upon the piano and guitar, and her teachers prophesy a brilliant career for their small pupil. Mr. Austin keeps a general business oversight of the many mills and manufactories, although each has an efficient manager.

It is June, just five years today since the principal buildings were completed and the inmates of the Retreat began living after the plan of its founders.

The baths have all been taken, all toilets are complete, and it is an eager, earnest throng of bright, healthful and intelligent men and women, young men and maidens, that have gathered in the park to hear the address commemorating their first festival day. All are neatly and becomingly dressed.

Felix began his address by giving the history of the first work upon the Retreat. He leads them on through the subject which they know so well, having been the instruments, many of them in making its history and feel a just pride in the success of the undertaking. Then step by step he advances reviewing all chief topics of the day, principally political. He tells them that they must not for a moment, in the time of their prosperity and happiness, lose sight of the good for which the Retreat was established. But to push the work farther and farther. And suggests that while he knows that it is a pleasanter place to live there in the Retreat with all its advantages for culture and with its sweet and peaceful atmosphere, yet he urges such ones as can to secure remunerative employment in the outside world, and to carry the true ideas of government thither. He tells them that they must not be discouraged even though they only convert one man to the right manner of living and thinking.

"You have done well," he continues, "if you only set one workingman thinking of the evils that exist and the possibilities that lie before him, if he would only discreetly exercise his right of franchise. Our every day life should be patterned after the life of the Christ King," he said. "It should be unselfish, kind and strong. Each should strive to benefit his brother man. Politics," he continued, "is a part of this everyday life; hence it is a part of the Christian living. It is hard to separate true politics from true religion. Any politics which sought to bring wealth, ease and culture to one man, or one class of men, at the expense of starving and enslaving their fellow men is not Christlike nor Christian." Then he urges them to have their politics so pure and so free from deceit that God and man would not distinguish one from the other. Then he prays. His petition cannot be described nor reproduced, but it is one of those earnest prayers that seem to bring the hearer for the time being into the very presence of the Infinite One.

As Martha Potter leaves the park to go to one of the dining rooms she thinks with a thankful heart that she is no longer troubled with the idea that Christ is all the time telling her that she is troubled about many things. But as the gentle breeze wafts the sweet perfume of June roses to her, and as she hears the happy laugh of childhood, the sweet cooing and prattle of infancy, and sees the intelligent and dignified men and women about her, she seems to feel that she has found the "good part" for which she had so long hoped and so much wished for; and the thought comes to her that she is no longer a fretful, complaining Martha. And I wish to say in my friend Martha's behalf that she is a Modern Martha

A POPULIST FINANCIAL SYSTEM.

Our Exchanges are Asked to Consider This Plan in All Its Provisions.

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:

Repeal all laws permitting private corporations to issue their notes for use as money.

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 towns (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 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 folk with their cries of, "Socialism!"

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