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Editor WEALTH MAKERS:

Immediately on the adjournment of the State Alliance at Kearney, December 20th, the new executive committee met and acting under the belief that nothing would be done of any lasting benefit for the drouth-stricken farmers of the state by the State Legislature or the Relief Commission, they authorized the Secretary to send an appeal to the secretaries of the F. A. and I. U., asking for contributions for the destitute farmers of this state. These appeals were answered by many with kind words of sympathy and hope that they could send some financial relief in a short time. Now comes the Bee and our State Commission and says the state is supplied; whereas every one knows that not one needy one in a dozen has yet applied for aid who will be obliged to, or starve, before another crop can be raised.

Our belief that no help worth mentioning could be obtained for the farmers except through our organizations is now shown to be a fact. But we did not foresee that our Legislature and Relief Commission would not be content with doing nothing, but would absolutely devote most of their valuable (because costly to the tax payers) time in working against any relief being sent to the state by those who would gladly send it were it not for the untruths circulated by these ignorant (?) officeholders. When Ludden says the state is supplied, or that one in one hundred of the needy is supplied, he tells what every well informed person in the state knows to be false. I believe we would soon have been supplied were it not for the false report that Nebraska could care for her own, and the heartless one that we were supplied. The recent storm which swept the state, causing much suffering to man and beast, caused many to curse Ludden and our legislature for every bit of suffering. Every death of man or beast by insufficient food or clothing is laid justly at their door. Were it not for them the charitable people of other states would freely and gladly have supplied every immediate need by this time. The blood is on their heads.

I enclose a circular issued by the National Alliance in response to our appeal, and hope that in spite of Satan's allies it may bring forth good fruit for the needy. Mrs. J. T. KELLE.

Dr. Davis, teeth on rubber plates.

STEALS FOR WIFE AND CHILD

When Arrested James Flower Commits Suicide by Taking Acid.

NEW YORK, Jan. 29.—Driven apparently by lack of food and inability to support his wife and child, James Flower, 28 years old, an engineer, committed highway robbery last night. When captured he killed himself by swallowing some prussic acid which he carried on his person.

Mrs. Margaret Forbes was near her home at 13 East One Hundred and Twenty-eighth street. She carried her pocket-book, containing \$2.16 in her hand. Flower saw this purse and grabbed it. He ran through One Hundred and Twenty-eighth street toward Madison avenue. David C. Reese saw the robbery and gave chase. Reese overtook Flower and captured him, with the purse still in his hands. As Reese caught Flower by the coat collar Flower said: "It's all up with me now. I did this for my wife and child."

Fumbling in one of his pockets, Flower tossed something in his mouth and swallowed it. Flower was removed to the Harlem hospital and died five minutes after he arrived there. On his body were found two letters. One was addressed to his mother, Mrs. Flower, and the other was for his wife, Minnie. He explained that he was without money and could get no work. A lameness of his right arm prevented him from holding a place in his trade.

Dr. Davis, crown and bridge work, 11th & O.

National Meeting of the Legion

OMAHA, Dec. 25.

The meeting of the National Industrial Legion will take place with the Reform Press Association at Kansas City, Mo., on February 22d.

All recruiting officers holding commissions from headquarters are state officers of every grade. Executive Council and one delegate from each Legion will be admitted.

We earnestly hope that the utmost energy will be shown in organizing Legions. We should have a thousand new Legions before that date. The Legions already organized who have not paid dues will confer a great favor on me if they will send as large a contribution as possible to pay printing bills and other expenses. I have borne the burden long enough and shall be compelled to lay it down, unless this is done. A small sum from each Legion will be a great help. PAUL VANDERVOORT.

L. P. Davis, D.D.S., dental office over C. R. I. & P. R. ticket office, sw. cor. 11th & O.

Mr. J. W. Jordan, our traveling advertising solicitor, is this week in Kansas City. We bespeak for him a kindly reception by our patrons. He is a true gentleman and thoroughly reliable.

Dr. Davis, teeth on gold plates, 11th & O.

Notice. Taken up Dec. 15, '94, one spotted pig, four miles east of Crete. O. E. HARRIS, Crete, Neb.

The Burlington route's new train to Kansas City, St. Louis and Chicago, will leave Lincoln at 10:25 p. m. daily, arriving in Kansas City at 7:40 a. m., St. Louis 4:45 p. m., and Chicago 2:30 p. m. Through sleeping car, Lincoln to St. Louis, via Burlington and Keokuk, at Burlington a Pullman parlor car connects with this train for Chicago passengers. For tickets and full information apply at B. & M. depot, or city office, cor. 10th and O Sts. G. W. BONNELL, 3414 C. & T. A.

THE INVESTOR'S REVIEW

(Continued from 1st page.)

utions into so many countries and industries is everywhere forcing a production of commodities beyond the necessities of consumers. Further than that, debt restricts the power of mankind to consume.

And in many countries we, as world-traders, have to encounter the restrictive influence of hostile tariffs and the development of native manufactures, or these combined with increasing poverty among the people. A slight break has been made in the iron walls of high tariffs in the United States, which, if followed up, will in time produce a considerable enlargement of our trade with that great country, and which has already improved matters in Bradford. But the United States themselves are suffering from the effects of McKinleyism, from production over-stimulated by borrowed money, from great poverty among the bulk of the people, and, pace the United States Superintendent of Census, from an excessive multiplicity of private mortgages. Time is therefore required by them in which to recuperate their forces, and any improvement in their trade with us must consequently be slow. Here, also, there is no room now for one of the old rushes, in which prices bound up, and fortunes are made at a stroke. On both sides of the Atlantic there must be a long battle with low prices; and in the States progress will be hampered for years to come by the insolvencies of railway corporations whose lines have been constructed in defiance of the country's requirements, and by the break up and redistribution of unhealthy, and monopolizing industries, called into existence by the wholesome system of protection which has so long fettered the people. The other restrictive influence, poverty, is still more universal, and much more deadly. Our modern world is yet too young to enable us to estimate with accuracy the effects of debt upon populations, and the necessary investigation is too intricate to be undertaken here. We have, however, no reason to suppose that its consequences can differ in the long run from those produced by the tributes Rome exacted from her provinces. Modified they may be, slower in taking effect, but the ultimate result is certain, because few things in the world are more perishable and transitory than the interest-yielding power of mere money capital. Nothing, we may say, is more swiftly exhausted than the beneficial effects of an expenditure of borrowed money. We may build railways with the money, just as the Romans built roads and aqueducts, an enormous extension may take place in the productive capacity of the nation lent to, but that soon finds its level in a lowering of prices which brings the interest-yielding power of the money sunk to naught. The thing produced is lowered in market value to a point which curtails or exhausts the capacity of the debtor to pay interest upon what he owes. The more the world is opened up by means of debt, the more prices tend to come down, because the scope of competition in production is extended until the markets of the world come to resemble "knock-out" sales of bankrupt effects. Debt obligations, in other words, always force the hand of the producer. He must sell and sell, too, below what Adam Smith called the "natural price."

And then the restrictive effect of debt on the consuming power of the debtor—whether individual or corporate—has to be taken into account. We cannot generalize or estimate this effect in our own country, because England is a creditor of all other nations, and, at present, in receipt from them of interest on money lent. Yet even in England we can see something of the process of impoverishment which goes on with accelerated speed in less favored lands. The great wealth we possess falls more and more into the hands of the few, and the enormous majority of the population is pressed downwards into a position of dependence. The speed at which our town populations increase, to some extent, a proof of this. The people leave the rural districts, desert the fields, and crowd in where the wealthy live and spend. Our great foreign trade and manufacturing industries contribute, doubtless, to this aggregation of the people in masses dangerously cut off from all tangible or solid interest in the land they live in; but that trade itself is still, to a greater extent than we generally allow, the offspring of money lent abroad, and it labors and groans now in a life-and-death struggle with unprofitableness and decay, because there is no more lavish lending to be done to keep it going, and because the people they have lent to find themselves, they know not how, less able to buy and pay than they were in the flush of their illusive prosperity, when the borrowed money was being poured out on them like water.

The history of our colonies illustrates most clearly to us the progress of events in a borrowing country. First, there is the period of excessive prosperity, a period prolonged according to the length of time during which the receipt of borrowed capital continues. This prosperity is accompanied by splendid wages for the workman, by riotous living, by an enormous rise in prices (especially, in such new countries, in the prices of land), by diseased urban developments, and by a general ballooning of mind which conducts the people by way of extravagant speculations to a crisis that tumbles all the airy structure to the ground. For a time the people refuse to believe that all their dreams and vanities were pure delusions; but the incessant calls of the usurer for his interest soon bring them to their senses. To hopes and extravagant anticipations of a return to the old joyous ways, succeeded nervelessness and perhaps despair. Gradually the savings made by the few in the period of wanton borrowings are swept away, and the people awake to a consciousness of the ghastly truth that they are mortgaged body and soul—the mere chattels of the money-lender. Then begins a drama full of horrors, and it is the first scene of this drama that the communities of Australasia are now beginning to enact. They are only at the beginning.

Nowhere are the consequences of over-indulgence in borrowing more vividly exhibited than in these settlements; but though the process may be slower, less dramatic, in other parts of the world, the end to be reached, and towards which they all march, is always the same. What we have seen in Australia and New Zealand we shall see, time given, in Canada and Africa, and already we have partially seen it in the United States and in many a foreign state which has either openly committed bankruptcy, or which maintains an appearance of solvency by adding steadily to the load of its obligations to the alien creditor.

[TO BE CONTINUED.]

Dr. Davis, diseases of teeth and mouth.

INSURANCE DEPARTMENT

Conducted by J. Y. M. SWIGART, Correspondent solicited. Fire, cyclone or hail.

FALLS CITY, Neb., Feb. 2, '94.

Editor Insurance Department: The president of our mutual fire company has been asked to convene the board of directors, to consider the legislative situation. It is a sad state of affairs that the insurance lobby that seeks to bind us hand and foot, then flees the state of millions of dollars, and call it "Standard insurance business." The legislature can do nothing that will raise such indignation here, as will a change or repeal of our mutual insurance law. Our success is so pronounced, our saving during the seven years of our existence has been so great, any interference with the matter will make trouble that selfish schemers cannot now foresee. We are attending strictly to our own business, and warn the legislature—"hands off." People here believe it impossible to lead our law makers into such a blunder as to interfere with mutual insurance and fraternal co-operation. Should such a thing occur, they have faith that Governor Holcomb would stand by the people and veto the villainy.

If our fate depended on our activity, I believe that a car load of prominent citizens from here could be gotten to go to Lincoln and stay a week. Very Respectfully, SAM'L. LICHTY.

Mr. Lichty is the secretary of the Richardson County Farmers Mutual Insurance Company. The faith in the members of that company that a mutual company to insure any kind of property can save money by insuring their own property on the mutual plan is shown by the above letter.

The report on file in the office of the auditor shows that that company has been running since June, '87. That they had \$184,862 worth of property insured January 1st. The members of that company were charged 10 cents per \$100 as a membership fee, which was used to defray running expenses and pay lapses, which it did until last year, when the company made an assessment of 12 1/2 cents per \$100.

You will see by the above that the total cost for a \$1,000 policy in their company has cost them but \$2.25. If they had been in a stock five years the cost would have been \$20 on time, and all mutuals are on time. Three-fifths of five years would cost \$12. Total for eight years \$32, or a saving of \$29.75 on a \$1,000 policy, \$59.50 on \$2,000, and on \$400,000, the estimated average for the eight years would be a saving, after paying all losses and expenses, of \$11,000.

In Richardson county the farmers have not less than \$3,000,000 worth of property to insure. If they had all gone into a company of their own eight years ago, today they would have not less than \$90,000 in their own pockets that has gone to make other people—than those who earn it rich.

As Richardson county is one of the best counties it would not be fair to multiply this \$90,000 by the whole number of counties, but it would be the thing to multiply it by at least fifty. This would show a waste of \$4,500,000 in eight years, or a little over one-and-a-half million per year. The above calculation is corroborated by the reports filed by the different insurance companies with the auditor.

The committee on insurance has had but one meeting, at which it was determined to recommend indefinite postponement of H. R. 272; which should become a law. The law on cancellation at present is evaded by all insurance companies, hence the need of this bill.

It promises are good for anything the present legislature will not pass any law that will interfere with the mutual plan of insurance. What mutual insurance law means is not fully comprehended by all, but in a nutshell it is, that it allows the people to have the right to insure themselves at cost, and that cost is regulated by themselves; while in a stock company the man who organizes for the purpose of making money have the say as to the amount of salaries and fees for officers as well as the amount that those who insure must pay, and if the laws that now allow the people to do as they please in insurance matters are repealed or in any way hedged in the farmers must insure in companies that were organized to beat them.

The farmers are now educated to the fact that mutual insurance is good for them and hence they are anxious to have it extended in such a way that all lines of real or personal property may be included.

Many have written us that if necessary they would come to Lincoln and help put the best bill through that has been introduced; but we will not have them go to that expense if the committee on insurance subjects will not pay too much attention to the stock companies' paid lobby.

In this connection allow me to say that we have but little confidence in some members of the house insurance committee, and especially in the one who was so anxious to introduce a dwelling house bill; but said that there would be a strong and rich insurance lobby here this winter, and he would get on that committee before he would introduce the bill.

We were the author of one of his bills, the other is by the state agent of a life insurance company. The former has been recommended for indefinite postponement, the latter is hanging fire, but if not put to sleep will annihilate all honest mutual insurance companies in the state.

Dr. Davis, teeth on aluminum plates.

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