

THE CO-OPERATORS' DEPARTMENT.  
By the Christian Corporation.

CONSTITUTION.  
OUR FAITH.

We believe in God our infinite father, in Christ, our perfect brother, and in the law of equalizing love, expressed in the command, "Thou shalt love thy neighbor as thyself."

OUR PHILOSOPHY.

We hold these truths to be self-evident: That all men created have a right to life and to share equally the abundant mutual provisions for a happy existence; that the earth is theirs by common inheritance, for use only, and not for speculation; that because it is the inexhaustible source of values no equal value can be offered for it, or a part of it, and that therefore no just title of absolute ownership is acquired in it; that it must be held without possible alienation of title to all individuals of all generations. We hold that the individuals of the race are interdependent, each needing all and having the power to serve all; that each individual differs in his wants and capabilities from all others, differs not simply in degree, and that he is as much needed by the body politic; as is each member of the human body, to constitute a perfect whole; we hold that self-interest, the good of the individual, is so bound up with society interests, that it cannot be preserved apart, that individuals cannot look out for their own interests only, as in the present business and political struggle, without insecurity and imminent loss; we hold that there can be no closing of interests between members of a healthful, naturally organized society, and that in proportion to its numbers through organic unity, will be the measure of individual service, benefits and enjoyments. We hold that each member of society should be equally nourished, equally exercised according to his ability, and receive equal honor for equal exertion.

OUR PURPOSES.

Therefore, in order to open the door of opportunity to every individual, to provide employment and secure to the laborer the full product of his toil, to banish the "fear of want," and provide a competency for old age, to establish the brotherhood of man and make possible full obedience to the Divine command, "love thy neighbor as thyself," this corporation is created.

ART. 1.-Sec. 1. The objects of this association shall be to purchase land, erect buildings, institute agricultural, mining, mechanical, manufacturing, and merchandising industries, establish schools, libraries and institutions of art and science, and in short operate and maintain any enterprise achievable by united effort which may encourage and foster the highest forms of human welfare and of personal freedom.

ART. 2.-Sec. 1. This corporation is organized under article 40 of chapter 16, compiled statutes of Nebraska, 1893; with the intention of providing a social organization for socially, or in common, holding or owning all "means of production and distribution" possessed by its members, the purpose being to substitute the principle of collective or social ownership for that of private ownership in such "means of production and distribution," meaning by these terms all land, labor and capital, in whatsoever form, used by said corporation in the production and distribution of wealth. Its originators holding that only by such means, supplemented by the co-operative effort of all members and such substitution of the co-operative system with equal product sharing, for the competitive system with its absorption of all product in interest, rent and net profits, can the great and noble ends set forth above be obtained.

NAME, LOCATION.

ART. 3.-Sec. 1. This corporation shall be known as the "Christian Corporation," and located in the county of Lancaster, state of Nebraska.

MEMBERSHIP.

ART. 1.-Sec. 1. Classification.-The membership of this association shall be divided into two classes, as follows: (1) General members. (2) Dependent members. Sec. 2. Any person, male or female, of legal age and good moral character, who is willing to diligently work to carry out the objects of the association as above set forth shall be eligible to general membership in this association upon the following conditions: A.-He shall affirm his belief in the teachings of Christ. B.-Subscribe to the constitution, by-laws and preamble. C.-Surrender all his possessions to the corporation of whatever kind, except his or her personal or domestic effects. D.-Shall pass a satisfactory examination in the principles of co-operation. E.-He shall receive seven-eighths of all votes. Sec. 3. Dependent members.-All members of the families of general members under 18 years of age, and all other members depending upon such general members for support shall be classified as dependent members, and entitled to a home in the community and an opportunity to work.

OFFICERS.

ART. 1.-Sec. 1. The general members shall annually elect from their number the following officers, to-wit: President, vice-president, clerk (secretary), treasurer, auditor, and also a board of six directors, or more, who shall be several heads of the different departments of labor. No person shall hold the same office for two consecutive terms except upon the choice of three-fourths of all the voters. The president of the corporation shall be the president of the board of directors, and in case of a tie vote he shall cast the deciding vote.

GOVERNMENT.

ART. 5.-Sec. 1. The government of this association shall be by direct legislation, including the Initiative and Referendum and Imperative Mandate. Any measure may be initiated by the petition of ten per cent of the voting members in good standing, and be referred to a vote of the members, when a majority vote in favor of its adoption, except in cases of constitutional amendment and expulsion of members, which shall require a two-thirds vote of all members in good standing. All members shall be required to note on all measures of whatsoever nature that shall be put to a vote of the members. Any member failing to vote on any measure shall be disfranchised for

a period of one year, provided that no member shall be disfranchised who proves it to have been an impossibility to have voted.

ACCOUNTS.

ART. 7.-Sec. 1. The books of the association shall be open to inspection by any member at any time. The report of the committee, on motion was adopted. The following named persons voluntarily subscribed to the foregoing constitution and preamble, to-wit: George Howard Gibson, W. J. Eyestone, S. E. Keene, C. M. Clark, C. E. Ross H. S. Croyle, Mrs. H. S. Croyle, John C. Griswold, Sadie Eyestone, Lottie Griswold, H. M. Reeves.

Others to the number of about thirty stand ready to join one year. President, W. J. Eyestone, of Rising City; vice-president, G. H. Gibson, of Lincoln; Secretary, S. E. Keene, of Missouri Valley, Ia.; assistant secretary, H. M. Reeves, of Lincoln; treasurer, C. E. Ross; directors, H. S. Croyle, Mrs. Sadie Eyestone, S. E. Keene and H. M. Reeves.

The members of the Christian Corporation must look for the worldly-wise men to sneer and loftily despise and pity them for their lack of business sense in putting any considerable property which they possess into the organization as means for all to work with. They cannot see that love in losing or yielding all gains all. They cannot believe that it is safe to be unselfish. They know more than the Creator does how men should live, must live, in all business relations. Such men must have success by obedience to God's law held closely before their eyes before they will believe that God, or unselfish men know anything practical.

THE MODERN HELL.

The ancient hell of torments dire Was pictured forth with flames and fire, Where sinning souls were awfully sent To get their metal punishment. The modern hell, by my weak pen Dares hardly strive to show the men What dreadful torments daily go To make the round of human woe.

From early dawn till falls the night No rest has he, the luckless wight Who calls to gain the daily bread With which his children must be fed. Perhaps in dark, unhealthful mines, Or on the railway's lengthened lines He risks his life from day to day To keep the demon want at bay.

Perhaps in factories where the light Of day scarce changes from the night He toils amidst the horrid din, A meagre sustenance to win In crowded garrets, hot and high, Where multitudes in squalor lie He makes his home. There sickness comes, And through the place at will it roams.

It lays its ghastly hands on youth, For tender years it has no ruth, And soon a blasted great is reared, And tiny mounds are quickly heaped Above the heads where, till this rest, None other had their lives e'er blessed. The meagre pittance that they earn Just serves to make the fire burn. But only smoulders, never flames.

And living the same as death Except they have the one thing-breath- And soon a blasted great is reared, Who lie in earth beneath their tread. From tortured millions comes the cry, "We are but slaves who live and die At will of those who have the pow'r." To legislate and change each day The laws to suit themselves and reap Therefrom a harvest which they reap. North look and key, while starving men Cry out for bread, and back again The cry is hurled in bitter scorn, "The poor man never should be born."

O God in heaven, hear the cries That daily to thy throne arise, That I denied the powerful wrath, Blast forth this country one clean path That levels all to one fair plane, Where all shall rule and none shall reign; Where man to man shall brother be And all be one equality. -W. Reed Dunroy, in "Fair Play."

A SPECIALTY GRASS MILLET SEEDS AND CANE SEEDS. CLOVER. TIMOTHY. J. G. PEPPARD, 1400-1406 Union Ave., Kansas City, Mo.

HEAD Senator Stewart's criticism of the Relief Commission's work in another column. People must starve and freeze and suffer, and generous gifts go to waste, because of supremely selfish, senseless partisanship, incompetency and red tape.

We learn just before going to press that Governor Holcomb has named Hon. John H. Powers for the position of Deputy Commissioner of the Bureau of Industrial Statistics for the State of Nebraska. Friendly as we feel toward the others who have been recommended for this place, we are sure the Governor has done the right and fitting thing in recognizing one who has so long and faithfully served the people. It is an appointment that will greatly please the rank and file of the party.

FIVE O'CLOCK TEA.

The fashionable chirography of the period is vertical. Souvenir cups and saucers have crowded out the spoons. The stock collar has come to stay. The variety of them is infinite. Some of the winter hats must cause the drum-major feelings of envy. There is a rage akin to hydrophobia for "old lace" of every kind and sort. Very wide black bordered paper only represents a grief that is vulgar. Gold band bracelets, of an almost forgotten period, are in fashion again. Tortoise shell cigarette cases and match boxes are a new extravaganza. Good, well-fitting gloves will atone for even a gown that has seen its best day.

Farm For Sale.

420 acres; 60 acres in cultivation; 5-room dwelling, good well of pure water and cisterns, 800 acres prairie, 20 acres timber; situated 2 1/2 miles from Des Arc, the county seat of Prairie county, a beautiful view on the west bank of White River; cheap transportation by steamer line; good church and school privileges. Price \$2,500, \$1,500 cash, balance in deferred payments. Address, W. H. VIVION, Lonoke, Ark.

INCORPORATED DEPARTMENT.

Conducted by J. Y. M. SHERMAN, Correspondence solicited. Free, cyclone or hail.

In the Lancaster County Mutual there is today over \$400,000 insured. The cost since December 4, '91, has been but 10 cents per \$100 and the \$1.50 membership fee. At this rate the cost for five years' insurance will be less than \$3.50 per \$1,000. In the Pawnee County Mutual their report shows that they had December 31 last, \$138,975. Their losses and expenses were \$166, about \$1.20 per \$1,000. At this rate the cost would be \$6 for five years' insurance on \$1,000.

The Richardson County Mutual had, December 31st last, \$784,862 insured (last week the typewriter made it \$184,862). The total cost since June, 1887, has been \$2.25. This includes membership fees. At this rate the cost would be \$2.70 per \$1,000 for five years.

The Nebraska Mutual Cyclone Company has now over \$600,000 insurance. The cost since May 19, '92, including membership fees, has been \$4 per \$1,000. It has had but one assessment, and that was but 10 cents per \$100. That company has paid \$630 for losses.

We have the report of several more local companies which we will put in print as soon as convenient.

But the above will suffice to show that the mutual plan is not only a theory but a fair business proposition, and a right that should be given to the people; and then they may choose for themselves the kind of a company in which they want to place their insurance.

We attended the 14th annual meeting of the Iowa Mutual Fire Association, at which eighty-two mutual companies were represented.

These companies had November 1, '94, \$72,074,220. The gain last year was \$6,898,652 (mutuals are dying in Iowa; so old liners tell me). Total losses, \$111,682.10; total cost, \$131,063.17.

The average cost per \$1,000 for 1894 was \$1.43. At this rate the cost would be \$9.65 for five years. With these figures looking us in the face we farmers are willing and anxious to extend the right to our friends in the cities and towns to organize mutual companies of their own, and save themselves thousands of dollars annually. In Iowa there is a town mutual fire company that has been running two years, that company has now over \$2,000,000 insurance. The first year the losses were \$19, and last year \$522; total \$541. You may look at that as phenomenal, but when you know that that company only insures city dwellings and they must be detached from business portions of the city and a good distance from any hazardous property you will not be surprised. The facts are that city dwellings are "preferred risks;" but in this state the owners last year had to pay an advance in their premium, or do without insurance.

There can be no valid reason given why H. R. 246 should not become a law, as it only gives the people who live in cities and towns the right to insure themselves in a company of their own, just as the farmers are now doing. City people are now at the mercy of the insurance trust, or pool, which regulates rates, and there is no recourse for the people, because the law is made for the benefit of stock companies. H. R. 125 is the only bill that affects mutual hail companies, and should become a law.

I have received a number of petitions that are intended to help along this bill, but they are numbered 246 by mistake. I will, when the time comes, put these petitions where they will do the most good. S. F. 121 is a bill that will annihilate all mutual companies. It provides that the auditor shall make a standard policy and that all companies shall use these policies and no others. Of course no mutual could use the policy prepared by the auditor. That would be acceptable to the old liners, hence our companies would have to shut up shop and go into the old line companies for our insurance.

H. R. 374 is a bill that will, if it is allowed to become a law repeal the value in policy law. Today if your house is worth \$1,000 and you get that much or more insurance on it and you have a total loss, the company is holding for the full amount that the policy calls for. This is just and equitable, because if the company is not willing to pay that much in case of loss it should not ask that premium be paid on the excessive part of the policy.

If our present law is repealed the agents of old line companies will go into the field and write all that they sick, lying tongue can induce a man to write on his property, but when a loss occurs they will say that his property was only worth so much, and that they will only give half of that amount. The policy holder will either have to accept that amount or sue, and then he will find hard sledding without the value in policy law. It is to the interest of no policy holder in this state to have H. R. 374 become a law, except the stock companies. All mutual companies will fight such a bill.

We are getting some applications in our fire department and will (we hope) soon have the \$100,000 applied for. If any one in any territory not covered by a local company wants to insure with us, let us have your application without the fee until we are ready to issue the policies. We want agents in every precinct in the state to write cyclone insurance, and fire, where there is no fire company. Last year we tried to start a paper that would be devoted to mutual insurance, but as the Post Office Department would not admit it at pound rates we had to give up the idea. But we have the permanent right to a department in this paper, and have made arrangements with the Farmers' Institute of Mason City, Iowa, which is the official organ of 134 mutual companies in that state, and we can furnish both THE WEALTH MAKERS and The Institute for \$1.10 per year. If you are at all interested in mutual insurance page 10 of the January number will be worth more to you than the year's subscription. Send to me for sample copies. The price of the paper is 50 cents per annum. It is a monthly paper, and a good one, and the mutual insurance department is the leading feature. I hope to get every officer in mutual companies in the state on the list or both papers.

Stock companies are organized to make money, and if they can have a law passed that will allow them to collect premiums on property that they would not have to pay for in case of loss, they can thereby rob those who pay them for insurance.

individuals and as a company, and all any reasonable man should ask for is just what he agreed to accept or pay.

And any company of men, either insurance or otherwise, who would ask for more than is right is knavish, thievish, or both. If the law does not regulate the mutual companies in a way to protect the public, then let such laws be made, but to prohibit the citizens of the state from insuring in any legitimate way is taking a right away from them that will be regretted.

The Famous EXTRA EXTRA TOMATO. A Perfect Wonder. The Best Tomato in the World. We will send you a packet of our extra tomatoes, along with a packet of our extra cucumbers, if you will send us a dollar. The extra tomatoes are of the finest flavor, bright red, standing erect and requiring no support at all. No one who has a garden should be without it. MATH'S BLATCHLEY'S CUCUMBER. A Superb Variety, Enormously productive. It bears its fruit on a bushy vine, and is unequalled for standing upright. It bears three or four cucumbers to the vine. Very crisp and tender. A long time before running to seed. We will send you a packet of our extra tomatoes, along with a packet of our extra cucumbers, if you will send us a dollar. Mammoth Tomato FREE. To every person sending me for above Tomato Collection and giving us the name and address of three or more of their friends who purchase Soeda, Platts or Fruit, we will add, free, one packet of Mammoth Tomato, a magnificent variety of enormous size, often weighing 3 lbs. each. This is the most liberal offer ever made by a reliable grower, and no one should fail to take advantage of it. MAY & CO., Seedsmen & St. Paul, Minn.

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BUY OF A HOME NURSERY! CRETE NURSERIES. Established in 1872, point to many thousands of successful orchards in Nebraska supplied from their nursery. Their stock for 1895 is complete in all departments, and as good as ever sent out. Large orders for apple trees, filled on eight month's time. Purchase at first hand and save agent's and dealers' profit. Correspond early before the rush of spring trade opens. E. F. STEPHENS, Manager, Crete, Neb.

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