GOVERNMENT BANKS

If We Had Them the Rate of Interest Would Remain Uniform and Panies Be

But the gold-bugs are all right and flatter themselves in ill-concealed glee. Some of them are openly boastful. And the banks, who grasp at the control of the nation's money, and intend to get it on the strength of the next campaign, they are all right, too. Crops are good and in the New York banks on Tuesday there was an advance in rates on money from 4 to 5 per cent. on call loans, and from 5 to 6 per cent. on time loans. This is upon the strength of "renewed prosperity." When panie and depression came, these highly favored institutions and backers of the crusade for gold single standard control declined to lend money; threw out securities of all kinds to the extent of millions; "called" thousands of their customers and made them lose their property and hoarded money in their coffers until now, when it is needed to hasten and help the restoration of prosperity, they advance the rate. They get the best of it coming and going. Verily they are the friends of this nation and of the struggling people. They should have anything

As the demand for loans and the throes of the country to recuperate become stronger, the banks increase the rate and congratulate each other that "the money market is getting firmer." One great Chicago authority of the banks says that "the improved conditions (as to money) is looked upon by banks as being not so much due to a revival of business as to a demand for money for handling the crops." A dispatch from New York to the same authority reads:

"The professional character of the market at the moment was fully demonstrated by the movement of prices during the day. For a fortnight past traders have been harping upon gold exports as the only check to an active and stronger speculation, but as soon as it appears that the export movement has ended they fail to display any of their much-talked-of faith in a higher level of values; on the contrary, they sold moderate amounts of the leading shares during the forenoon and with the assistance of London succeeded in depressing prices 1/4 to 11/4 below Saturday's closing figures,"

It will thus be seen that the character of the market which controls the people's money is "professional." This is an old term applied to a new cause. There are "professional" highwaymen, professional sand-baggers, trainwreckers and finally the professional financiers have willingly entered the same category with their other lawless and criminal brethren. - Chicago Week-

MONEY AND CREDIT. There Are Never More Checks in Use Than

Tnere Is Money in the Banks to Redeem The Richmond Times is a dandy

gold-bug sheet. It can wear a longer face and tell whoppers more rapidly states and so is England an old nation. than a majority of its kind. Unless appearances are deceptive the editors of that paper would like to see money so scarce that only its editors and a few friends shall control it all.

One of the favorite arguments used by the Times is that most of the business of the country is done by the use of checks and this does away with the use of money. "We need but little money," says the Times, "and that little should be sound." It cites as an illu tration, that a farmer sells a lot of wheat for \$1,000. The merchant pays for the wheat with a check. The farmer uses the check to pay his debts or purchase something, and the check probably passes through a half dozen hands as money before it ends its career. The average gold-bug fool will read that in the Times and declare that it is the religious truth, and that it is all folly to talk about a contracted currency or searcity of cash to do business with. But wait. The merchant who started that check on its rounds had \$1,000 in his bank before he wrote the check. He simply used the check instead of paying out the cash, as a matter of convenience. If he had paid out the eash instead, the thousand dollars would have passed from hand to hand and liquidated debts just as the check did. Rest assured that for every check you see passing around in trade there are as many dollars in money as the checks call for, therefore, checks are only a convenience and do not increase the circulating medium. Business men in towns and cities do business with each other with checks, but a great many farmers and others cannot run a bank account. Even if every person were near enough a bank to do so, the amount of money needed to do the business of the country would not be one cent less, for the check only represents cash. If we need \$3,000,000,-000 cash to do the business of the country, and it were equally divided among the people and each one could put his per capita in some bank and issue checks for it all, there would only be \$3,000,000,000 ir circulation. We cannot

Old Time Ideas.

Farmer.

believe that the Times is ignorant

enough to believe what it writes, but

it evidently thinks its readers are all

ignorant.-Raleigh (N. C.) Progressive

James G. Blaine, while living, the acknowledged leader of the republican party in statesmanship, in his speech delivered in congress February 7, 1878, said: "I believe gold and silver coin to be the money of the constitution; indeed the money of the American people anterior to the constitution. No power was conferred on congress to declare either metal should not be money. Congress has, therefore, in my judgment, no power to demonetize silver any more than to demonetize gold."

Gold and Man.

He's true to God who's true to man; wherever wrong is done, To the humblest and the weakest 'neath the

all-beholding sun, That wrong is also done us: and they are slaves Whose love of right is for themselves, and not

for all their race. -James Russel Lowell

dence solicited. Fire, cyclone or hall.

Conducted by J. Y. M. SWIGART. Correspon

Next week we will be in Des Moines, Ia. at the annual meeting of the Iowa Mutual Insurance Association composed of delegates from all the county mutual companies in the state. Kach year they meet in Des Moines to compare notes and learn all that they can from each other on the subject that has saved millions to Iowa people. Each year the auditor and other state officials are invited to meet with them and I need not say far-

appointed hour. I will give a report of the meeting in this column the first week in December, and mail a copy to each secretary and president, but in the mean time I would like to hear from all who will attend a meeting of the same kind at the Lindell Hotel in Lincoln on the third Thursday in January '96.

ther than that they are on hand at the

We will have several subjects to discuss some of which are of vital importance to all mutual companies in the state. There seems to be some trouble between one mutual company and the State auditor. They have a case in court and among other things the auditor claims that the law under which that company is organized is unconstitutional. If that is the case and the court so decides, the auditor will be in duty bound to withhold his certificate of authority for all mutual companies in the state.

If there ever was a time when mutual men should get together and confer, it is now. We would like to see the president and secretary of every company in the state present. Auditor Moore has promised to be with us and we will invite the governor and attorney general.

Last winter the power of mutual insur ance men was felt in legislative halls Let us once more show that it is the people who are behind this movement to save thousands of dollars annually for the policy holders in our forty companies To be sure, it will cost something to come and stay two days, but would it not be better to pay a little than loss your authority to do business next year's

> Interesting Facts VERDON, Neb., Nov. 2, 1895.

Editor WEALTH MAKERS:

I see by the semi-weekly State Journal, that the Cobden clubbers of Great Britain admit the blunder. i. e., that free trade has not been beneficial to agriculture. When I read it I thought, why cannot some of the disciples of high tariff be equally as honest and acknowledge the error of their way? While it may be true that agriculture has suffered worse there than here, nevertheless, it is sadly depressed here, and was before Cleveland's election. Land in farms declined in the eight North Atlantic states \$265,-000,000 in the decade from 1880 to 1890 and the value of farm products for the same states declined \$22,000,000 ln the same time. Of course these were old Another fact, and that is, the value of all farm products of the United States declined \$4.80 per capita in the same period, one dollar per capita more. The eight North Atlantic States hold 65 per cent of all the manufacturing capital in the nation. There was a decline in per

capita wealth in five of them. The State Journal is entirely right in its conclusions that in order that the masses may prosper the farmer must thrive. The above facts have all been taken from abstracts of the 11th census. If the Journal cannot explain, then will it be as honest as the Cobden club and acknowledge its error?

Yours truly, GEO. WATKINS.

-The Kansas City Times, in charge of a receiver, and on the verge of being sold to satisfy the debts it owes, is waging a war of misrepresentation against the people's party. It declares in a long-winded article, devoid of argument, that the people's party is dead and that every bushel of the big corn crop is a nail in its coffin. Wonder if the Times imagines the farmers will get rich on the gold standard prices received for the corn crop of 1895?-Mis-

-Why is a silver democrat or a silver republican who promises to become a goldite if the next national convention of his party decides in favor of gold, worse than ordinary traitor? Because he takes that method of betraying the cause for the purpose of inducing his followers to become traitors and join with him in the infamy of his crime, while he secures not only the reward of his own treachery but a large reward for the dupes who follow

him.-People's Record. -Three distinct tendencies are observable in the private monopolization of modern instruments of production. First, those who do work are compelled to support those who do not work; second, a large class of useless and parasitic directors of work are fattened and enriched; third, the out-ofworks and disinherited tend to lapse into barbarism and savagery. A government that cannot arrest these tendencies and turn the starving machines into feeding machines, ought to be made to go.-Coming Nation.

Notice in our advertising columns the hog sale of H. S. Williamson of Furnas county. Mr. Williamson is one of the leading breeders of Big Berkshires, and of pure bred Holstein cattle.

L. P. Davis, Dentist over Rock Island ticket office, cor. 11th and O streets. Bridge and Crown Work a specialty.

Sheriff Sale

Notice is horeby given, that by virtue of an order of sale issued by the Clerk of the District Court of the Third Judicial District of Nebruska. Court of the Third Judicial District of Nebraska, within and for Lancaster county, in an action wherein Jane A. Hencock is plaintiff, and Grant A. Bush, et al, are defendants I will, at 2 o'clock P.M., on the 17th day of December, A.D. 1895, at the East door of the Court House, in the City of Lincoln, Lancaster County, Nebraska, offer for sale at public auction the following described real estate to-wit:

Lot numbered Twenty-three (23), in Block number Three (3), in Cottage Home Addition to the City of Lincoln, Lancaster county, Nebraska, according to the recorded plat thereof.

Given under my hand this 11th day of November, A.D. 1895.

FRED A. MILLER, Sheriff.

Opp. P.O., 921 O St., Lincoln, Neb. _000_

YOUR Fall and Winter Goods NOW

We want your trade, and knowing that low prices for good goods is the easiest way to secure it, we offer the following this week : DRESS GOODS.

One lot, former price 20c., 25c., 35c., and 40c.; your choice this week 17c. per Yard.

44-inch Storm Serge, black and navy, cheap at 60c; this week at

48c. per yard.

46-inch Storm Serge, extra fine, in black and navy; our regular price is 75c.; this week at

58c. per yard.

SHOES SHOES

All kinds of Shoes. Lined and unlined Ladies', Misses', Childrens', Men's and Boys' Shoes. In this department we know we can do you good. We were fortunate enough to place our orders before the extreme advance took place, and will thus be able to save you from 10 to 20

3.50 10-4 wool blankets, \$3.13 per cent on 4.50 11-4 wool blankets, \$3.99 4.50 10-4 real fine blankets, \$4.00 5.50 11-4 real fine blankets, \$4.95 SHOES

BED COMFORTS.

Conforters

EIDER

DOWN

A beautiful line

at 330, 37c, 46c.,

60c., in handsome

week at

colorings, this

Blankets.

You need a pair, and

\$3.00 10-4 wool blankets, \$2.67

3.75 11-4 wool blankets, \$3.35

now is the time to buy.

69c., 87c., \$1.13, \$1.40c., \$1,79. Our \$2.50 Comforter this week at Our \$3,00 Comforter this week at

We have still about twenty-five pieces

OUTING FLANNELS.

If we would let you make the price on same, you would say 7c. or 8c.; our price this week, 5 cents per yard.

GRAINS OF GOLD.

Howe'er it be, it seems to me 'tis only noble to be good. No fountain is so small that heaven

may not be imaged in its bosom.

When you talk to a man about his sins don't stand over him with a club. With women the desire to bedeck themselves is ever the desire to please. Without the ideal, the inexhaustible source of all progress, what would man

The same refinement which brings us new pleasures exposes us to new

Use pompous personages as you do a fire-always keep them at a proper dis-

Love is the only thing that always pays more than a hundred cents on the

There isn't anything but chaff in giving the devil the most of your time

and nearly all your money. Some people would have more feeling in religion if they would first feel a little deeper in their pockets.

Nothing can bring you peace but yourself. Nothing can bring you peace but the triumph of principles.

Dr. Madden, Eye, Ear, Nose and Throat diseases, over Rock Island ticket office, S. W. cor. 11 and O streets. Glasses accurately adjusted.

If is hard for the world to believe tha the sinner who rides in a carriage is made out of the same kind of clay as the one who begs.

The road to glory would cease to be arduous if it were trite and trodden; and great minds must be ready not only to take opportunities, but to make them.

L. P. Davis, Dentist over Rock Island ticket office, cor. 11th and O Streets. old d Bridge and Crown Work a specialty. losis.

See elsewhere ad of the Furnas county blooded stock sale. Big Berkshire swine and Holstein cattle. It is an apportunity to get those not to be missed.

Cottonade

Dr. Miles' Nerve Plasters Mc. at all druggists.

L. P. Davis, Dentist over Rock Is land ticket office, cor. 11th and Ostreets. Bridge and Crown Work a specialty.

STAR-EYED SCIENCE.

Dark brown is the prevailing color of the hair of the people of English nationality.

The earth, at the equator, moves at the rate of a mile in 3.6 seconds, fourtenths of a second slower than the velocity of a cannon ball.

Under the conviction that the plumage of canaries can be altered in color by varying the food, Dr. Beddoe thinks that the color of human hair must eventually be influenced by particular

The measles bacillus, discovered in Berlin by Dr. Canon, varies from one three-thousandth to one one-thousandth of an inch in length, and possesses characteristics said to be "different from those of every other bacillus known."

More first magnitude stars are in the field of vision in winter than in summer. Sirius, Aldebaron, Procyon, Betelguese, Rigel and Capella are bright stars seen in the winter months which are not visible in the evening hours during the summer.

Dr. Landousy, member of the French Academy of Medicine, says that the depopulation of France owes more to tuberculosis than to alcoholism, syphilis and malthusianism put together. Two thousand babies under two years old die annually in Paris from tubercu-

Timely Warning.

The great success of the chocolate preparations of the house of Walter Baker & Co. (established in 1780) has led to the placing on the market many misleading and unscrupulous imitations of their name, labels, and wrappers. Walter Baker & Co. are the oldest and largest manufacturers of pure and high-grade Cocoas and Chocolates on this continent. No chemicals are used in their manufactures. Consumers should ask for, and be sure that

WALTER BAKER & CO., Limited, DORCHESTER, MASS.

CHAMBERLAIN COMMERCIAL + COLLEGE.

Is now offering special inducements to all parties wishing to study Bookkeeping, Mathematics, Shorthand, Type-writing, Penmanship, Latin, Trigenome-try, Commercial and Railroad Telegraphy. Special attention given to prepara-tory work for State University.

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Official Court Reporter. S. M. TRUE.

Principal Telegraphy and Railroad Busi-ness Departments. J. C. OLSON, Principal Penmanship Department

Latin, Trigonometry, etc.

Call or write for special rates during summer months.

Lansing Theatre Building.

LINCOLN, - - NEBRASKA.

An Organ for \$5.00



Per Month-

On these terms you can buy the celebrated KIMBALL organ, highest grade, latest style, up-todate, fine stool and book, freight paid, only \$63.00 on payments. Write for catalogue and description. Agents wanted.

> A. HOSPE, Jr., Omaha, Neb.

SULPHO-SALINE **Bath House and Sanitarium**



Corner 14th & M Sts., LINCOLN, NEBRASKA.

Open at All Hours Day and Night

All Forms of Baths.

Turkish, Russian, Roman, Electric. With Special attention to the application of

NATURAL SALT WATER BATHS.

Several times stronger than sea water,

Bheumatism, Skin, Blood and Nervous Dis-casas, Liver and Kidney Troubles and Chronic allments are treated successfully.

Sea Bathing S

may be enjoyed at all seasons in our large SALT SWIMMING POOK, 50x142 feet, 5 to 10 feet deep, heated to uniform temperature of 80 degrees. Drs. M. H. & J. O. Everett,

FIVE FACTS.

Managing Physicians.

Rock Island

Cheap

Outing Excursions. First-For the National Educational Meeting

at Denver, opening July 5th, the rate will be one fare plus \$2.00 for round trip. Tickets good to return and time up to and including Sept. 1st. Second—The regular Tourist Car to California ris Kansas City runs once a week, and leaves Chicago every Thursday at 6 p.m.. Kansas City at 10.50 a,m. every Friday. Tickets based on second class rate, and car runs on fastest trains, and known as the Phillips-Rock Island Tourist

Excursions. Car arrives at Colorado Springs Saturday, 7:35 a.m., Third—Home-Seeker's Excursions to Texas and New Mexico. Next one June 11th. Rate, one and New Mexico. Next one June 11th. Rate, one fare for round trip. Tickets good twenty days. Fourth—For Mexico City the Rock Island runs a through sleeper from Kassas City daily at 8:49 p.m. via Topeka, McFarland, Wichita and Fort Worth and Austin to San Antonio. Two routes from there are—International R. R. to Laredo, and Mexican National to the City of Mexico; Southern Pacific and Mexican International via Spofford and Eagle Pass to City of Mexico.

Mexico.

Connections are also made at Fort Worth via
Connections are also made at Fort Worth via the Texas Pacific to El Paso, and over the Mexi-can Central to City of Mexico. Fifth-Send to address below for a Souvenir called the "Tourist Teacher," that gives much called the "Tourist Teacher," tha information to tourists. Sent free.

JOHN SEBASTAIN, G. P. A., Chicago.



Dr. Miles' NERVE PLASTERS cure RHEUMA-

Three Cent Column.

"For Sale," "Wanted." "For Exchange," and small advertisements for short time, will be charged three cents per word for each insertion. Initials or a number counted as one word. Cash with the order.

If you "want" anything or have anything that anybody else "wants," make it known through this column. It will pay.

FRANK D. EAGER, Attorney-at-Law, 1834 O. Street, Lincoln, Neb.

O. WILSON, Attorney-nt-Law Barr Block, Lincoln, Nebraska.

WANTED-Fire and Cyclone Agents, Good pay, J. Y. M. SWIGART, Sec'y, Lincoln

WANTED—Gentleman or lady to sell Doble's Aluminum Coffee Economizer; fits any coffee pot; saves one-third the coffee. Arthur L. Doble & Co., 211 Wabash Ave., Chicago, III.

Or THE DE LAVAL SEPARATOR CO., 74 Cortlandt Street, New Yor

TINGLEY & BURKETT. Attorneys-at-Law.

1026 O St., Lincoln, Neb.



\$750.00 a Year and All Expenses. We want a few more General Agenta, ladies of gentlemen, to travel and appoint agents on our new publications. Fall particulars given on application. If you apply please soul references, and state business experience, age and send photograph. If you cannot travel, write us for terms to local canya-sees, Dept. Rare, S. I. BELL & CO., Philadelphia, Pa.



O. P. LAMBERTSON, D.D.S.,

GRADUATE OF Ohio College Dental Surgery

10 YEARS CONTINUOUS PRACTICE IN LINCOLN:

Office: Alexander Block, 12th and P Streets, Rooms 23 and 24.

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HOMES IN THE SUNNY SOUTH.

No hot winds, bilissards, nor crop failures. Natural Clover, Timothy and Blue Grass. Full cheep. Coal 31 per ton at bank. Dry wood \$1.50 per cord delivered. All kinds of fruit that grow in this latitude. You will find all these advantages in the country adjacent Calhoun, Henry county, Mo., 12 miles from Clinton, the county seat; population 8,000. Located on the M. K. & T. R. R.—70 miles southeast Kaness City. We have a list of good farms for sale at from \$10 to \$80 per acre. Corn yields from 20 to 60 per acre. Fiax from 8 to 18 per acre and other crops in proportion. We will cheerfully give and information required. Call on or address,

BARTHOLEMEW & ALBION, Real Estate Agents, Calhoun, Me

DO YOU WANT IT? Balesmen Wanted in every county, salary or sommission. No experience, New Tariff fill gives unlimited profits, active men ap-ply quickly stating salary and territory wested. Manufacturers, P. O. Box 5308, Boston, Mass.

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Our grand catalogue, over 350 illustra tions, agents' latest goods and novelties, I writing pen, fountain attachment, elegant gentleman's watch chain and charm, guaranteed 20 years. Your name in agent's directory 1 year, all sent for 10 cents. Postage 2 cents, EMPIRE NOVELTY CO., 157 Tremont St., Boston,

H North-Western

F., E. & M. V. R. R. is the best to and from the

Coal and Oil Regions

CENTRAL WYOMING.

Burlington's Personally Conducted Excursions to Utah and California

A Pullman tourist sleeping car will leave Lincoln every Thursday at 12:15 p m. for Denver, Salt Lake, Ogden, San Francisco, and Los Angeles. Only \$5.00 for a double berth Lincoln to Los Angeles in one of these cars. Remember there is no change of cars. For full information and tickets apply at Burlington & Missouri depot or city ticket office

corner Tenth and O streets. G. W. BONNELL, C. P. and T. A.

The Sioux City and St. Paul Route Is the Northwestern, the only one-line route. No transfers. No delays. Moruing and afternoon trains to Sioux City. Reduced round trip rates to St. Paul Duluth and other places. City office 117 So. 10th Street.

L. P. Davis, Dentist over Rock Island ticket office, cor. 11th and O streets.

they get, the genuine Walter Baker & Co.'s goods.