

WEALTH MAKERS.

New Series of THE ALLIANCE-INDEPENDENT.

Consolidation of the Farmers Alliance and Nebraska Independent

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If any man must fall for me to rise, Then seek I not to climb. Another's pain I choose not for my good. A golden chain, A robe of honor, is too good a prize To tempt my hand to do a wrong

N. I. P. A.



Publishers Announcement. The subscription price of THE WEALTH MAKERS is \$1.00 per year, in advance.

AMERICAN monopolies are destroying American liberties.

It is well for the men who make the tramp to meet the tramps at Washington.

USURY is the great wealth-concentrating and poverty-spreading curse of the world.

VOICE truth, and God speaks through you. And there is no armor that can turn his word. Conscience must wake and respond to it.

A REFORMER who does not dig down to the foundations to discover what equity requires, what justice is, is working without reason, without definite knowledge.

THE eastern Democrats have gone to the Republican party already, and the western and southern Democrats can take their choice between the Republicans and Populists.

LET us bring into use again the original meaning of that word usury. The churches ceased to condemn usury-taking two or three hundred years ago and the old word has become obsolete.

THE poor man who is supported by charity because he cannot find work, is respectable. The rich man who is supported by the labor of others, is in the business of the thief and the robber.

WILLIAM DEAN HOWELLS a few days ago gave utterance to a great and most advanced truth, when he said: "We have got to change the conditions of our life entirely. People have yet to realize that liberty without equality is dead."

USURY is the greatest sin in the world. Why don't the church condemn it? We suggest that the ministers preach on the words in Psalms 15: 1, 5, and that the Scriptures, Exodus 22:25, Leviticus 25: 35-37, and Ezekiel 18: 10-13, be read as a prelude to the sermon.

CLEVELAND in his veto message wants Congress to give the Secretary of the Treasury the full, unquestioned, unlimited authority to issue bonds to buy gold and furnish the bankers usury a basis also for more bank notes and ever-growing debt burdens for the people.

SOME of our people think this campaign is to be a repetition of preceding ones. They do not take into account that we have had one year of Grover and gold monopolists' rule and rule to wipe out party prejudice and convince the sensible that the People's party is the only possible salvation for the country.

DUN and Bradstreet are still hoping that the bottom has been reached. The bottom has a charity floor on it, and millions have certainly reached it. They can become no poorer. But with gold monopolists in control of all money and credit, the number reduced to a starving condition and the cold crusts of charity will go on multiplying year after year.

"We can stop the liquor traffic by taking the profit out of it, but we can do it in no other way." Neal Dow

These words were spoken by General Dow at Portland, on the occasion of the celebration of his 50th birthday, the 20th ult. It appears to us that they strike the spot, the vulnerable point of the business. Prohibition, etc., does not eliminate the profit of illicit sales.

JOHN BROWNS MARCHING ON.

When John Brown made his raid on Harpers' Ferry he was denounced by the law-abiding citizens, Republicans as well as Democrats, by abolitionists as well as slave holders, by all sensible, level-headed reformers. He was a crazy crank, an unlawful liberator, a man who waited not for the ballot, but appealed to the rifle to rescue the black slaves. He was condemned under the law of the land on the charge of being a traitor, and hung, hung lawfully, because he took his life in his hand and struck a continent-jarring blow for freedom.

But ever since we have been honoring this malefactor, this traitor, by singing everywhere that his soul is marching on.

Isn't it strange that we should so honor a man whom all condemned, even including those who were seeking the downfall of slavery?

Personally we are beginning to think it is about time we recognized that God can make use of foolish men, of all sorts of men, and that we should not be quite so ready to heap contempt and harsh judgment upon men whose methods are irregular, new and strange.

We have been thinking about Mr. Coxe's movement. Some of our Populist leaders are condemning him severely. Senator Allen and others. We notice that our Populist exchanges generally are shy of expressing themselves regarding it. Perhaps some have been silent because unsettled about it. But others are doubtless afraid it will bring our cause into disrepute if we give Mr. Coxe and his ragged regiments our moral support. Let us be careful how, as individuals, we hold ourselves above and apart from the great army of the destitute, some of whom are tramping to Washington to ask their constitutionally guaranteed rights of our great law-making body.

The unjust laws which have been enacted in Washington are admittedly the cause of the destitution, lack of employment and helplessness of the great army of millions and millions of willing workers. Is it not the natural place and body of men to go to, then, to demand justice? Are not the poor represented there? Have the oppressed no friends in congress? Have not peaceful American citizens a right to petition congress in person? And if obliged to go there and to the White House barefooted, ragged and hungry, may they not be received respectfully, their rights considered and their plan, or some other, better, adequate plan of opening up immediate work for the unemployed be thought out, discussed and put into operation by act of congress?

It is stupid or cruel to tell these men, these destitute starving millions, that they must right their wrongs at the ballot box. What are men sent to congress and to the White House for but to make laws to protect the weak, the poor the preyed upon? Our national legislators have an idea that they can promise everything to the people for their suffrages, and that after being elected the people cannot demand the fulfillment of their promises to care for the people's rights. It does not matter, Senator Stewart to the contrary notwithstanding, whether Mr. Coxe's followers voted the Democratic, Republican or Populist ticket, their inalienable right to life carries with it a perfect and perpetual right to such natural means of subsistence as are necessary to support life. Somebody has by monopoly power deprived them of their rights, of land, of a place to work, of the basis of human liberty and independence. It is almost the sole legitimate business of our lawmakers to investigate evil, to search out injustice, to remove the hand of oppression. What if the unemployed millions; a section of whom are now marching to the supposed seat of justice, have not thought out an economical plan, the best plan to save the waste of idleness and provide honestly and respectably for their pressing needs. Let them make their needs visible and let the loudly professed friends of justice and of the people improve on the plan or furnish some other more needed more useful work for the unemployed. It is their business. It is a duty they are sworn to perform.

For our part we wish that all the destitute, wretched, miserable millions of American citizens which unjust legislation has made, could camp around the Capitol at Washington and form an ever present conscience-accusing spectacle for our national lawmakers to face. We wish also that every monopolist in the land was obliged each day see filing part his door a section of the poorest of our people who labor without gain that their oppressors may gain without labor, and who in the stagnation period of each usury cycle are not allowed to work at any price.

THE OUTLOOK of New York is one of our best exchanges, and not of the goldbug order. But it still seems under the power of the superstition that there must be two kinds of currency, paper and metal coins of ultimate redemption. It is opposed to the gold monopolists' concentration policy of the east, and it is afraid of what it calls the inflation issue of the west. It has yet to learn that there is no such thing as inflation apart from the redemption base idea. Money issued to the people without interest, and the people's surplus money deposited with the government for safe

keeping simply, would provide for natural needs and automatically limit the currency volume to an amount to keep everybody at work. The currency would increase in volume through increased loans, but only as work and wealth increased. It ought to increase by that natural demand and regulation, and it is a matter of individual judgment how much money one can make good use of. If the money borrowed is misused the individual borrower is the only possible loser; and when the loan is paid the money is restored to the government; and till others wish to borrow it will be out of circulation, so will not affect prices. Under government banking system, with United States legal tender non-interest bearing paper issues, we can have a scientifically perfect monetary system, and avoid the present most dangerous wealth concentration, by means of interest, dividends, etc.

A BETTER SYSTEM PROPOSED.

"Lending out deposits is the essence of modern banking," says the financial writer in a last week's New York paper. True enough. But let us look into and around this money-lending banking business. The entire amount of money said to be in circulation (by which is meant that money of record which has been issued and which is not now in the Treasury) is \$1,600,000,000. This sum includes all that has been burned up in fires, melted down for use in the arts, and lost on land and sea. This lost sum cannot be accurately estimated, but it is not unreasonable to suppose 20 per cent of the \$1,600,000,000 has thus gone out of existence. Subtract, therefore, \$320,000,000 for this loss. There are also kept in the banks in legal reserves \$531,665,829. These two sums subtracted from the money of record leave \$749,334,171, actual money in use, in hand, or deposited somewhere. At first glance it would appear that this sum of \$749,334,171 would be as much as the banks and trust companies, on the supposition that they own it all, could possibly lend. But not so. The same identical dollars are lent over and over again. The recorded loans and disbursements of the banks and trust companies compiled by the Comptroller of the Currency in 1892 showed that they had owing them \$4,380,172,817—nearly six times as much money as was in use as a circulating medium. The banks owed the people, including their own stockholders, an even greater sum, viz., \$4,631,456,962. This was made possible by loaning into circulation the same money about six times over. So, for each dollar in use the people of the country are paying to the money lending class about six times the average rate, or six rates of interest charges.

This credit expansion, lending the same money several times over involves the commercial and industrial world in time obligations which can only for a decade or two be met, because the interest feature of these loans draws the money needed to pay the principal out of the hands of the borrowers, out of the markets also, to the extent that the money lenders accumulate, and brings around with greater or less regularity a period of enforced liquidation, with markets glutted and workers thrown out of employment and prices of goods reduced below the cost of production.

This is what has been called the best banking system yet invented. And the bankers and money lenders of the world are with almost illimitable power and Shylock heartlessness defending it, and are determined that nothing proposed to cut off usury shall displace it. But if the system of government banking which the people are calling for is instituted, all that is now taken from the producers in charges for credit and capital will be saved to them, and there will be no more usury cycles, panics and periods of commercial and industrial stagnation. Give us government banks as well as government postoffices, banks of deposit, loan and exchange.

LESS MONEY AND MORE BONDS.

Our gold reserve, amounting to only a little more than \$100,000,000, is directly charged with the redemption of \$348,000,000 of the United States notes. When it is proposed to inflate our silver currency it is a time for strengthening our gold reserve instead of depleting it.

"I cannot conceive of a longer step toward silver monometallism than we take when we spend our gold to buy silver certificates for circulation, especially in view of the practical difficulties surrounding the replenishment of our gold." This leads me to earnestly present the desirability of granting to the secretary of the treasury a better power than now exists to issue bonds to protect our gold reserve, when for any reason it should be necessary. Our currency is in such a confused condition and our financial affairs are apt to assume at any time so crucial a position that it seems to me such a course is dictated by ordinary prudence.—The Veto Message.

The above paragraphs of Goldbug Grover's message are all we care to comment on. The word "inflation" in the first paragraph ought to be driven down his throat. There is a lie in it, a lie black enough and heartless enough and producing suffering enough to justify damn him and the Shylock gang he serves. The silver dollars are standard dollars, full legal tender for all debts public and private. They are not based on gold. They are not promises to pay gold. They therefore do not inflate

the currency. They are not credit money.

Second, we do not need to use a dollar of gold to buy silver. The silver has been bought with Treasury Notes, which at the option of the holder can be exchanged for coin. The government promise on the Treasury Notes is, or would be, legally fulfilled by exchanging standard silver dollars for every last one of them presented. The \$348,000,000 of greenbacks call for no payment in gold, and the gold held in the Treasury for their redemption is held out of circulation illegally. It is held there illegally to sustain the goldbug assumption that all our money must at the demand of the holder be redeemed with, or must have power to command, gold. Nobody wants gold except the goldbug bankers. No one except the bankers ever asks to have money of any full legal tender sort redeemed. A full legal tender redeems itself, fulfills all uses as money any where and everywhere at all times. This talk about redeeming three or four times as many dollars as there are gold dollars in gold dollars, is an accused fraud. Why does the government allow itself to be made the cat's paw of the gold monopolists? The Sherman, Foster, Carlisle, Harrison, Cleveland—old party—officials have assumed that if gold were not paid for greenbacks and U. S. Treasury notes on demand of the bankers, that they would hoard their gold and it would demand a premium to show itself, and that the country would be ruined if the gold monopolists locked up the prosperity-controlling, calamity-spreading stuff.

And again notice, Grover with his silver veto lugs in an earnest recommendation that Congress grant the Secretary "a better power than now exists to issue bonds to protect our gold reserve, when for any reason it should be necessary."

Can the gold reserve be protected by the issue of bonds? Not at all. It does not increase the sum total of the gold in the country to sell gold interest bearing bonds to gather some of it into the Treasury. While the bond plates are being engraved, Treasury Notes (non-interest bearing) can be presented by the bankers, and under the assumption that the Secretary must exchange gold for them, gold to buy the bonds can be drawn out of the Treasury, and as soon as it is bought back with interest-bearing bonds it can again be drawn out, and the fraud and farce repeated, as Cleveland, speaking for the Wall Street gang who have made him a millionaire, is anxious it shall be.

But the unprincipled and covetous always grab for too much and push oppression unendurably far. Cleveland's veto of the Seigniorage bill and his effort to get the people bonded still more to the goldbug Shylocks will disintegrate the Democratic party in the West and South.

FARMING IN THE FUTURE.

Farming in the present is not as attractive an avocation as it should be, as it was designed to be, or as we can easily show it can be made to be. Let us consider for a moment farm life as it is, and farm life as it may become.

At present farmers and their families must work early and late, year in and year out, doing a vast amount of hard, heavy work, to produce an enormous aggregate of wealth which they are forced to exchange for much less wealth, for much less intrinsic or labor value. They have to pay what the railroads please for the transportation of what they sell and buy. They have to pay monopoly profits to the kings of the stock yards, and to all trusts and combines. Their labor must pay in product directly and indirectly nearly half of the vast aggregate of interest and dividends claimed by money lenders and capitalists. All the rents to landlords in the cities which are added into the prices of goods, and those rents everywhere which subtract from the purchasing power of the workers and go to swell the accumulation of the rich, raise the prices of what farmers buy and reduce the prices of what they sell. These enormous demands and drains, interest, dividends and rents, explain why the farmer at present must work hard and have many times less wealth to enjoy than his labor produces.

It is plain that the great part of this drain can be cut off by the government ownership of the railroads and a government banking system that would furnish capital, or a medium by which to exchange labor, without interest charge. The additional burden of taxation should also be lifted by diverting the enormous sum which now is claimed by idle or useless landlords into the public treasury.

It can be clearly shown by a simple computation that these three great reforms, government railroads, government banking, and taxing rent into the public treasury, would increase the farmers' (and all other workers') purchasing power three or four times at the very lowest calculation. But even then there would be good scarcely thought of today which farmers by uniting could possess themselves of. At present, farm life is isolated, laborious, and in the matter of labor and capital unavoidably uneconomical. Let us consider briefly how to avoid these losses and the gains within the grasp of intelligence. And we shall propose nothing except what is in the natural

order of progress and slowly evolving through invention, economic teaching and self-interest.

The invention of the electric motor and its use in transporting passengers in towns and cities is a matter we are all familiar with. But those who have knowledge of the cheapness of this power, see also that its use is destined to transform country life, farm life. The time of farmers living alone and working alone is nearly gone by. The ever advancing students of economy have made it clear that electric street railways will soon be pushed out to connect farm villages with the steam railroad towns and do all the transporting which is now done by the farmers' horses. A commission appointed by Governor McKinley of Ohio has recently reported on the good roads question, and has shown that macadamizing is too expensive (for Ohio alone it would cost \$400,000,000), that electric transit lines are, considering the advantage offered, cheaper, and that such freight and passenger carrying lines would economize labor and expense. The capitalists stand ready to propose bonds and secure control of this farm village national network of railroads, but the people are now too much enlightened to allow them to do it. But how these electric roads may be built we will not now discuss.

The economic advantage of electric connection with the steam railroad towns will lead the farmers to lay out farm villages about four or five miles apart and the farmers will move their houses and other buildings into these farm village centers. Each farmer will have a village lot of perhaps five acres to build on, which will give space also for a beautiful lawn and for a flower and vegetable and small fruit garden and orchard. The economic advantage to be gained will also lead to a general farm business partnership in the matter of farm machinery, and in the building of a common grain warehouse. A co-operative store will supply them with all their merchandise at cost, and supplies of every kind will be obtained for all at wholesale prices.

A farm village for every four miles square of the country would, if 80 acres were the average farm, bring together 128 farmers' families and the other families to serve them directly, professional men, mechanics, &c., would make a village of about 750 persons. Such a community should and would have a public library where the most valuable, interesting and instructive books would be found, all books of special value to farmers, and from every department of general literature. Economic farming would be studied and discussed by all. Soils, seeds, fruits, cultivation, stock animals, breeding, the best results from labor, would be argued, tested, sought out. Recreation, culture, general knowledge, lectures, &c., would also be brought within reach of all.

Machinery of the best sort would be used to prepare the land and handle the crops. A great economy of labor would be seen to be possible by converting the whole farm village into a farm partnership company to do all the work. A community laundry would relieve the farmers' wives of much drudgery, and so one economic improvement after another would be introduced. Shorter working days would follow the partnership arrangement. More time would be secured for recreation and intellectual improvement. Farming would become the most delightful of all occupations and wealth as well as health would be secured by all.

OTHER NATIONS ARE LEADING.

While in the United States the Populist party, the only party that has progress and statesmanship in its platform, is calling for a government banking system by means of which the government instead of the Shylocks shall loan needed money to the people, other countries have already adopted and put into operation this plan to help their people and cut off wealth concentration by the money loaning business. Greece has established a government bank with a fund of 9,000,000 drachmas to lend to fruit growers. The government of Victoria has also decided to loan money to farmers to enable them to improve their estates, and New Zealand has adopted a similar policy, says the Review of Reviews.

The editor of this great Review commenting says: The elimination of Shylock, by the State's taking his place, is a measure which might if successful effect a most salutary revolution in the economies of agriculture. It might do much to mitigate the grievances which have made anti-Semitism popular in Europe. Even if the borrower succumbed to what has been too often the fate hitherto, and the State from creditor and mortgagee became ultimately proprietor, the community instead of the individual money-lender would be the gainer, and the accumulation of land in a few hands would be farther off than ever. A blessing it would be if by some such methods the miserable peasants of India could be relieved from their burdens. But to reinstate the State as landlord, and so to undo the imported mischief of the British system of landlordism, seems to be a goal remote.

The defective feature of the land loan government loaning plan proposed by other nations is the interest charge. It is better of course to pay interest to the government than to private money-lenders, but the eating, growing power of usury or interest is what takes away the power to pay back the principal of

the loan. We propose that money shall be loaned without charge above the bare labor cost of investigating and caring for securities.

The world moves, but the old foggy Republicans and Democrats can't see it, and declare that nothing but the hundred year old tariff fight is the issue. The machine leaders stand in the way of all progress and denounce as dangerous every new thing proposed. The typical old party leader will listen to nothing, will give no new, well-studied and thought out plan a hearing, will do all he can to misrepresent it and to prevent its fair and unprejudiced consideration by the people. But money at cost by means of a government banking system of loan and deposits, with a full legal tender currency issue equal to the people's needs, is the great issue before us. The railroad question is next in importance.

A MAGAZINE FOR THE MASSES.

We have received the February number of James G. Clark's new magazine, The Masses, and find it all we anticipated with so gifted a writer as editor. Mr. Clark writes as fine prose as poetry, and that is saying a very great deal. The Masses has a finely designed cover page. Land, Money, Transportation, Communication and Justice being fifty and significantly pictured and printed upon it, and above a printing press which is throwing off copies of The Masses are the names of the three great industrial and political organizations, viz., The Trades Union, The Farmers Alliance and the Legion. The new magazine is published by The Masses Company at Los Angeles California \$1.00 a year.

Here is an extract from one of Mr. Clark's latest poems recently published in The Arena:

THE VOICE OF THE MOUNTAINS. I saw the mountains stand Silent, wonderful and grand, Looking out across the land When the golden light was falling On distant dome and spire, And I heard a low voice calling, "Come up higher, come up higher. From the lowlands and the mire, From the mist of earth's desire, From the vain pursuit of self, Come up higher, come up higher— Think not that we are cold, Though eternal snows have crowned us; Think not that we are old, Though the ages die around us; Underneath our breasts of snow Silver fountains sing and flow. We reflect the young day's bloom, While the valleys sleep in gloom; We receive the new-born storms On our rugged, rock-muffled forms, And restore the hazy lands With our rivers and our sands He who conquers inward foes All the pain of battle knows And has earned his calm repose Countless souls ere the places In the cycles took their places We were groaning to be free From our chains below the sea Till we heard the sun—our strength— Calling, calling, "Come up higher." And we burst our prison bars, And from out the mist and fire And the ocean's wild embraces And the elemental wars We arose and bathed our faces In the sunlight and the stars."

THURSTON'S THUNDER.

The annual recital of John M. Thurston's speech came off last Saturday evening at the Lansing. It was the same old speech that John invented and had patented a number of years ago, with a few slight changes, by way of variation, but by no means an improvement upon the original patent. It was on the eve of our city election and was delivered under the auspices of the young men's Republican club. To have listened to him with your eyes shut (as we presume most of his audience did) you would imagine at once that he was a beardless boy hunting for a job, instead of a bald-headed spectacled old man on a salary of twelve thousand a year. His official position, as is generally known, is general solicitor of the Union Pacific Railroad, but he finds plenty of time from his official duties to instruct (?) the people on their duty as good citizens from a political standpoint. One part of John's speech that he never changes is to tell the "boys" to "vote the Republican ticket straight." It was understood before he came here that the Republicans of Lincoln need a little of this kind of "medicine," and hence John was sent for to pre-cribe the dose, and John can always be relied upon to prescribe straight Republican medicine in large doses. "Vote'er straight" was blown in every bottle that was handed out from the Union Pacific factory, Saturday evening. Don't stop to inquire who is on the ticket, or what is the City's interest, but vote'er straight even if you have to hold your nose. But nobody blames John. He is simply trying to earn his princely salary and is doing what every man ought to do, working for himself, and for the interest of his employers. It only remains to be seen how many men in Lincoln, out of a job, even at living wages will follow his advice.

He said: "The crop of political prodigals to be husked next fall will be immense." Well, John and the railroads have been in the husking business a good while, but the railroads have been feeding on the grain, and the people on the husks about long enough. He admitted we were in a terrible condition as a people, and wanted to know of his audience if they ever stopped to think that since the Democratic party came into power that half the value of every piece of property is