

EDITOR WEALTH MAKERS:

I can buy more with a dollar today than I ever could; or, I can buy more with a day's work than ever before. are expressions familiar to everyone. These misleading and vicious statements have contributed more toward fastening upon the people the blighting curse of ignorance, which now stands in the way of financial reform, than all the arguments ever produced in favor of less money and lower prices. The mechanic seems delighted when he can buy six pounds of butter for one dollar, where he could buy but four pounds for the same money a few years previous; and the farmer's wife is pleased to buy twenty yards of muslin for one dollar, when a few years before she could buy only ten. Both seem satisfied with the situation. The man with his one dollar a day can now buy as much cloth, flour, and other necessities as he could when his wages were double what they are at the present time. Just so with the farmer. He exchanges his crops for as much of the products of the factories as ever. And wonders why things don't come around as they used to.

Somewhat the interest on the mortgage gets heavier and more difficult to meet; the days' work become less and less in demand; by and by the mortgage is foreclosed in spite of harder work and rigid economy and an increased gross production. On the other hand, the mechanic is turned into the street. These two victims of the same cause may chance to meet, the one going into the city for work, the other fleeing into the country for food and shelter. If they would sit down and consider carefully the situation, as it is declared in the preamble to the Omaha platform, they would discover that they were the victims of each other's ignorance. With a full knowledge of the situation and unity of voting, the disasters which have overtaken them and millions of their craftsmen might have been prevented. They would learn the truth, that nothing is cheap that is made so at the expense of another producer. When the farmer buys any of the products of mechanics cheap, they must expect the mechanics to buy their butter and eggs cheap. The result of this suicidal policy is to compel the farmers to buy less of the mechanics' products and the mechanic less butter. This brings about a surplus of products and a surplus of cows. The remedy for such a situation is to shut down the factories, throwing the mechanics out of all employment, rendering them incapable of buying any butter, and the farmer unable to sell butter at any price.

This is the case at the present time: starving operatives stand facing the farmer with his half clad family, bountiful harvests and unpaid debts. The money owner, however, is happy. Where it took the interest on \$1,000 to buy bread for his family on the \$500 will now more than do it. All productions sell below the cost of production. Here lies the root of the evil. One class of producers have been fighting other producers, and the money owners fattening on their disaster. We want nothing cheap but money. We want dear products, and dear labor, which is only possible where there is an abundance of money. The power of money to oppress through the reduction of the price of labor and its products is the ruling factor in all the distress now seen in this country. This power comes entirely through contracting the currency by taking it from use among the people. Our national banking system is a green persimmon, bringing all industries to a disastrous close. It is "the abomination of desolation." It is a tremendous confidence game, swamping millions of the people's deposits by its amazing failures. It is the basest wicked system on earth. While famine is stalking abroad through several of our states, Nero Cleveland is urging an enormous issue of bonds. A. B. FLACK.

Co-operation the Way of Salvation.

EDITOR WEALTH MAKERS:

I have just received sample copies of your paper. I am, and have been for many years, in sympathy with the spirit and purpose of your work, and more or less with the ways and means to accomplish it. I have also given much free time, and some free money, in this direction, while I have not now, nor have not had for 25 years over much confidence that the reorganization of human society upon higher planes and purposes could come until after another baptism of blood, far greater than all we have had before; yet I believe we should all do our best towards reformations and changes for the betterment of humanity. While we may not succeed in doing much, yet the little we may accomplish, may ultimately prove the seeds, which will give the final victory.

I have examined your plans for a co-operative commerce colony. I sincerely hope you may succeed in getting those together who will stick and work in harmony. The Shakers alone, seem so far to be the only real success, on communal lines. In 1882 I attended the Oahu convention in New York, for the purpose of organizing a colony movement. It was the most harmonious and pleasant gathering, I have ever attended. Its aims and purposes were the purest and most unselfish that has as yet been attempted by selfish mortals.

One of their chief works was to be the gathering in of waifs and orphaned infants, and to bring them up under the highest and best mental and spiritual influences. It was this feature that interested me most, as I wished to see how far had hereditary environments could be overcome by education and pure surroundings. The last I heard from this colony, there were only about a half dozen left. Human goodness has so far been too much for them. The clearer one sees what the human soul is, in its nature and attributes as manifested life, and its relations to Deity, the more he will become convinced that it is not best to form any combinations and conditions, which hinder, or prevent the development of the best individuality of each person. A true nationalism will yet be developed which will give all the necessary benefits of life and live co-operation, and at the same time promote the most perfect individual development.

At one time, I had some hopes that our Farmers Alliance movement would finally lead to this, and next to the practical brotherhood of man. The traitors, who were in the pay of the farmer's robbers and enemies prevented this, together with other influences.

Your correspondent T. A. Donahue in Dec. 6th issue, is on the right track in advising "dealing directly with each other." Up to 1872 my energies and thoughts, life and love were devoted to active business, consequently I knew but little about farming or of the wants of farmers. Ill health compelled me to give up all business, so that since 1872 I have been vegetating and thinking, on a Virginia farm, with nearly all my property interests therein. My past business training and experience, soon led me to see, not only where the farmers were at, but also where they would be at in the future, if they did not unite and co-operate for material, mental and moral salvation.

In 1873 I formulated a plan which covered all the practical points made by the Alliance, with several more they did not dream of, which are absolutely necessary for success. I tried to get the leaders of the farmers national convention held at Chicago in 1873 to take the matter up.

But my plans and ideas were so far in advance of theirs, which only reached out for place, power and plunder, they were inclined to think me crazy.

In 1889, I sent to Evan Jones, president of the Alliance, an outline of the plan, covering work the Alliance should do at their St. Louis meeting. But a Judas gang got control, put Mr. Jones out, and bulldozed a crazy scheme through, and opposed all the most important and practical measures offered.

My plan for co-operative exchanges was based upon well tried, and sound business principles. It would not only bring the producers and consumers together for the mutual good of both, but would also do for the farmers and manufacturing producers the work the N. Y. Clearing House does for the banks, which enables a small amount of actual money to do a very large part of the business exchanges. \$3,000,000 to \$5,000,000 of money answers to do over \$100,000,000 of daily business.

The way, is simple, plain and practical, and if the people would truly unite, and truly stick, salvation would truly come. But here is the rub—they won't truly stick, and many will not even unite and try. Besides this, the unthinking masses are so easily deceived and misled, by traitors and honest enthusiasts, lunatics and liars. Even fairly intelligent men are often sadly misled by half truths, sophistries and lies. It is said figures won't lie, yet they are made to do the biggest kind of lying. Even truth itself is made to lie like pirates.

In 1890, a circular was distributed among Alliance men, which gave on one side the list prices of agricultural implements made by a Michigan Co. On the other side the prices they sold the same articles at to exporters. Both correct on their face, yet were made to lie, only as political tricksters know how to make lies, to shame the devil. It said the list prices which were about 45 per cent. more than the exporting, the farmer had to pay, while the South America farmers got them at exporting prices. Both statements are false. I told the Democratic Alliance man who was distributing these circulars, that I would bind myself to supply our Va. farmers, if they would combine their orders, the same implements 10 to 25 per cent less than the exporting prices. As a matter of fact the farmers in South America have to pay double the exporting prices. Two to four profits are made before they get the articles.

Much cant and nonsense, lies and humbug, have been advanced about the tariff, yet the farmers have been robbed of \$100 by patent monopolies for \$5 from custom duties, for which they seldom squeal. Any one should be permitted to manufacture patented article or print a book, by paying the inventor or author, a 10 per cent. royalty. This would prevent patent monopolies, and at the same time give the inventors of useful articles better average remuneration than they now get.

If I could afford to pay my own expenses to travel through the great West and lecture free to the farmers on co-operation as the only way of salvation I would do so. If you wish it, I will try and write a series of articles. I much prefer however to talk face to face two or three hours, than to write ten minutes. I know the farmers have the power to settle the whole financial, political and business muddle, for the greatest good to the greatest number.

I also know, that the ways and means to do this, are just and honest, plain and practical.

Without the Mandatory petition and Referendum the people cannot get full salvation. W. M. EVANS. Amherst Va., Feb. 25, 1895.

A New Reform Organization

ERIKA SPRINGS, Ark., Mar. 9, '95.

EDITOR WEALTH MAKERS:

For causes too well known there is an unrest amongst the people, and all kinds of movements are on foot; and this is especially true in the two old parties. We see them hopelessly divided in congress upon the financial question. The People's party has as yet made less progress in the South, and some of the reasons were the laws under which they live having been made for the purpose of keeping the Democratic party in power. But the main reason is the lack of organization. But the people are being slowly educated. One reason amongst others why they are not organized is the poverty of the laboring class and those who till the soil. While wheat was 40 cents per bushel and cotton four and a half cents per pound the farmer could scarcely live, for it took 2 1/2 bushels of wheat to buy a pair of one-dollar pants and one hundred pounds of lint cotton to buy a common coat, and at this rate he had to supply his family, pay his taxes, etc. Then when somebody said, "You ought to become a member of this or that organization," the answer would be: "The merchant had a mortgage on my crop; he took it all. I am still in debt, for cotton was so low I fell behind and I really have not had 25 cents in six months. I would like to become a member but I have not anything to pay to join with, and I cannot pay dues." Then again organizations have existed, but here and there a member got behind with his dues, considered himself in debt, and he remained away. And then no organization re-

mained intact and the cause has suffered. But some of our people are not idle. They have considered all these matters, and another organization is in existence, and is growing rapidly, to-wit:

The United American Constitutional Brotherhood. Its name says "united," because it wants to unite all into one organization and under one flag. It says "American," because it believes in American ideas. It says "Constitutional," because the organization wants the people to return to the first principles, and to the good old days of the fathers of the constitution.

It is purely a political organization and has adopted every plank of the Omaha platform.

One clause in the constitution provides as follows:

"Knowing the oppressed condition of those who labor, and the impoverished condition of those that till the soil, no dues shall be demanded as a condition for membership or a continuation thereof, but the life of this organization and the advancement of the cause shall depend upon the prosperity and generosity of its members and friends."

This organization has a grand council a legislative department and subordinate councils. All officers are elected.

The friends and members of this organization may all churches of every kind live and thrive in this way, why not this? If a member has money, he comes and it is welcome, and those who can contribute do so voluntarily and it is going and doing splendidly. More anon. X X X

What More Money Would Do.

SWEDENBURG, Neb., Feb. 24, 1895.

EDITOR WEALTH MAKERS:

I am a Populist and believe that an increase of money circulation would bring about better times. But I found in Matt Sterup's letter, published in the last issue of your paper, something that set me a thinking with the result that I now doubt if plenty of money would help the farmers to pay off their debts. It is obvious that, if the circulation were increased 100 per cent, the value of everything would also increase 100 per cent. The farmer who is in possession of a farm when the increase comes on, would undoubtedly prosper, but how about the one who is going to buy some land at the reduced price. Notwithstanding that his debt-paying power is doubled, it would still take him as long time to pay for the land as under the old condition, the price of the land being double that before. Thus I cannot see that he would be more able to get a home.

The only way, I perceive, that an increased circulation would benefit the farmers is, that the plenty of money would set several new industries a running and thus lessen the competition in agricultural pursuits. But I think, that by removing all undue influences, that are now bearing down upon the industries, as monopolies and similar impediments, so the laws of supply and demand alone would regulate prices, the present evil could be cured without an increase of circulation. Abolishment of the present banking system and issue of direct government notes, government monopolization of railroads and other private monopolies, and perhaps establishment of government savings banks, would I think effect the desired change for better.

Concerning the equal distribution of land I think it impracticable, or if practically injurious to the progress of the people. It would surely bring us back to the same station with the half civilized people of the hot regions.

Whatever may be the means used I sincerely hope for a speedy change to better times. C. A. NELSON.

A Trip Through Oklahoma

Oklahoma, the Indian word for beautiful land.

A trip through the "beautiful land" of the Indians. Its marvelous growth, productivity and advantages.

Upon my departure from Nebraska in January a great many of my old friends asked me to write them my impressions of the new country of Oklahoma, and as THE WEALTH MAKERS goes into the homes of so many of my friends I ask the kind indulgence of the editor for space so this one letter will suffice for all.

The last two years in Nebraska have been disheartening to the thousands of wealth-producers of the state and many have gone to start anew in some more favored spot, while thousands more are intending to follow them in the near future.

It is a poor plan for men to pick up and move without a personal investigation of the country to which they think of moving. It is expensive work hunting a home in a covered wagon encumbered with a family, and I realize also that it is expensive spending money on trains and at hotels. If men knew about what country would meet their tastes and suit their occupations perhaps no better plan could be devised than making an exploring trip with team, if not too far away. I want to offer one word of advice to all men when looking for new homes—make haste slowly. Do not be in too much of a hurry. After you have found something that seems to nearly suit you, look a little farther. Compare advantages and prices. Consider all the surroundings and advantages. It is easier to get the right place first than to change afterwards. It usually pays to rent the first year after you have found a locality that seems to suit you. A year's observation with eyes and ears wide open will often pay a large profit.

To me Oklahoma was one series of wonders. Such marvelous growth I never beheld. I had seen parts of Nebraska settled and improved, yet nowhere had I seen such substantial growth made in ten years as I found had been made there in one. Towns of one to five thousand population along each line of railroad, and in several instances—notably Enid and North Enid, Pond Creek and Jefferson—rival towns only a couple of miles apart.

The Cherokee strip, opened in the fall of 1893, has a family on each quarter section except in the western part. There



DON'T WAIT
For a Cold to Run into Bronchitis or Pneumonia.
Check it at Once
—WITH—
AYER'S
Cherry Pectoral.

"Early in the Winter, I took a severe cold which developed into an obstinate, hacking cough, very painful to endure and night, for nine weeks, in spite of numerous remedies. Ayer's Cherry Pectoral being recommended me, I began to take it, and inside of 24 hours, I was relieved of the tickling in my throat. Before I finished the bottle, my cough was nearly gone. I cannot speak too highly of its excellence."—Mrs. E. Bosch, Eaton, Ohio.

Ayer's Cherry Pectoral
Received Highest Awards
AT THE WORLD'S FAIR
1893-1894

good government claims may still be had, but for purely agricultural purposes the rainfall is, perhaps, not sufficient for the development of a prosperous farming country, but it is at least the stockman's paradise. For small grain raising all but the extreme western portion may prove fairly good, while the central and eastern portions I do not believe can be excelled. For corn growing I have serious doubts of the reliability of any of the "strip" except the extreme eastern part. It has had no fair test yet, as last year was the first farming done there. Last year was dry over the entire west, and perhaps so new a country should not be too harshly judged by this unfair test. In old Oklahoma, settled about five years since, it is not so much an experiment. In southern and eastern parts while wheat seems to be the staple crop yet corn has done fairly well,—on the river and creek bottoms, exceedingly well. On the South Canadian bottoms I saw thousands of bushels of as fine corn as I ever saw in southeastern Nebraska, not only on the bottoms but also on the high plains, while the oldest settlers told me that last season was the driest they had ever seen. One candid appearing man on the Canadian told me that he had lived and farmed there among the Indians for eleven years, and for the eleven years a careful measurement of the land and corn gave him an average yield of fifty-one bushels per acre, and from his crib—1894 crop. I brought with me as fine corn as I have ever seen in any country. From where I began my investigations of both the Canadian rivers—toward the east the reports of the growth and yield of corn became more and more flattering. From all I could learn during a brief trip in the winter season I am firmly convinced that for corn growing southern and eastern Oklahoma river bottoms are as good as those of southeastern Nebraska, and that is saving a good deal.

In the Cherokee strip all wheat has gone through the winter in good condition and it is estimated that 25 per cent. of the entire country is in wheat at the end of the first year.

Hennessy, the first station on the Rock Island, exported last fall over one million bushels of the finest quality of fall wheat—pretty good for a single station in a dry year.

Mr. Neal, near Oklahoma City, raised in 1892 forty-nine and one-tenth bushels per acre from which was made the first premium flour at the World's Fair and three pounds per bushel more than the world's best previous record, which was at the Pillsbury mills in Minneapolis from hand picked wheat, while this was from unassorted wheat.

Near the same place Mr. Downing raised 110 bushels oats per acre, while Mr. Forbin raised 114. Mr. Downing is also a large corn raiser who has raised 100 bushels per acre.

I saw oats of last year's crop that weighed forty-two pounds struck measure.

Oklahoma is going to astonish the world as a grape country. In every county I visited the reports of the growth and yield of grapes was astonishing.

Peaches bear at two years old and at three or four years furnish an abundance for family use. I took measurements of peach trees coming five years old, twenty-two inches in circumference, and was told of others twenty-six inches and whole orchards that averaged twenty inches. I measured apple and cherry trees of the same age sixteen inches in circumference. Jones and Son, farmers at Thurston P. O., have eighty acres of fine, thrifty, healthy, peach trees.

I saw apple trees one year, budded, seven feet in height—Hooker seedlings. In all southern Oklahoma timber is very abundant and of fair quality.

Lands range in price from a few dollars to fifty dollars per acre. There are other Indian reservations to be opened to settlement in the next few years, as fine as the best that have been opened. I know of no new country offering so great inducements to those in search of homes. Winters are very short and mild, and farming can usually be done all the year.

Quite a number of the towns are supplied with electric lights, city water works and are putting on metropolitan airs generally. Guthrie and Oklahoma City have over ten thousand population each, fine three story brick business blocks, magnificent school buildings and genuine western ranch and enterprises. I could say to any one thinking of changing locations investigate the advantages Oklahoma offers. C. D. STRADER.

The Baltimore Plan,

now practically endorsed by President Cleveland, is attracting universal attention because it is based on the evident fact that the currency and banking systems of the country must be reformed.

But is the Baltimore plan a reform? It gives the associated banks the power to expand the currency and relieve the country. It also gives them the power to contract it at will and create universal distress for their own private gain.

It puts the credit of the government behind every bank note. It donates all but half of one per cent of the profit on the note issue to the banks, and it leaves plenty of opportunities for a Napoleon of Finance to wreck a bank and leave the government to pay the notes.

It leaves the banks free to demand the highest interest that the several states will allow, and affords no relief to farmers and business men of moderate capital.

Contrast with this

The Hill Banking System.

In "Money Found," an exceedingly valuable and instructive book published by Charles H. Kerr & Company of Chicago, and for sale at the office of this paper at 25 cents, Hon. Thos. E. Hill proposes that the government open its own bank in every large town or county seat in the United States, pay 3 per cent on long time deposits, receive deposits subject to check without interest, and loan money at the uniform rate of 4 per cent to every one offering security worth double the amount of the loan.

This plan is not an expense to the government, but a source of large revenue.

It secures the government amply, which the Baltimore plan does not.

It relieves the distress of the common people, which the Baltimore plan does not.

It protects not only note-holders but depositors, who are unsecured now and under the Baltimore plan would be still worse off.

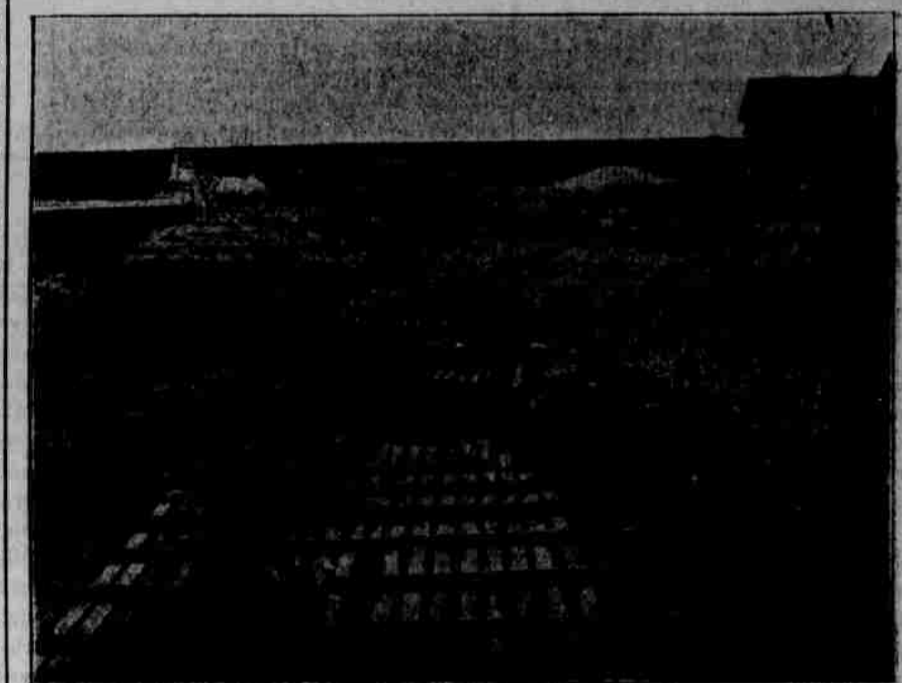
In a word, the Baltimore plan is in the interest of the bankers, the Hill Banking System is in the interest of the people.

Consider them both, and ask your congressman to vote for the one you believe in.

And send us 25c. immediately for the book. "Money Found" has no equal in its line. Address,

Wealth Makers Pub. Co.,
Lincoln, Neb.

PURELY MUTUAL.



\$3.00 for first \$1,000, \$4.00 for second \$1,000 in the Cyclone Department. Same in Fire Department. No Fire Insurance accepted from territory covered by local company.

NEBRASKA

Mutual Fire, Lightning and Cyclone Ins. Co.

Over \$650,000 insured. Have paid \$630.00 in Losses. Have had but one assessment. 10c. per \$100.00.

J. Y. M. SWIGART, Secretary,

Agents wanted. LINCOLN, NEB.

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In a small town not far from Lincoln.

I HAVE a nice clean salable stock of hardware of about \$2,500.00—no trading stock. Sales from \$8,000.00 to \$10,000.00 per year. My profits last year were about \$1,500.00. Store room on corner rents for \$16.00 per month, 28x78, ample side rooms, street frontage 50 feet, best location in town; tributary trade large and good; like buying a gold dollar if anyone is wanting a hardware location; part cash, part on time. Must sell. It will pay you to see or write to me.

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Before buying a farm investigate this. Special terms made for Colonies. Call on us or write for particulars.

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