

# The Nebraska Independent.

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## WOULD BE PROFITABLE

Auditor Moore Believes the Bonuses Ought to be Paid at Once.

## THE VALUED POLICY LAW

Touches up the State Depository Law and Recommends Economy Hereafter.

## A Good Building.

Two interesting biennial reports were filed on Christmas day in the Governor's office. They were those of Auditor Eugene Moore and Treasurer Bartley. They are documents that command attention.

In his report Auditor Moore urges the necessity of better laws for collection of the revenues of the state, especially as expenditures are constantly increasing and revenues decreasing.

Assessors have been constantly reducing values until the assessed value of Nebraska for 1896 is \$167,078,270.37, as against a valuation of \$194,743,124.78 in 1895, or a total reduction of \$27,665,064.31, while the rate of tax levied has increased from 6.49 mills in 1895 to 7.11 mills in 1896, and still we fall far behind the revenues of 1895. Our laws should authorize the board to increase or decrease valuations, or greater latitude should be given in the rate of levy, or what might be better, the several counties should be charged with a specific sum to be raised and paid into the treasury in cash, based upon the actual values of the counties, as nearly as can be determined, and then be distributed after it reaches the state treasury.

There is a rapidly increasing delinquent list of taxes due the state, amounting now to \$2,330,692.76, belonging to the general fund. There are now outstanding general fund warrants in the amount of \$1,986,278.47 and in the general fund, belonging to the general fund, \$589,370.39, which, less the amount now held by suspended banks on state depository bonds, will be promptly applied to the payment of the floating debt so far as it will go. The appropriations of the last session of the legislature were \$2,784,684, while the possible revenue of the same period is but \$2,338,695.78, or \$400,988.82 less.

The entire appropriations for the state expenses for the ten years ending November 30, 1896, amount to \$12,939,685.27, and the entire tax levies, for all purposes, are \$631,665.19 less than the appropriation for that decade, or \$12,368,020.08.

The auditor says this condition is due to many causes, and no individual or party can bring a material reduction of the floating indebtedness, as long as present conditions exist. If the delinquent taxes could be collected, the floating debt could be paid, and a balance of \$983,787.68 be left in the general fund. There are now outstanding \$31,724.50 of warrants of the feeble-minded youth fund, and outstanding and uncollected taxes due that fund in the amount of \$54,869.59, and \$1,688.53 of cash on hand. There are \$27,444.63 of the temporary university fund warrants outstanding and unpaid, and the cash on hand in that fund amounts to \$8,220.44, and the uncollected taxes are \$178,562.82. In the general fund, temporary university fund and institute for the feeble-minded fund, there are a total of outstanding warrants amounting to \$1,995,442.60, and the cash credits on hand in these funds amount to \$597,229.36, while the due and uncollected taxes in these funds amount to \$3,563,295.56, showing a total of resources of \$3,160,524.92, or an excess over liabilities of \$1,165,082.32. The above are the only funds that have any warrants outstanding that are not amply provided for by cash in the treasury to meet and pay them upon presentation.

The auditor shows that of the \$589,370.39 cash reported to be nominally on hand in the general fund, a large part is really tied up in suspended banks, and continues:

"It is very apparent that the depository law, as far as the state, at least, is concerned, has proven itself to be and is a disastrous failure. In many instances financial institutions that are the least entitled to credit file their depository bonds and get state funds when they are compelled to suspend shortly at best, with a certain delay, if not absolute loss, to the state."

"After a careful study of the finances of the state I am unalterably of the opinion that it is the paramount duty of our legislature to provide a better and more comprehensive revenue code, and lodge the authority in some board or commission to not only levy but to collect taxes. Times are exceedingly stringent and collections are necessarily slow, at best, and especially is that true under a system that is as originally lax as ours. Properties are in many instances assessed at less than 10 per cent of their value and consequently the tax rate is as high as it is possible, under our laws, to place it, and yet entirely inadequate to meet the demands of the state."

"I am satisfied that the only equitable and just way to raise a revenue to which all contribute is to assess all properties at their actual cash value, as nearly as may be, and attach and enforce a very

severe penalty for the failure on the part of any tax or revenue officer to fully and literally comply with the law. This proposed increase of total valuation would inure to the benefit of the state, county and individual, and as the values increased the rates of levies would relatively decrease until each citizen would pay a small rate of taxation on his property instead of an enormous rate on an unequal, fractional share of his property as compared with his neighbor.

**Excessive Appropriations.**  
In relation to excessive appropriations the auditor directs attention to the fact that two years ago the estimate of expenses for the biennium just closed, not including deficiencies, was \$2,410,378.36, while the legislature appropriated \$2,743,306.24 more than that sum. The estimated expenses for the coming two years are \$3,064,373.37, or \$653,995.51 more than the estimate of two years since, which will probably exceed the tax levies of the coming two years by half a million and the actual revenues by nearly a million dollars.

In a tabulated statement the auditor shows the great expense incident to the conduct of the twelve state institutions. The average monthly pay roll for officers and employes for the twelve institutions is \$14,700.86 for the last twelve months. During that time there was an average of 250 1/2 inmates, 47 1/2 officers and 309 1/2 employes. The annual expense for salaries and wages was \$176,518.32, in addition to which all of these officers are housed and fed by the state. It appears from the statistics that it requires one employe for each 3 1/2 inmates, and one officer for each 52 2 1/2 inmates. These figures do not include the Peru Normal, the state university nor the Millard Soldiers' Home. The latter has an average of four officers and 6 1/2 employes for 24 1/2 inmates, but is not now drawing any money from the state because the \$5,000 appropriation to purchase, equip and maintain it has long since been exhausted.

"It seems to me," says the auditor, "that retrenchment must come from all the state institutions, and that to be of a very material character if it is hoped to benefit the state by a reduction of her expenditures."

The auditor says that those institutions that maintain their officers and employes in all the necessities of life, except clothing, pay more liberally for the services rendered and employ many more people than any private institution could do and avoid bankruptcy. All of the servants of the state in clerical and laboring positions receive better pay than the times warrant private or corporate institutions in paying.

The report shows that there are 77 employes in the state capitol building, who receive monthly \$7,103.23, or \$85,239.96 annually.

**He Observes the Rush.**  
"All legislative sessions," says the report, "are necessarily very expensive and in my former report I urged the importance of more economy than has been the rule. While the session of 1895 was a less expensive one than some of the others and took radical steps in the direction of conservatism and economy, I desire to call your attention to the great rush for places with just as little labor and as great an emolument attached as possible that seems to attend each session. The result is that the list of employes is soon out of all proportion to the necessities or requirements of the legislature, and the corridors, lobbies and halls are overrun with a horde of time-serving idlers and superannuated men, who do not earn a moiety of the pay they receive. This is an evil that should be abolished, and I call your attention to it in the interests of economy. The long list of beneficiaries and sporadic and acute, if not chronic, pensioners of the state that biennially develops at each legislative session will well justify careful scrutiny and a very thorough weeding out frequently."

**Inadequate Insurance Laws.**  
The report says that there are 260 insurance organizations of all kinds authorized to do business in the state. The fire insurance laws are so ambiguous and imperfect that the efficiency of the insurance department is greatly impaired. The auditor says that he has tried to exclude the Lloyds and similar schemes from the state, but has been unable to do so. Frequently large lines of insurance have been written clandestinely by these organizations, but the insurance department has never been able to bring any of the offenders to justice. The auditor cautions the people that if they do not patronize any insurance company that is not willing to comply with the state laws.

**Valued Policy Law.**  
"With full knowledge that the political parties of the state in the late campaign declared for the valued policy law, and with equally full knowledge that these specious declarations were made as a sort of political claptrap without any consideration in convention, or special knowledge regarding the matter, I wish to reiterate in all possible sincerity my firm and abiding conviction, after having given the matter careful and deliberate study, and having familiarized myself with the conditions surrounding the law, as I have sought to, that a magnanimous and honorable people that is willing to accord to each of our diverse interests a right to exist and maintain an entity amongst us, cannot consistently and knowingly uphold and declare for a law that is as outrageously unjust as the value in policy law. I can't resist the conclusion that the enthusiasm of the supporters of the law is attributable to their utter want of knowledge concerning its effects."

"The bombastic resolutions of political conventions are no guarantee that they are right. Has any one ever heard of a great state convention ever declaring heretofore for or against any special branch of the legitimate business of any of our respectable citizens? With equal consistency why not have declared in convention assembled for white sugar as

against brown; or for the lever instead of ague or have done any other equally absurd thing.

The auditor expresses his belief that the law should be abolished or so modified that the insurer may have a few rights under the policy, as well as the insured. The valued policy applies to stock companies only, mutual companies being exempt. Hence the extreme zeal on the part of some who profess to be so ardently interested in mutual insurance for its perpetuity. It is unjust to embarrass one man while giving immunity to another in the same business. The auditor thinks it would have been no misnomer if the "value in policy" law had been entitled the "premium on a son" law. Insurance rates have been increased and reliable stock companies have continued to withdraw from the state. The citizens are paying thousands annually to keep in force a law that is of the greatest possible benefit to the foreign. Were all men honest there would be no occasion for such a law, so that the only advantage there can be in it seems to inure to the advantage of the dishonest man.

The auditor devotes considerable space and a great deal of strong language to a denial of the charge that he is opposed to farmers' mutual insurance, and says that the charge, false and malicious as it is, has grown out of an effort of the insurance department to make one farmers' mutual insurance company comply with the law. While he concedes to mutuals and fraternal societies every right due them, all foreign and domestic joint stock companies are entitled to the full faith and credit of the state. They promptly and fully comply with the law and furnish excellent indemnity at a rate that experience has taught them to be sufficient to enable them to pay losses and expenses and earn a fair interest on investments.

The auditor recommends the adoption of a standard form of policy. On the 30th of September last, foreign joint stock fire and life companies had \$24,892,089.57 loaned on Nebraska real estate, and resident companies had about \$500,000 invested in Nebraska securities. The assets of the 423 state banks were over \$2,000,000 less than the loans of the thirty-two non-resident insurance companies, while the loans of these banks were over \$9,900,000 less than the loans of the companies. The interest rate has decreased until 5.9 per cent is the average on these foreign loans.

**Sugar and Chicory Bounty.**  
The report recites the action of the auditor in the sugar and chicory bounty warrants, recently invalidated by the supreme court. The actual amount due for the 1895 sugar crop is \$47,690.26 and \$622.31 for chicory. The amount for the 1896 crop is about \$7,000 for sugar and \$18,000 for chicory. The manufacturers have complied with the bounty law and have paid out large sums for weights and inspection under its provisions, and are fully entitled to their bounties, which the auditor hopes the legislature will pay. He also recommends the appropriation of \$50,000 to pay bounties due on the killing of wild animals and the repeal of the law.

The auditor repeats his former recommendation for a law for the definite interpretation of all fee and mileage accounts. The law for the printing and distribution of blanks for revenue and educational purposes should define the forms to be printed. The law should require township treasurers in counties under township organization to turn all collections into the county treasury to enable county treasurers to settle in full with the state for all collections.

The auditor commends the usefulness of county treasury examiners in stimulating better systems of handling funds. Between the 14th of January, 1895, and November 30, 1896, the office issued 41,210 warrants for about \$4,750,000.

## THE WAVE.

Of McKinley Prosperity Falls To Reach College View, Neb. Dec. 29, '96.

Editor INDEPENDENT.—But little of interest has transpired here since the election. The great prosperity boom which republicans told us would surely follow McKinley's election has failed to put in an appearance, and the average republican is as restless under the steady decline in prices and business as the much despised pop and popocrat.

This precinct (Grant) has until recently been considered safely republican, but at the last election it gave a sweeping majority for Bryan, the state ticket, and the demo-reps have not yet recovered sufficiently from the blow to explain how it happened.

We met on Saturday evening of this week at the residence of F. A. Dowell to reorganize our College View Silver Club, and expect to keep up regular meetings thereafter. Our public school under the able management of Prof. Hayes is progressing finely. Union College also has a good attendance, and the instructors in this institution are doing a noble work.

The College View Sanitarium is an institution the importance of which is unknown to many even in Lancaster county. Patients from all parts of the county come here for treatment and usually return to their homes entirely cured, or greatly improved in health. Diseases are treated according to the most advanced scientific and common sense and these, with the cheerful faces of Dr. Loper and helpers, generally do the work.

I almost forgot to say that W. D. McLaughlin is an applicant for the office of mail carrier to the Capital building. W. D. M. is one of our best citizens, also a disabled Union soldier, and no man is entitled to more credit for the splendid victory achieved here at the last election than he. He is worthy of the position to which he aspires, and our citizens in respect of party heartily wish him success. More anon.

## OUR GREATEST LEADER

Banquet to Hon. W. J. Bryan by the Travelling Men's Bryan Club.

## A DECIDEDLY SUCCESSFUL AFFAIR

Some Remarkably Strong Speeches by Strong and Eloquent Men.

## Advocates of Bimetallism.

Pride sits enthroned today on the banner of the Travelling Men's Bryan club of Lincoln. The organization has achieved distinction anew by tendering to Hon. W. J. Bryan the most delightful banquet ever enjoyed in Lincoln. It was a semi-political, thoroughly social occasion that has had few if any counterparts in the west. The host and help of the Lincoln hotel had exerted themselves to fulfill their share of the program creditably, and they did it in such a way as to fully meet the approval of the travelling men's fastidious taste.

The walls of the handsome dining room were draped with two moose flags, and a small one of silk was suspended from the ceiling. All around of bunting, which at the north end of the room were wrought into various artistic designs surrounding a handsomely framed picture of Mr. Bryan. A lesser picture of the same person was hung at the opposite end of the hall. The chandeliers were entwined in smilax and bunting. Potted plants were distributed about the room in window sills and upon the mantels. Great clusters of chrysanthemums towered from the festal boards and sinuous lines of long-stemmed carnations lay along the centers of the tables. Prof. Hagnow's orchestra was stationed in the balcony and enlivened the interludes with stirring national airs.

It was exclusively the travelling men's banquet. They projected it, the club bore the expense and those who were permitted to be present were in fact the guests of the club. Before the hour announced for the festivities the rotunda was crowded, among those gathered there being many to whom the club had found it impossible to extend its courtesies. There were many from abroad among the guests. Mr. Bryan arrived early and held a reception in the parlors, where he was greeted by many ladies and gentlemen.

## For Over Five Hours.

It was 9:30 when the 170 travelling men and guests were seated. Three long tables spanned the room north and south, connected at the north end by another table, over which the toastmaster, Hon. G. M. Hitchcock, looked upon the splendid assembly. A delicious menu was splendidly served in a half dozen courses, the discussion of which consumed full two hours. Water and coffee were the liquid refreshments.

Mr. Hitchcock was an ideal toastmaster, and each speaker and each sentiment brought some happy recognition from him. He first introduced Hon. G. W. Berge as the only man in the history of the state who had been elected to an honorable position without opposition and had been denied the enjoyment of either the office or its emoluments. The sentiment proposed was, "What are we here for?" Mr. Berge discussed it seriously, and declared that all were there to honor one who had made a valiant fight for bimetallism and humanity, and to pledge anew to their chief their support and co-operation. The speaker touched earnestly on the issues involved, elicited frequent applause and closed by predicting the overthrow of plutocracy in 1900.

The "Little Giant," Hon. W. H. Thompson of Grand Island, was listed to respond to "Travelling Men in Politics," but being detained by illness, the chair called upon the only representative of the federal administration present, Postmaster Harley, and created some merriment by the remark that by a strange coincidence he appeared as a substitute. Mr. Harley responded that he was present in his own proper person and of his own free will and accord. Mr. Thompson asked him to read the response, and after reading it over he had been tempted to appropriate it as his own production, but since an early experience with a neighbors orchard and an unfriendly dog larceny had not been one of his besetting sins. Mr. Thompson's letter was an interesting commingling of wit and sentiment that won the favor of the travellers present and the applause of every one.

Dr. W. H. Dearing of Plattsmouth, state senator-elect, responded briefly to "The Legislature" with an assurance that no man or interest need fear for the safety of rights or property from the coming session, which will comprise a body of business men here for business. He facetiously closed his remarks by declaring the legislature adjourned.

Congressman-elect W. L. Stark was not present to respond to "Shall we Live or Die?" but had sent his response in a letter, the reading of which elicited applause. It appealed to patriotism by weaving the Boston tea party and other revolution events into the history of the late campaign, as also the war of the rebellion.

Governor Holcomb on Nebraska.

When Governor Holcomb was introduced to respond to "Nebraska, the

Gem of the Prairie," the toastmaster related the story of a meeting of representatives from every state who vied with each other in presenting the virtues of their respective states.

When it came the Nebraska's turn he told of a dream wherein he had rapped for admission at the pearly gates. St. Peter had asked him whence he came, and upon learning, he responded, "Well, you can come in if you want to, but I think you are very foolish to leave Nebraska to come up here."

The governor excused himself from an extended speech by saying that he was preparing a set speech on the same subject. He protested against Dr. Dearing's adjourning the legislature before he secured a chance to deliver that speech. He had been thinking a great deal about Nebraska for some days, and thought "she is a delay." Referring to a poetic sentiment on the program, he said he knew as much about it as the travelling man is reported to have known about the Lord's prayer. One of them had but another that he could not repeat it, and when the latter began, "Now I lay me down to sleep," the other had given up the stakes with the remark that he never suspected that his friend was so well posted on the bible. The governor's serious remarks were directed to commendation of the guest of the evening and the part played by Nebraskans in the national convention and the campaign.

Hon. Ed Smith of Omaha, who will be deputy attorney general, kept the crowd in an uproar for some minutes by a rattling response to "The Argus Stables." His strictures upon the desertion of the goldbug democrats convulsed everyone, and his remarks that civil service reform is good enough for magwumps but a mighty poor thing for democrats or populists to attempt to thrive on touched a responsive chord.

## Senator Allen Speaks.

"The Lesson of the Campaign" was proposed for Senator Allen. He said that in spite of minor political differences, democrats, populists and free silver republicans could all join in the chorus for bimetallism and Bryan and march on to victory in 1900. Another lesson was that Nebraska cannot be relied upon to give a 50,000 majority, the public majority "on any platform." He especially urged that every interest will have its rights secured to it under fusion government. Railroads are essential to modern civilization, but they must obey the law. They must be public servants rather than engines of oppression. Senator Allen intimated a conviction that all, Mr. Bryan, of whom he spoke in terms of highest commendation, may have been elected president, and cited the largely increased votes in certain states as ground for the assertion. He had introduced a resolution in the senate for an investigation, and republicans must either vote for it and court investigation or vote against it and plead guilty. It had been charged that \$16,000,000 had been spent to secure the defeat of Bryan and bimetallism. Bimetallism is the cause of the people and of humanity. The use of corruption funds in elections threatens the perpetuity of republican government here and everywhere. If the charge is false it is due the republican party that it be disproven. If it is true, it is due the cause of human liberty that it be shown to be true, to show that self-government is not a dismal failure. In conclusion the Senator said that bimetallism is not dead. It has just begun to live. When the Savior was suffering upon the cross between two thieves the voice was heard across the waters announcing, "Great Pan is dead" out of the seeming suffering over the defeat of bimetallism comes the cry, "Plutocracy is dead." The speaker closed with an eloquent recital of the casting of the great bell of Attica, the sounding of which so appealed to the people that for six centuries the people withstood the encroachments of the strongest nations, and typified it in the casting of the sacred memories of our fathers and our families, our impulses and aspirations, into a great sacred bell, one tap of which will bring forth every American to preserve the honor of our country.

## An Eloquent Kansan.

Hon. John H. Atwood of Leavenworth, Kas, responded to the toast, "American Citizenship." He began by picturing Hon. W. J. Bryan as the ideal of the sentiment and the grand past master of the art of oratory. The sonorous tones of this polished speaker, the beauty of his sentiment and diction and his ardent expressions of admiration for the gifts and character of Mr. Bryan set the banqueters fairly wild. In his characterization of the president as "the bond broker from Buffalo" and "the fat pharisee resident at Washington" and his suggestion of the propriety of "such a bird as he roosting at Buzzard's Bay" evoked frantic applause. He closed with a tribute to his own state, drawing a poetic sketch of it. "Its lullaby was freedom's battle song" and its proudest day was the 3d of last November, when it took its place beside Nebraska in declaring for Bryan and humanity. He predicted that the rising sun of the nineteenth century will see a silver star in the heavens of blue and a grand hero enthroned on that grand throne of the grand republic on earth, the hearts of his loyal countrymen.

## The Honored Guest.

In introducing Mr. Bryan, Toastmaster Hitchcock said: "The cause of the people is never beaten—the hero of the people is never vanquished. After the gloom of Valley Forge came the glory of Yorktown. After the disappointment of 1896 will come the joyful triumph of 1900. Tonight we entertain a guest whom many millions love and whom all the world respects. Gentlemen, I propose a toast to the great guest of the evening—our candidate that was, our leader that is, and

our president that is to be, William Jennings Bryan of the United States."

Every man rose to his feet and cheered again and again. Mr. Bryan began by saying if he could believe that a small share of the compliments he had heard were merited, he would not be hasty were he not vain. He had as a debutant from too much esteem of self the conviction that in what he had tried to do he had carried out the impulses of the hearts of those who had spoken so kindly of him, and that in him they were but praising the reflection of their own impulses. What gratified him was that they seemed to believe that in what he said and would do just what he said he would do. The campaign has put him where he can devote the remainder of his life to the discussion of public questions, a privilege and honor by very much prized, and all he asked was that if his friends ever found him following a path that met their disapproval they would oppose him with the same fervor that had marked their friendship.

"I am glad to have the travelling men interested in bimetallism, because they are always able to define any position taken, and are travelling missionaries in behalf of any cause they may espouse. I expect them to be of great service during the next four years in presenting the merits of free coinage to the business men of this country."

"The travelling men are in a position to measure the promises made by the republican party with the fulfillment of those promises; in other words, they are prepared to compare the goods delivered since the election with the samples shown during the campaign."

The public was told that republican success would restore confidence, the only thing lacking. Well, confidence has been restored, and yet prosperity does not come. The speaker referred to the ardent promises of Dumm's commercial agency just after election, how a little later it began to plead for patience and how it fell out of sight weeks since election. Business failures have been more numerous than for the same weeks last year, amounting in the eight weeks to 75 more than last year.

Mr. Bryan showed how Nebraska had made history. Had the democrats not sided in the election of Allen and Holcomb, there would have been no fusion in 1900. It was in Omaha in 1892 that the first national platform, the platform of the populist party, was written in favor of 16 to 1 and it was in this state that the first democratic platform was written favoring that ratio without waiting for the aid or consent of any other nation. He was proud of the part he had played in these developments.

Letters of regret were read from Hon. R. P. Bland, Hon. C. A. Towner, Hon. E. S. Thomas, Governor Alford, Hon. W. S. Fowler, Hon. David Overmyer, Hon. C. J. Smyth and others. It was 8 a. m. when the toastmaster bade the guests goodnight.

## THEIR HUNGRY ARMY.

Senator Thurston's Office Daily Besieged by Anxious Aspirants.

Omaha, Dec. 30.—There is almost a continuous crowd of applicants for federal positions hanging around Senator Thurston's office, and all are persistently urging their endorsements in a way to embarrass the senator as much as possible. There are many applicants for every federal position that will be at the disposal of the Nebraska delegation. To secure a semblance of relief from the relentless importunities of the hungry aspirants for federal sustenance Senator Thurston has essayed the following statement:

"I am receiving the applications and endorsements of the various candidates for federal positions, and holding them for consideration, assuring each applicant that I have given no pledge. Then, after giving each candidate careful attention and consulting with the republican members of congress from this state, I will make recommendations for the various positions when the proper time arrives. It is my desire, and I believe it to be that of Mr. McKinley, to make no appointments until the commissions of the present incumbents have expired, unless for good cause. The commission of the United States marshal expires in March, and that of the collector of internal revenue in July, and that is about all of the positions of importance in 1897. There will be no vacancies in the land office for over a year. I will not announce any recommendations until after Mr. McKinley is inaugurated."

## CONFIDENCE AT HASTINGS.

Prosperity Engulfs a Department Store and the Proprietor Goes.

HASTINGS, Neb., Dec. 31.—The voluntary failure of M. B. Rollins yesterday was a surprise to Hastings citizens. Mr. Rollins has conducted a department store which required three rooms upon the ground floor and two room upon the second floor to hold his stock. He carried dry goods, notions, crockery, woodenware, hardware and other lines. Yesterday he confessed judgment to the amount of \$5,895 in favor of Louisa Todhunter, \$8,849 in favor of Mrs. Viola B. Rollins, his wife, and for \$1,978 in favor of Frank L. Smith his father-in-law.

The failure was precipitated by a scare. An agent for a house to which he was indebted for the sum of \$5,000 came here and, after looking over the conditions, became satisfied, and was to have left with an assurance to Mr. Rollins that the showing was satisfactory. But the investigation scared Mr. Rollins, and upon the advice of his attorney he made a voluntary confession of judgment as above stated.