

HOW TO KILL USURY.

THE GUERNSEY MARKET HOUSE PLAN FULLY EXPLAINED.

Getting Along Without Paying Interest to "Capitalists"—How Every Locality Can Provide Its Own Funds For Public Improvements.

With slightly varying provisions the Guernsey market house plan can be made to apply to almost every needed public improvement in the United States and when thoroughly understood will doubtless be taken advantage of by many localities.

It may not be amiss to say that Guernsey, one of the Channel islands, in the bay of St. Michael, is 80 miles west of the coast of Normandy and 60 miles south of Portland, on the English coast.

About 100 years ago, when the population of the island was about 20,000 and that of St. Peter's about 5,000, the burghers did their marketing around the church square, in the open air, but concluded it would be much better to put up a building that would serve as a city hall and market house.

That had been concluded by their fathers and their grandfathers before them, but there they were, still exposed to the weather in doing their marketing and without any roomy place to hold public meetings.

A bright young man who had studied architecture whiled away his spare time drawing the plan of a possible market house, city hall and auditorium for St. Peter's and the parish councilors were greatly pleased with it.

What a splendid addition such a building would be to St. Peter's and Guernsey. The more they thought of it the more the need of such an institution grew on them; but alas, the young architect figured out that it would not be less than £4,000—\$20,000. There was no money on hand.

Peter de l'Isle Brock was governor of Guernsey and was a man of great resources and good judgment. He was a descendant of Norman Hollo, in whose heirs the governorship had been vested for 1,000 years. If anybody could devise ways and means to put up a \$20,000 market house, Peter was the man, thought the people.

A deputation of the councilors, accompanied by several substantial burghers, called on the governor, told him what they desired, showed him the plan of the proposed market house and asked him what he thought of it.

"I think this a very good plan," said Peter. "Why don't you build it?" "We have no money, and in these troublous times we do not think we could borrow it." It should be remembered that the French revolution was under way at that time.

"Well, that is rather bad," responded Peter, "but perhaps we might contrive to get over the difficulty. Let me see." And he glanced again at the imposing looking front elevation, side elevations, plans, diagrams and specifications prepared by the young architect.

"Tell me," he continued, "have we the necessary rock on the island to build this with?"

"Yes, plenty of it." "And bricks?" "We can make them." "Lumber, sand and lime?" "Enough to put up 100 such buildings."

"Have we the mechanics and teams and laborers?" "Certainly." "But no money?" "No money."

Peter took a few minutes to think, and then in a quiet but very positive tone said: "I think we can manage it. After all money don't quarry rocks, nor burn bricks, nor chop trees, nor saw them into lumber, nor haul, nor build—it is men who do these things, and as you say we have the men and material I think we can manage without money. Come back tomorrow, and we'll talk it over again."

In the interval the governor held secret session with his council, and next day when the big deputation came he gave out the plan that had been approved provisionally by his advisers. It was this:

"The market house will be in itself tangible value for all the labor and cost of material. After being completed it will be a source of revenue. In view of these two facts," said Peter, "we can proceed to build it by issuing market house notes to those who furnish the material and service as the work progresses. If you take these notes and hold them till the market house is completed, we—that is the council—will receive them in payment for rent and dues from the market house until they are all taken up, after which the market house will be our own, everybody will have been paid, and you will have good paying property to turn over to your children. In the meantime you can use those notes for trading purposes among yourselves, as every one of you knows they represent actual value and will in time be redeemed."

"Bravo! We'll do it." And soon the glad word was sent over the island of Guernsey that a grand new \$20,000 market house was to be built at St. Peter's.

The proper committees were appointed by the council, the bright young architect was given general supervision of the work, and soon the Guernsey

islanders were as busy as bees on their new market house.

Every Saturday at noon the accounts for labor and material were made up, laid before the council, the notes bearing good, Governor Peter de l'Isle Brock's signature were issued, and everything was squared up.

There was a noticeable increase in business all over the island—not an idle or unemployed man on it. Those who had been in debt got out of it, and by the time the \$20,000 in notes was out there was a feeling of general prosperity.

The building in all its stately proportions was finally completed. The market was divided into 80 stalls. Each stall was leased at \$25 a year, making an annual income of \$2,000. The notes were accepted as payment, and in ten years the last one was taken up and canceled.

That market house stands there to this day and is still bringing in revenue to the burghers of St. Peter's and Guernsey.

It never cost a single penny in what is known as money, and yet every claim that could possibly be satisfied by money was met.

No bonds, no coupons, no interest, no taxes—and there you are.

Does this example of what a few isolated islanders accomplished a century ago yield no lesson of value to the people of Pittsburg?

Can we not build a market house and auditorium on the Guernsey plan? If not, why not?

We Are In a Jam.

When a raft of logs is being floated down a river, there is often what is called a "jam." Several of the front logs become entangled and thus block the whole raft. And this is just what has happened to us in business. Our whole country, with its boundless resources and energetic, free spirited citizens, is held back and stagnated and starved by the stubborn greed of a few money kings in New York.

All the fires, floods, cyclones, shipwrecks and disasters of the last few years are but a fraction of the loss we have sustained through business stagnation.

If business were good, we could afford to burn a city every month and still prosper, compared to the present deadlock.

All our merchants and business men are frantically clamoring for trade. A frenzy for advertising has smitten them all. The most extraordinary inducements are being offered to customers. Soon every one who buys a pound of tea will receive a bicycle or corner lot free.

Every shop window is gorgeously decorated with showy articles, all to be sold "below cost," and every Sunday paper contains acres of amazing bargains, yet every store in America still contains more goods than money. Every merchant thinks he is not getting his share of trade, when the fact is that there is not half enough business to go around.

Our financiers have legislated most of the money into vaults and behind wire screens, and then wonder why the people don't buy their bargains.

In spite of our declamations about self help, have we not already become a nation of hirelings?—Rev. Herbert N. Casson.

Office Seekers and Work Seekers.

It is said on good authority that there are at least 4,000 men now in Washington pressing on President McKinley for jobs in the public service. It is said on equally good authority that these applicants for place have caused the president a terrible and constant worry ever since he went into office. Well, we just want to call the president's attention to the fact that there are nearly 4,000,000 men and women scattered over the United States looking for jobs, not in the public service, but at anything they can get in the way of honest work. And we would advise the president to take a few days off from the consideration of the 4,000 office seekers' claims and give just a little attention to the claims of the 4,000,000 who don't want offices, but who do want work. These unemployed workmen will do something far worse to him than office seekers will if he doesn't do something for their case pretty soon. They've got more votes, and they will vote them a mighty sight harder next election day.—Knights of Labor Journal.

Why Not?

If the government can create money for the bankers, why not for itself and the people?

If the greenbacks are money, how can the power of the government to create money be denied?

If the greenbacks are not money, why did the bondholders ever lend the government any money, having lent nothing but greenbacks?

If the greenbacks are not money, why have the soldiers ever been paid, having received nothing but greenbacks?

If greenbacks are not money, why have the millions of debts that have been settled with greenbacks ever been paid?

If bank notes are good money, are not the government notes much better?—Pilot.

A Nation's Night.

Will may we mourn, my lab'ring friends, Or shake at trusts' alarm, For 'tis no voice the goldbug sends To rob us of our farm.

To make us till both day and night And shed our tears like rain, We stride at the whip's sharp crack And wear our master's chain.

Equality is now achieved, The white man and the black— They both may work all day and night, But sure 'twill bread will lack.

Here on this 'murder, blood and burn Through village, field and plain, The toiler's home is ruins turn, To rage, to want and pain.

Oh, give the holdings all the rights, But take the lab'or's breath! A nation's sun goes down at noon, Dropped in the shroud of death!

—Alfred C. Wood in Chicago Express

AT HIGH SPEED.

MOTOR CYCLE THAT GOES 24 MILES AN HOUR.

The Fuel Is Benzine—Easily Controlled, Thoroughly Comfortable and Pleasant to Ride—A Specimen Was Recently Seen in Town.



F the motor cycle described in a recent number of the Scientific American, is a fair sample of the wheels upon which our German brothers and sisters are in the habit of chasing pleasure through their parks and boulevards, they are certainly a step or two in advance of us. It is by no means as light as one of our slender American road racers, but what would you care, when, without the least effort in the world, you can skim the surface of our fair earth at a speed of twenty-four miles an hour?

The machine described was purchased in Munich by a member of the staff of the periodical mentioned, and was, after some practical use on German roads, brought by him to this country. It is, perhaps, not so much a bicycle, as we know that captivating mechanism in this country, as a sort of individual road locomotive, and so it is in fact called by its owner. It is literally a motor cycle.

There is much in this machine to interest the practical mechanic, because the motor, which is run by common benzine, has novel qualities whose technicalities would not be read with profit or pleasure by the uninitiated. It is enough for most of us to know that such a wheel would enable its rider to laugh at the best of our crack bicycle "cops" on the Western boulevard, or would carry him over ordinary good roads to a distant town, without exertion to himself, at the speed of an ordinary accommodation train.

To start the cycle, which, by the way, is fitted with the finest of pneumatic tires and is as thoroughly comfortable as any bicycle, it is necessary first to partly fill the reservoir with benzine. The rider then opens a door in the ignition box and inserts an alcohol torch which in a few moments makes the ignition tubes red hot. Then a lever which lies alongside the right handlebar is pressed and the rider walks alongside his machine, pushing it slowly, till he hears a slight explosion.

This only requires a few steps, and the explosion means that the engine has begun its work. Immediately the rider mounts to the seat and off he goes. He is sitting on a comfortable saddle, his feet are on the broad, comfortable foot rests, his hands control the direction of his course as perfectly as if he were seated on his American bicycle, and a brake is directly under his right hand.

The speed of the wheel is regulated perfectly according to the wishes of the rider, except that he cannot move at a rate less than three miles an hour. The proportion of explosive mixture supplied from the tank to the explosion chamber regulates speed, and this is perfectly under the control of the rider through manipulation of a lever close under his right hand. We quote this description of parts from the Scientific American:

"The engine cylinders are 3 9-16 inches in diameter, with a stroke of 4 1/2 inches. The supply and exhaust valve apertures are 1/2-inch in diameter. The benzine reservoir is 13 inches long and 7 1/2 inches in diameter, and the guiding wheel is 26 inches in diameter. The pneumatic tires are made specially large and heavy to support the weight of the machine and rider. The tread of the machine is 4 feet; weight when in running order, 115 pounds.

"The reservoir contains a supply of benzine sufficient for a run of twelve miles. The machine is able to run at a speed of from two to twenty-four miles per hour."

Producing Rain.

A simple experiment in producing rain may be made by the use of a cylinder of glass, about four inches in diameter and eight inches high. This is to be half filled with 92 per cent alcohol. A china saucer is placed over the cylinder, which is then put into a hot-water bath and heated quite hot, but not to the boiling point for alcohol. Then the cylinder, still covered, is carefully and quickly placed upon a table in a cool portion of the room. Very soon vapor will be discovered on the under side of the saucer, clouds will form and from them little drops fall down upon the alcohol. This miniature shower may last for an hour or more. The top part of the cylinder clears directly so that the condensation is seen midway between the alcohol and the saucer. It is a curious and interesting sight, the water below the clouds and the clear atmosphere above. If immediately after removing the cylinder from the hot-water bath a cold saucer replaces the hot one, storm currents are discernible. Often the currents will ascend upon one side of the cylinder and descend upon the other. Conducted upon a somewhat larger scale, this experiment would be of great interest to classes of students. It is not an expensive one, and is very easily managed even by amateurs.

A Vital Point Settled.

"Well," said the far western judge to the foreman of the jury. "Well, yer honor," replied Broncho Bob. "We didn't go into the case so far as that. But we've took a vote an' unanimously agreed that the government side of the case has the best lawyer."—Washington Star.

EDITORS' IDEAS.

The Indians call a stove pipe "De-yeh-nouh-se-deh-iv-ha-da-stera-ster-a-ta-kwa." Wonder what they call it when it falls down?—Chicago Dispatch.

It is becoming very evident that Secretary of the Treasury Gage is already doing something along the line of retiring the greenbacks, by locking them in a vault as they come in, and not reissuing them. It is reported that there are already \$90,000,000 tied up in this manner.—Ord Journal.

In Austria the government owns and operates the railroads. You can ride from Vienna, the capital, 750 miles in a luxurious corridor express car for \$4.90. In America it would cost you \$22.50 to ride that far. The difference in this country, corporations own and control the railroads and the government also.—Custer County Beacon.

David Bullhead Hill, ex-senator of New York, in a speech recently, referring to W. J. Bryan, he termed the latter a "crank, a demagogue and a political adventurer." That is about the most intelligent argument any goldbug has used yet in referring to the foremost statesman of the American continent.—Graud Island Democrat.

The treaty by which the islands of Hawaii are ceded to the United States is ready for ratification by the United States and that will follow. The United States will do well to keep clear of securing possession of outside the present territory and thus have weak spots where it will have to defend in case of foreign war. We want no more territory.—Schuyler Quill.

Mr. Arthur Sewall of Maine, who materially assisted in preventing W. J. Bryan from being elected president of the United States in 1896, is once more painfully injecting his peculiar personality into the public eye by hanging on to Mr. Bryan's coat-tails at Washington and sundry other places. We have but one thing to say to Mr. Sewall of Maine, and that is, seat!—Journal of the Knights of Labor.

The "international bimetalists" should tender Mr. Bryanna a vote of thanks for helping them out. He is now lecturing on bimetalism in Canada and it is said that he will make a tour of other foreign countries for the same purpose. Bryan proposes to convert the people while the other fellows are monkeying with the rulers.—Coleridge Blade.

Why not be honest about it? Where is the business man who has not lost confidence entirely in the promises of the republican party? You know they lied during the campaign, promising to do do what they knew they would not. Are you still silly enough to believe in them? We hope not. We hope not. Use your reason and common sense. Don't think because these words are uttered by one of "the average popocratic papers" that it is not true. It is not said for political effect, but for your own good. We can have prosperous times in this country if the people will only take the scales of partisan bigotry from their eyes. Do it once.—Saunders Co. Journal.

A number of papers in the Fifth district are talking Hon. W. E. Andrews for United States senator to succeed W. V. Allen.—Hayes County Republican.

The republicans need not worry about who shall succeed Senator W. V. Allen. The people have already made up their minds that the hat of the present senator will just exactly fit the new senator's head and, while Nebraska can furnish brains for the nation, there are few men in the state of which the same may, in truth, be said. Think how Andrews would look in that hat! Why, man, his feet wouldn't be visible!—Stockville Faber.

The populist party is the parent of bimetalism, free coinage of silver at the ratio of 16 to 1. Two years ago the democratic party foresaw the handwriting on the wall and inserted in their platform this part of the populist doctrine. Had they not done this there would today have been only a small sprinkling of people clinging to the wrecked frame of the once powerful democracy. The rank and file of that party would have joined the populists had the leaders not stole this plank from our platform. There are many other reforms advocated by the populist party that the democracy will have to incorporate into their platform if they expect the confidence of the people.—Nebraska City Bimetallist.

Do any of the republican statesmen imagine that they can distract attention from their internal and infernal domestic policy by bringing forward the ill-considered scheme of Hawaiian annexation?

Do we really need to go 5,600 miles away for another rotten borough?

Have we not difficulties enough in assimilating our immense immigration from every quarter of the globe without taking in the mongrel population of this remote island in the Pacific?

Hawaii is too insignificant to serve as a diversion. As a national policy annexation is absurd.—New York World.

The state printing board are to be congratulated over their success in reducing the price of the state printing, the contracts last week being at lower figures, by far, than ever before contracted for in the past history of the state, saving to the tax payers thousands of dollars. While on this subject we would call attention to an action of the late republican state printing board wherein they exceeded their authority, and their action, as to the future, can most assuredly be abrogated and set aside. We refer to the action wherein they let the contract for printing the supreme court reports for nine years. By annulling the unperformed part of this contract at least \$5,000 can be saved. A responsible publishing house assured us they would be glad to do the printing for a reduction on the price now paid, that would save the state that amount in cold cash. That is just what the present fusion state administration was elected for—to stop all leaks in the treasury.—Wahoo Era.

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