

ESTABLISHED 1871

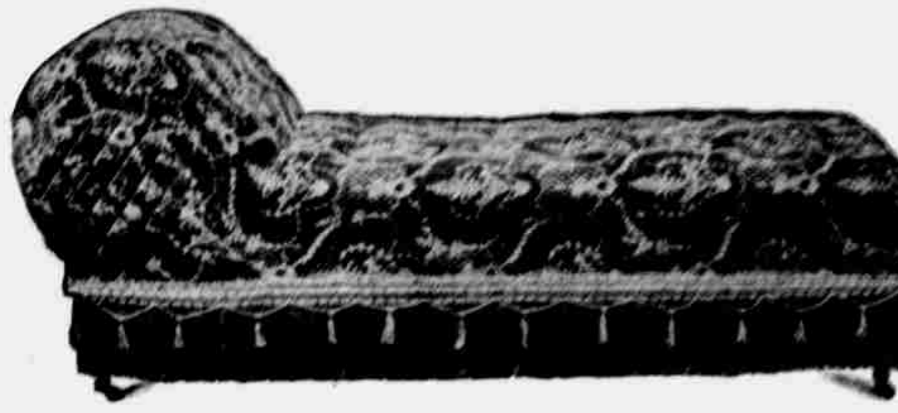
# Hardy Furniture Co.,

1124 O Street, Lincoln, Neb.

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OUR LEADER IN A CHEAP COUCH. FULL SIZE AND WELL MADE. UPHOLSTERED IN RAMIE.....\$5.00 UPHOLSTERED IN CORDUROY..... 6.00



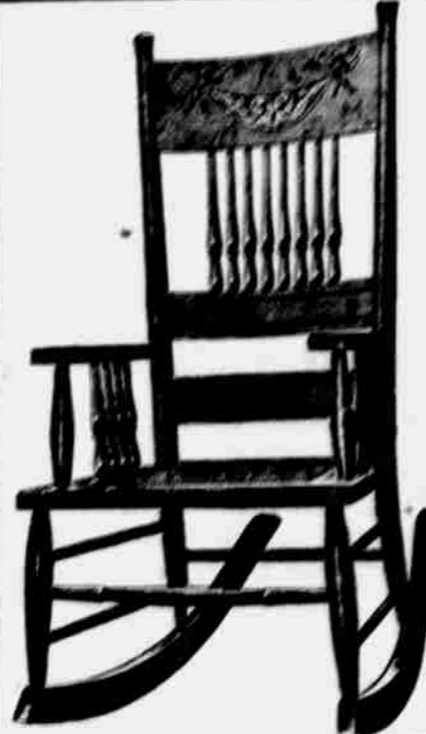
THIS COUCH IS WELL MADE AND COVERED IN GOOD CORDUROY. OUR PRICE IN ANY COLOR.....\$8.25



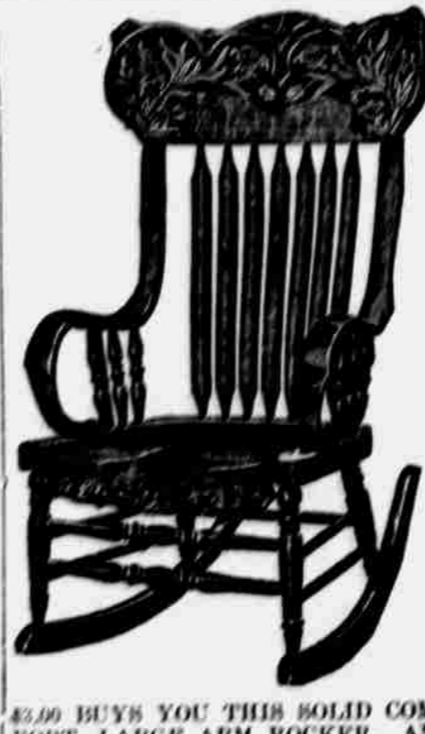
OUR LEADER IN A MEDIUM PRICED COUCH. 80 IN. LONG, 36 IN. WIDE COVERED IN BEST CORDUROY AND THE BEST VALUE WE EVER OFFERED. IT IS ONLY.....\$12.00

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\$2.00 BUYS YOU THIS LARGE ARM, CANE SEAT, OAK, ROCKER. IT IS JUST THE THING FOR COMFORT.



\$2.50 BUYS YOU THIS SOLID COMFORT, LARGE ARM ROCKER. ANTIQUE FINISH, EITHER CANE OR WOOD SEAT.



\$8.50 GETS YOU THIS SOLID COMFORT MORRIS RECLINING CHAIR. UPHOLSTERED IN BEST CORDUROY.



\$4.50—THIS IS A GREAT CARRIAGE FOR THE MONEY. VERY STRONG AND WELL MADE.



\$1.25 SOLID OAK, CANE SEAT ROCKER. THIS IS A SPLENDID LADIES SEWING ROCKER.



90 cts. EACH IS OUR PRICE ON THIS CANE SEAT, OAK, DINING CHAIR. BRACE ARMS.



\$10.00—A VERY HEAVY, FULL ROLL CARRIAGE, RUBBER TIRE WHEELS, BEST GRADES UPHOLSTERING AND PARASOL.



\$2.25—OUR LEADER IN A LEATHER SEAT, OAK, ROCKER. IT IS WELL MADE AND NICELY FINISHED.



\$8.50—OUR LEADER IN A RUBBER-TIRE WHEEL BUGGY, NICELY UPHOLSTERED, AND GOOD PARASOL.

## BICYCLES.

We have a splendid assortment, ranging in price from

### \$30 TO \$75.

Wheels sold on payments.

### Revenue Reform.

Editor Independent:

As we are about to approach the election of a new legislature it is important that we look over the issues to be raised in the coming contest.

Parties are so apt to neglect issues and center the fight upon the election of a United States senator, that it is important to call attention to these facts early, and to impress the importance of some measures of relief that we can not afford to pass again unnoticed.

The present administration has been obliged to devote much time to house-cleaning and it has been no small task, but when we remember the wrecked condition of our treasury, and the lax management of our institutions, we can only wonder that so much could have been accomplished in so short a time.

I would not under-rate the importance of the election of a United States senator, but since there is no opposition to the re-election of Senator Allen, and will likely be none, we should not forget that the mission of our party will not be accomplished until we have spread upon the statutes of this state many reforms that for years have been waiting the advent of our party into power.

Revenue reform is one of the most difficult problems ever presented to a civilized society. There is no disagreement as to the principles involved, but there is much difficulty in the application of them. All honest men agree that every dollar of property should bear its full share of the expense of government, but no one has yet been able to present a plan even approximating an equitable tax system.

The present law contemplates the assessment of all property at its cash value, but every citizen of the state knows that there is no attempt to obey the law in any county or precinct of the state.

A study of the grand assessment rolls of the state reveals inequalities in the assessment of the property of the state that will no doubt astonish even those best versed in state affairs.

### Revenue Reform.

The grand assessment rolls on file in the office of auditor of state show that the average price at which the several classes of property are assessed in each county of the state, and while the state board of equalization to raise or lower the levy sufficiently to reach an equitable adjustment, the whole range of authority exercised by this board in the equalization of taxes in the year 1897 was 1 1/2 mills on the dollar. In other words the lowest total levy 6 1/2 mills and the highest is 7 1/2 mills. This equalization is on the average assessment of the county and if individual in the county or any class of property is already listed as high as that of the average county, that individual must suffer to the full extent of the rise in the levy. I only speak of this to show that under the present system of assessing at only a small per cent. of the actual value it is impossible to correct these wrongs by equalization at the state capital.

I give here examples of valuation taken from the original grand assessment rolls of the state and to emphasize the inability of the state board of equalization to reach any change that will effect any general class of property I call attention to the fact that while in many instances the average assessment of a whole class of property in a given county may be even the lowest in the state, the levy may also be the lowest and hence the owners of property of this class is benefited by the low rate. The average valuation of wagons and carriages in several counties is as follows: Richardson, \$4.89; Cass, \$5.30; Washington, \$4.78; Cherry and Sheridan, \$5.00; Sioux, \$5.90. The total state levy for Washington county is 6.6 cts, while the total levy for Sioux county is 6 cts. I venture to suggest that could the vehicles be compared the inequality would even be more apparent.

The same inequality exists between eastern and western counties in the assessment of cattle. The cattle of east Nebraska are very largely blooded stock, then add to this their nearness to market, it seems that their value should be greater than that of western counties. The cattle of Richardson county are assessed at an average of \$5.31; Nemaha, \$5.07; Otoe, \$4.58; Washington, \$4.71; Brown, \$5.82; Hook, \$5.09; Keya Paha, \$5.50; Cherry, \$5.49; Sheridan, \$5.95; Sioux, \$5.84.

Practically the same conditions exist as to the assessment of horses. The fine bred horses of east Nebraska are assessed no higher, and in some instances not so high, as those of central and western Nebraska.

But these inequalities are of little importance indeed compared with the unequal valuation of lands. The improved lands of Nemaha county are assessed at an average of \$5.31 per acre and the unimproved at \$3.18, and all the river counties are assessed at about the same figure.

Some comparisons in the assessment of diamonds and jewelry are as follows: Douglas county assessed for diamonds and jewelry at \$4,110; Kearney at \$2,134, and Dawes \$2,085. These are the only counties having \$1,000 worth of diamonds and jewelry, but other counties are assessed as follows: Lancaster \$780, Cass \$17, Cherry \$503, Lancaster \$780, Otoe \$731, Nemaha \$200.

Gold and silver plate is assessed as follows: Douglas \$6,300, Cherry \$130, Dawes \$535, Gage \$200, Lancaster \$600, Otoe \$544, Nemaha \$142.

Under moneys of banks and brokers, etc., we find the following: Douglas county \$2945, Cumming \$29,044, Gage \$21,309, Hall \$27,015, Red Willow \$20,354, Saunders \$55,355, York \$561, Sherman \$196, Hall \$175, Box Butte \$15,555, Brown \$65.

Under credits of banks, brokers, etc., Douglas county has \$4,170, Gage \$1,755, Nemaha \$2,745, Otoe \$235, Lancaster \$720, Pierce \$206, Platte \$100, Sarpy \$282, Sioux \$1,000 and very money not a cent.

Think of Douglas county assessing under the head of banks and brokers, etc., only \$2,945, while Box Butte county lists under the same head \$15,555. And Sherman county bankers assessing under this head \$196, while Red Willow lists \$20,354. The total amount assessed under these heads in the state and this covers as far as I can learn the entire assessment of banks, is \$855,000. Reference to the report of the banking board discloses that the state banks on the 30th day of November, 1897, had a paid up capital of \$7,885,278.70, and deposits amounting to about \$15,000,000. The national banks of the state had a paid up capital of \$10,300,000 and reported deposits amounting to \$22,000,000. Total capital stock of state and national banks and deposits \$55,185,278. Of this vast amount only \$855,000 were returned assessments under the former head and as money other than banks \$461,492, or a total of \$1,316,561.

Omaha, with a paid up capital in banks amounting to \$4,150,000, together with all of Douglas county's banks, returned for assessment \$2,945, and Douglas county with banks containing deposits amounting to \$13,250,000 returned for assessment \$18,725.

Lancaster county returned for assessment in moneys and credits \$4,950 and Lincoln's national banks alone have paid up capital \$850,000.

Under the head of moneys other than in banks, Lancaster county returned for assessment \$50.85 and three of her banks at that time had on deposit \$1,441,000.

Gage county returned for assessment as moneys and credits in banks and brokers \$23,024, when four of her banks alone show paid up capital of \$300,000, and all moneys not in banks (with this includes deposits) was listed for 1897 at \$8,176, while four of her banks show deposits amounting to \$449,000.

It is useless to pursue this unpleasant task further so I pass to another statement scarcely more complimentary. The total valuation for assessment of all lands and lots improved and unimproved in the state for 1897 was \$112,968,972. And the total real estate mortgage indebtedness in 1897 was \$169,782,068. Add to the lands and lots all the horses, cattle, swine, sheep, hogs, steam engines, mules, moneys and credits returned by banks and every other item assessed for taxation and you have the sum of \$187,193,756 or \$3,588,784 less property assessed than real estate mortgage indebtedness. The same inequalities exist in the assessment of merchandise. Perhaps the greatest department store west of Chicago is doing business in Omaha and is assessed for 1897 at \$10,000. This sum seems insignificant when we understand that the probable invoice of goods would amount to over \$300,000, and the same condition exists in every city and town in the state to a greater or less extent. All the merchandise of the state is assessed for 1897 at \$3,528,839. It was not the intention to suggest remedies in this article, but to show the people some of the inequalities of assessment in the hope that the reform forces would make a closer study of our revenue system, and seeing its evils, would set about to remedy them. Nebraska is behind her sister states in this regard. The solution of this question has been delayed too long. The populist party owes to the people such an adjustment of this question as will compel the assessment of every dollar's worth of property in the state at its actual cost value. Were this done the burdens of the poor would not be so heavy to bear, as the burden of taxation at present falls very unjustly upon certain classes.

Let no man think that this question will be settled without a struggle. The "tax dodger" is ever anxious to evade the law, and any attempt to escape will be bitterly fought. Let the demand be unanimous. Pledge your candidates to a study and support of such a measure and if Nebraska can be redeemed from the tax dodger as it has been from systematic pilferers she will have one more reason to rejoice.

OTTO MUTZ, Springfield, Neb., April 18, 1898.

### Mutual Insurance

J. Y. M. Swigart, Lincoln, Neb., Manager.

### CYCLONE.

The cyclone season is here and from weather forecasts this will be a stormy year. Our country is now six years old we have made but three assessments, have paid over \$7000 for losses on farm property. We would like to write a million in May, will the reader help?

### Give the Children a Drink

called Grain-O. It is a delicious, appetizing, nourishing food drink to take the place of coffee. Sold by all grocers and liked by all who have used it, because, when properly prepared it tastes like the finest coffee but is free from all its injurious properties. Grain-O aids digestion and strengthens the nerves. It is not a stimulant, but a health builder, and children, as well as adults, can drink it with great benefit. Costs about 1/2 as much as coffee. 15 and 50c.

### The Farmers' Mutual Hall Insurance Association.

Correspondence Conducted by J. M. Sanford, General Manager of the Farmers' Mutual Hall Insurance Association of Fairfield, Nebraska.

The Farmers' Mutual Hall Insurance Association of Fairfield, Nebraska, is the only incorporated hall insurance association doing business on the mutual plan in the state and has succeeded under the able management of its present corps of officers in paying all losses it has ever sustained in full without any prorating or scaling down and is the only mutual hall insurance association that has ever been successful in Nebraska. It is doing business under the new mutual hall insurance law passed in 1897 and paid nearly \$6000 of losses during its first year under said law besides rebating back to its members as their share of the profits of the business over \$200 in cash. It is at present under the control of the same officers it worked under last year to-wit: S. V. Seeley, president; J. M. Sanford, general manager; J. J. Whittier, secretary. Its officers are all under bonds in a good reliable surety bond company. It has its home office in Fairfield, Nebraska, and has no branch office anywhere, its branch office in Lincoln last year having proven unsatisfactory and been discontinued. It has no connection whatever with any other hall insurance association. This company wrote about \$400,000 of hall insurance during the summer of 1897 and now looks for a very much larger business during the summer of 1898.

This association is safe, cheap and reliable. It promises you full protection against that great scourge of our state—hall, and always fulfills its every promise. Don't allow any other pretended hall insurance association to hoodwink you but insure with one that promises protection and keeps its promises.

### Pay your subscription.

The United States needs no help from England. New York, Boston, Washington and some of the other English warts on the face of American civilization may need English help, but Americans who have made America and in whose breasts the fires of patriotism burn, are strong enough and resourceful enough to whip any invading force that dares to question the right of Americans to run the western hemisphere. We don't need any British gold or British gunpowder to do it, either. The spirit that fought the battles of 1776 stalks abroad in the land, and it is a sentiment that does not dull its hat to a gang of money mongers down in New York who, for a chance to save their Cuban investments, would see the navy of the nation in the bottom of the ocean.—Denver Road.