

ALLIANCE MEETINGS.

Call for 15th Senatorial District Convention.

At a meeting of the delegates to the people's independent convention from the 15th senatorial district, Custer, Blaine and Valley counties were represented. R. H. Clifford of Custer county was chosen chairman, and W. M. Gray of Valley county secretary. It was decided to hold the senatorial convention at Sargent, Custer county, Neb., at 1 o'clock p. m., August 20, 1890, also that the counties composing the district be entitled to representation as follows:

Custer county 25 delegates.
Valley " 9
Blaine " 3

Also that no proxies be received in the convention, but that members of delegations present cast the full vote of their delegations. W. M. GRAY, Sec'y.
R. H. CLIFFORD, Pres.

Farmers' Alliance Picnic.

Underwood Alliance, No. 1,108, will give a picnic at William Duncan's grove, six miles southeast of David City and four and a half miles northwest of Brainard, Butler county, Neb., August 16. Good speakers will be secured and at least one of the nominees on the state independent ticket expected to address us. Refreshments of all kinds on the grounds. A special invitation extended to all sub-Alliances in the county. Come one and all, both great and small, and enjoy the day with us. Exercises will commence at 10 o'clock. By order of committee.

Alliance Picnic in Saunders County.

There will be an Alliance picnic in the grove of S. H. Moss, near Mead, on Wednesday, Aug. 20, 1890. All the candidates of the independent state ticket are invited. One of the largest gatherings ever held in Saunders county is expected. Everybody is cordially invited to come with well-filled baskets.

S. H. MOSS,
GEO. FARMER,
JAMES O'FALLON,
Committee.

Notice.

To the Subordinate Alliances of Lancaster county. At the meeting of the Farmers' Alliance of Lancaster county, held on the 4th inst. it was voted that a special meeting be held on Monday, August 23d, at 10 a. m.

The secretary wishes to call the attention of the Alliances to the necessity for complete lists of their delegates being forwarded at least one week before that date. This meeting will perfect arrangements for the 15th senatorial district demonstration by the Alliances of the county.

O. HULL,
I. F. DALE, Sec. Pres.

Notice.

To all Subordinate Alliances of Frontier County, Nebraska:
The regular session of the Frontier County Alliance will meet at Sargent, Neb., on September 2, 1890, at 10 o'clock a. m. A large delegation is expected. Visiting brethren invited.

M. T. WARD, Secretary.
W. E. PALMER, President.

Attitude of the Press.

Nationalist for August.
Many have criticized Bishop Potter's address at Harvard because it is a classic, a note of warning. There is a classic in its antitype that gathering in "Belgium's capital"—whose orators, closing their eyes and stopping their ears to all that warns of danger to their country, charm and tickle the self-approbation of their hearers by graphic pictures of our wonderful growth as a nation, and arouse their enthusiasm by painting, in glowing terms, a second century of greater prosperity and grandeur. With apertures whetted with such self-laudation, many of our citizens, especially those whom happy fortune has born on the wave of prosperity, object to hearing any calm, plain, and sober analysis of the situation, any attempt to lay bare the forces which are working a change in this republic, and subverting the condition of equality and fraternity in which it has attained its present position. Still we bid them speak and repeat their words, if mayhap some of the careless ones may be made to pause, to listen, and to think.

"A portion of our contemporaries of the press, who have commented upon recent public addresses, are disturbed by the address of Bishop Potter, because it takes too gloomy a view of the condition of affairs. One of the instances the Fourth of July oration of Mr. E. A. Pillsbury as an answer to, if not a refutation of, the bishop's position. It is a most mistake and dangerous view, however, to assume, as is undertaken to do in this instance, that the people who warn of danger are prophets of evil to be deprecated, while those who prophesy smooth things are patriots to be praised. One of the worst possible signs of the times is not only that evil is being done, but that there are good men in the community who deprecate calling attention to the fact, and who complain if specifications are made with regard to it. History teaches that it is this spirit which precedes the downfall of nations."—Boston Herald.

Some of the thoughtful leaders in our national life took advantage of its great anniversary to tell the people, in plain language, of the perils which threaten the stability of our institutions. They should be heard.

Bishop Huntington says: "Hundreds of thousands of men, women, and children are not free in any true American sense of the word freedom. In factories, in mines, in shops, in the great industries, in the controlled, terrorized ballot, they are in an actual and unrighteous slavery. Class is enslaved by class, and the American people and education have informed the sufferers of their servitude. Is it not obvious how the annual festival ought to be used by orators, by statesmen, by the press, for reconciliation, for justice, for industrial emancipation, for the ending of yokes, and the easing of burdens, and the averting of the impending danger?"

The Independent, in which the above and the following extracts from utterances by men of national reputation are found, comments editorially upon this: "No other article in the series which we publish has more deeply interested us than that by Bishop Huntington. He is an old man; he comes from conservative Boston; he is a bishop of the Protestant Episcopal Church; he is a man of broad scholarship and the finest culture. If there is any man from whom a conservative view might have been expected, it is Bishop Huntington. But Bishop Huntington finds the great and oppressive lesson of the day in the social conflict which is arising between employers and employed, or between wealth hedged about by opportunities of combination and extortion and labor limited, controlled, and oppressed. He believes that this is the day to

preach the doctrine that all men are born free and equal, and that this equality is an equality of the poor as against the rich, of liberty against social tyranny, of deliverance from grasping monopolists. We call special attention to this, for our people are more threatened by foreign oppression, but there is more to be feared from a social tyranny growing up among ourselves. They are imperilled by monopolies and by the accumulation of wealth. They are strangled by grasping monopolies. They are crushed by a selfish, heartless, pitiless power of money and the passion for money.

We reprint in full the words of Hon. Cassius M. Clay, formerly minister to Russia. "I have but one thought to present to your readers for July 4th. We must declare anew our independence of corporations. The chief of these are the railroad corporations. They control not only the sources of political power, and are fast absorbing the whole wealth of the people. All other trusts, combines, and robberies are the off-shoots of the railroad system. (This is a significant statement.) I should like to see thoughtful consideration. It indicates where the first blow must be struck by the people in any attempt to wrest from the monopolists the unjust and pernicious power which they have acquired. It must be a department of ways, etc.—railroads, water-ways, etc. This head of commerce can kill all the criminal trusts and swindles in the Union with a word. The greatest of all my countrymen—this is one which more than a million of times at my individual expense has gone into print."

"The railroads must be owned by the Government, valued and paid for at a fair price; it will be a great sum, but it is the price of liberty."

Hon. Albion W. Tourgee very pertinently says: "The old Fourth of July celebration was based very largely on the universal sense of equality. Riches counted for but little in those days. Neighborhood was a common bond. Social circles met and overlapped without fear of contamination and reproach. This condition affairs no more exists. Proximity has developed repulsion among the atoms of society. The city separates men, classes, households. Money outranks worth, merit, brain—everything. Public displays have come to take on the character of the amphitheatre—they are 'shows for the people' instead of popular demonstrations."

The Permanency of Farmers' Mutuals.
A subscriber whose faith in farmers' mutuals is so firm, of the size and the strength of a grain of mustard seed, sends us the following:

Mr. Editor—As the insurance and lightening rod vendors have been so busy in appearance, thinking to get a job, I want you to answer a few questions on the subject. Are the common farmers' mutuals really and truly mutuals? Are many of the farmers leaving the mutuals and insuring in other companies? If so, why? What would it cost the members of the Madison County Mutual nine dollars each to build a new one?

So far from farmers' mutuals being short lived and temporary, they are among the most permanent and longest lived institutions in the West. They increase in numbers and in financial strength as the seasons come, each report of the auditor of state, where it is in duty to report, showing a gain in numbers and in volume of business transacted. At the present rate of progress it will be but a short time until nearly all the desirable risks of farm property in Iowa will be carried by the mutuals.

No organization of any kind is secure against failure. In some cases farmers' mutuals have been badly managed. They have begun business without a sufficient number of risks in force, and under these circumstances a small loss has fallen heavily on the insured, and a few of stock companies have made the most of the dissatisfaction that has followed. In other cases the directors have been a disgrace to a stock company, and thus forfeited public confidence. In other cases under the best management there has, for a series of years, been heavy losses, and some of the farmers have been stampeded. In a few other cases the business has been conducted in defiance of all business principle, but taking the entire record of business transacted, there is no insurance safer, and none so cheap. If every doubter will send to the auditor of state, at Des Moines, Iowa, and procure the annual reports for two or three years, he can very easily inform himself and step the mouths of irresponsible agents of stock companies. We speak of Iowa because in that state the system is well developed, and reliable statistics are given to the public each year.

It is worthy of special note that the older mutuals in Iowa are nearly all the result of the Grange movement. The Grange taught the farmers how to organize, and the Grange movement followed. Some of these early associations carry three or four millions of risks in a single county. They would no more think of going back to the old system than they would think of going back to the cradle in a hot day in harvest. The more recent organizations are for the most part the outgrowth of the Farmers' Alliance. Many of these are quite young, commencing with but \$100,000 in risks, and gradually increasing and growing in the public confidence. We cannot too strongly urge upon Alliances in every state the importance of taking steps to save about half the expense of their insurance by organizing farmers' mutuals.

In this connection we desire to speak a word for tornado insurance. Tornado insurance, to the stock companies, is nearly all profit. Tornadoes take a very narrow path. If one were to sweep through an entire state it could do comparatively little damage. We have had our buildings insured for three years in the Iowa Tornado Mutual, and the entire assessments have been but three dollars. It would have cost us at least thirty in a stock company. It would be entirely unsafe for a county mutual to take tornado risks, because, while there might not be any losses for many years, when it did come it would prove fatal. The true policy is to organize a state tornado mutual and have each secretary of the farmers' mutuals act as agent for the Iowa Tornado Mutual, and the entire assessments have been but three dollars. It would have cost us at least thirty in a stock company. 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