

LOANS AT TWO PER CENT

FOR YEARS BANKERS HAVE BEEN BORROWING FROM THE GOVERNMENT.

It is in Wines to Land to the Capitalist who has to the Wealth-Producers?

In the face of a serious proposition, put forth by men whose earnestness is matched by no little ability, it becomes us, as men, to give careful consideration to the matter, and even to study it with patience and candor.

The all important point with regard to any proposed legislation, is the effect that it will produce. Only as we are able accurately to foresee the effect of a proposed law, are we qualified to oppose or to endorse it.

Let us suppose that the proposition is to loan legal tender treasury notes in sums of from \$500 to \$5,000, at 2 per cent interest, to men engaged in the business of farming, which loans are to be secured by first liens upon farm lands worth double the amount of the loans.

It may be remarked, first, that the proposition that the government should loan legal tender notes to individuals is not a new or strange one. It has been for years the constant practice of the government to loan such notes freely upon the security of bonds, which are certainly not better security than real property.

These individuals are, however, called bankers; and they borrow the money, not for the purposes of productive industry, but for those of usury. The government simply puts the indispensable tool of trade into their hands and forces the wealth-producers to pay them tribute. Just as tyrants used to farm out the public revenues, so now our government farms out the business of supplying money.

This custom has the sanction of financiers. By the whole banking fraternity of the nation the principle is pronounced to be just and the practice wise. It is sanctioned also by the two great political parties. When all are agreed as to a given practice, we may well deem it wise, and esteem it a settled fact that the principle of government loans to individuals, at a low rate of interest, and on good security, cannot be questioned.

It only remains to be determined what persons may borrow and what security they may offer. Shall bankers alone enjoy this privilege, and bonds be the single form of security that may be pledged? Why is this limitation desirable or necessary? There can be but one answer, which is, that money may be kept scarce. It is, doubtless, safe to loan money freely to bankers, for they will not use it but to lend it to others who will pay it back with interest.

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Now let us try to look ahead a little and see, if we can, what would probably follow the enactment into law of the proposition we have stated. The first effect of such a law would be to reduce the rate of interest from 6, as at present, to 2 per cent per annum. Every farmer who owed money, upon which he was paying 6 or more per cent, would be relieved, and would probably probably follow the enactment into law of the proposition we have stated.

There is no denying that the people would be benefited by the reduction of the rate of interest from 6 to 2 per cent. But the question is, would it be a good result or a bad one? Would it be a good result or a bad one? Would it be a good result or a bad one? Would it be a good result or a bad one?

CAUSE OF HARD TIMES.

Why We Need a Greater Volume of Money in Circulation.

Editor of the National View:

Perhaps there has been enough said, by more able writers than myself, about the hard times and why the common people cannot get money enough to buy themselves homes and exist as civilized demands at the present day.

I can remember when we could hire a minister to do our preaching for \$300 a year; now it costs anywhere from \$600 to \$800. Our present used to go for \$25,000; now he gets \$50,000. The men who are holding public offices and claim to act for the benefit of all American people, are getting all the way from \$5,000 to \$15,000 a year, while the common people are compelled to work for \$300 or \$400 for the same length of time.

When there was no government tax on whisky and alcohol we could buy good whisky and alcohol for sickness and medicinal purposes for 10 cents a pint, now we have to pay 50 cents a pint for no better article. As alcohol is the base of all drugs and medicines, what we require for our necessities and sickness costs us fifty per cent more than it did when there was no government tax on it.

Consequently, doctors charge for each visit to a patient \$1.50 where they used to charge 50 cents before the tax was placed on alcohol.

I could go through the whole catalogue of necessities and luxuries and show why we require more money to do so. As it is an established fact that all wealth is produced by labor, it requires what labor produces to buy money. When we could buy a dollar for about a pound and a half of wool, before silver was demonetized, and the greenback paper money was in its place, we did not feel the oppression of hard times; we did not see now on a contracted currency, which it takes three and one half pounds of wool to buy a dollar, no better than the greenback money, to pay our mortgages and obligations with.

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THE CITIZENS' ALLIANCE.

MACON, Neb., July 6th, 1891.

EDITOR ALLIANCE:—During the last few issues of the FARMERS' ALLIANCE and the Nebraska Independent I have been pained to see comments on the two Citizens' Alliances, which must undoubtedly have been made by some one who did not understand either one fully.

The Citizens' Alliance I know but very little about, but the National Citizens Industrial Alliance I am somewhat acquainted with, also the Farmers' Alliance, being a member of both and holding organizer's commissions in both orders, and being actively engaged in both. It is my firm conviction that they should go hand in hand in this reform work.

The Industrial Alliance is to the citizen who can not join the Farmers' Alliance, what the Farmers' Alliance is to the farmer. The more their principles and objects are studied the more they recommend themselves to the candid mind. Co-operation is what is needed. Not antagonism. Co-operation by all reform societies whether in town or country must be established. All rivalries and strife must be thrown to the winds.

Our friend is perfectly right in his views, and undoubtedly, if organized as he would do it, the Citizens' Alliance would be all right. But the Citizens' Alliance is already being called the "lawyer's alliance." It seems to be the best way to have a schismatic class of politicians can organize is pretended sympathy with the people for the political party.

Up to the present time, in this state, its result has been disorganization. The Citizens' Alliance is to the citizen who can not join the Farmers' Alliance, what the Farmers' Alliance is to the farmer.

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Talks on Nationalism.

By Edward Bellamy in The New Nation.

Mr. Smith who has joined the Nationalists, meets a tariff reformer.

T. R.—Look here, Smith, perhaps you can tell me something. I've heard a good many nationalist speakers and I've read considerable nationalist literature, but I've been utterly unable, up to date, to find out how nationalist stand on the most important issues of the hour.

S.—What is that? T. R.—The tariff issue, of course. Either the nationalists haven't any policy on that question, or else they have unanimously resolved to conceal it.

S.—On the contrary, they advocate the most radical policy which is before the public—a policy which, when carried out, will put an end altogether to the tariff question as a political issue.

T. R.—I should like to know how they propose to do it. S.—That is easily shown. What is it that makes the tariff a political issue? Is it not the different ways in which a tariff affects the welfare of different classes, different business interests and different sections of the country, and the consequent opposition or feeling as to its advantages?

T. R.—No doubt that is the ground of the political interest in the subject, though there is also involved a question of theoretical economics. S.—Certainly; but there is no political issue in a theory which does not appeal to popular interests or popular prejudices as to interests. Our industrial system is made up of classes. It consists of wage-earners, manufacturers, merchants, middlemen, farmers, mine owners, etc., indefinitely other groups having opposite and irreconcilable interests.

Applied to such a variety of opposite interests, any national regulation affecting values, whether of taxation, tariff, finance, or otherwise, necessarily creates a feeling of contention. Everybody sees, or thinks he sees, how the proposed measure is to give him an advantage over his competitors, or is going to give them an advantage over him, and accordingly favors or opposes it.

T. R.—But there is a preponderating common interest, and that represents the right policy. S.—There is no common interest at all. Under the present industrial system, the common interest is a mere abstraction. The only real interests are the particular interests of persons and classes, and these are mutually opposed.

T. R.—Be it so; but there is always one of two tariff policies that would help the majority of these opposing interests. That is the course to be followed. S.—It is the course which is followed, and probably will continue to be followed. On one election, one set of interests gets the majority and destroys the opposed set. At the next election, the defeated interest wins more votes and in turn sacrifices their opponents, and so it goes year after year, decade after decade, century in and century out, each one of the periodical changes proving as ruinous to the national wealth in the aggregate as a foreign war.

T. R.—Quite right. But you are not content. Seeing that you recognize so clearly the ruinous results of the change of tariff legislation, why not join with us free-traders, and abolish tariffs altogether? S.—Because the abolition of tariff by free trade would not end the controversy. Quite as many nations have gone back to protection after abandoning it, within the past ten years, as the reverse; in fact, I should say rather more. The so-called reformers who seem to think that the abolition of free trade will somehow abolish the tariff issue, are victims of a silly delusion. There is no more guarantee that free trade, even if established, would survive the first business crisis and subsequent election, than that a prohibitory tariff would.

The latter is as much of a solution of the tariff problem as the former. There is no final disposition of it, as disturbing political issue, save that offered by nationalism. T. R.—And what is that? S.—The abolition of opposing business interests in the community. So long as a nation shall be divided into rich and poor, employed and employees, manufacturers and workmen, tradesmen, professional classes, tradesmen, each having different and materially opposed interests, every change in government policy, as to business, will affect them differently, and some will clamor for what others are strenuously opposed to. Not only so, but the struggle between the two sets of interests in the same parts of the country, but will become sectional as between different parts of the country, threatening the stability of the nation. Nationalism, by making all citizens, whatever their occupation or wherever resident, equal parts of the aggregate, will destroy class and abolish section.

T. R.—But there will still remain the theoretical question whether commodities should ever be produced at a loss at home, rather than imported. S.—When any one's interest is independent of the price of the commodity in question, you may be sure that it will be discussed on its merits, and settled without acrimony. If it be thought desirable to try to introduce a new industry, there is not likely to be any serious objection, because, and for the reason that, if it fails, it will not be necessary to establish any artificial market for the product in question by a tariff, in order to encourage experiments in it. The nation will conduct the experiments at its experimental stations, and, until and unless they succeed, will not be obliged to discontinue importing the cheaper foreign product.

T. R.—If you bring about the state of things you expect, I will admit that there will be very little left of the tariff as a political issue; but, meanwhile, it is here, and what are you going to do about it? For you cannot deny that it is vitally connected with the prosperity of the country. S.—Certainly I deny it. I do not, of course, question that a tariff may be so framed as to affect the interests of a country more or less favorably, but I question whether it is at all the proper economical factor for either good or bad which politicians like to make us believe it. Do you suppose that the people are fools, not to have seen how easily the protectionists refute the claims of the free-traders on the one hand, and how easily, on the other, the free-traders dispose of the claims of the protectionists? I tell you the public has at least given attention enough to the argument of both sides on this tariff question to be convinced that neither tells the truth, and that the tariff issue is mainly a quarrel between the manufacturers and the farmers, each claiming the privilege of forcing the people. Do you suppose that the working man and the farmer are such fools as not to perceive that the farmer and the artisan are as badly off in free-trade England as in protectionist America, and that the manufacturer is as badly off in protectionist America as in free-trade England? Up to the present time, in this state, its result has been disorganization.

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The Hour's Duty.

Independents who have the principles of the party and the welfare of the whole people at heart should scan closely the political horizon and take accurate bearings to ascertain their locality.

Those who have been in the fight for years endeavoring to arouse the people to a knowledge of their true condition, have all the time foreseen the present attitude of the republican and democratic parties, as well as the position that would be taken by many of the individuals of those parties. It was well known that when the time arrived that the people should be aroused sufficient to endanger the perpetuity of either of the two old rotten hulks, that a combination of the two against the people would follow. Such was the fact, starting last June a year ago, culminating in the violation of all constitutional and statutory law by the supreme court, and the uniting of all and every form of monopoly, by bribery and corruption the most damnable, to defeat the will of the people in legislation.

Now the same elements are at work in every conceivable form to create dissension and work the ruin of the grandest movement ever inaugurated for the benefit of the masses. If every independent will stand true to his principles and not allow any selfish motives to control his actions, all will be well. That we may succeed in carrying into force by law the principles we advocate, every man must work for full and complete harmony at all points. The republican and democratic leaders have so long dickered over the people to keep themselves at the head of their party that the body politic has been poisoned to such an extent, that for the various offices men have for years got down into the filth and mire of party machinery setting up their jobs to secure the nomination and election. In every county of this state in county politics as well as in state affairs the policy of the republican leaders has been a ring within a ring. For state officers the leaders here and there in the various counties constitute one great ring, each politician being strung somewhere around the circumference of the circle. The state constitution representing the frame work and the various offices the niches or slots. As the years rolled round each fellow as he came round to his allotted niche or slot dropped in. This has been the system for twenty-five years, of both the old parties in national, state and county politics. The people had about as much say as to who should be the nominee, as Harrison or Cleveland has the years rolled round each fellow as he came round to his allotted niche or slot dropped in. This has been the system for twenty-five years, of both the old parties in national, state and county politics. The people had about as much say as to who should be the nominee, as Harrison or Cleveland has the years rolled round each fellow as he came round to his allotted niche or slot dropped in. 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