

GOVERNMENT BANKING.

Full Text of the Banking and Loan Bill Introduced into Congress by Hon. O. M. Kern of the Third Congressional District of Nebraska.

A Comprehensive Measure of Financial Reform Embracing the Best Features of all the Other Plans Proposed.

A Bill to provide an adequate volume of full legal tender coin and paper money; for the classification of the funds in the United States Treasury, for the establishment of a general system of government banking, and for other purposes.

AS ENACTED BY THE SENATE AND HOUSE OF REPRESENTATIVES OF THE UNITED STATES OF AMERICA IN CONGRESS ASSEMBLED:

SECTION 1. That from and after the date and passage of this act, there shall be established in the Treasury Department a Bureau to be known as the Government Banking and Loan Bureau; that a chief and deputy chief of such Bureau shall be appointed by the President of the United States by and with the advice and consent of the Senate. The salary of the chief of such Bureau, shall be \$4,000 per annum, and that of the deputy \$3,000 per annum. Before entering upon their duties, the chief and deputy chief of the Bureau, shall each make to the United States and deliver to the Secretary of the Treasury a sufficient bond for the faithful discharge of all his official duties.

When such bond is approved, it shall be filed with the Secretary of State, who shall be custodian of all bonds, given under the provisions of this act.

SECTION 2. That it shall be the duty of the chief of such Bureau, under the direction and with the approval of the Secretary of the Treasury, to superintend the affairs of the Bureau, and make and enforce all proper rules necessary to carry into effect the provisions of this act; to appoint all necessary clerks whose salaries shall be no greater than those paid for similar clerical work in the Department.

SECTION 3. That the chief of the Bureau, by and with the consent of the Secretary of the Treasury, shall establish branches of the United States Treasury, or Sub-treasuries, to be known as Government Banks, in each county which has a population of 1,000 or more, in each state of the United States, under the following conditions:

1st. The first government bank in any county shall be established on application by petition of 100 resident citizen freeholders each of whom shall be owner of property within the county whose assessed valuation is not less than \$500, as certified by the county clerk.

2nd. In any county having one or more government banks, an additional bank may be established upon a petition as aforesaid, and with the recommendation of the bank examiner for that district as hereinafter provided, showing that the volume of business and the necessities of the people would be better supplied thereby; provided that no county shall have more than one bank for every fifty thousand inhabitants or major fraction thereof.

SECTION 4. That the business of each bank established under the provisions of this Act shall be conducted by a bank director who shall be appointed by the Chief of the Bureau, by and with the consent of the Secretary of the Treasury.

1st. He shall have been recommended by the petitioners applying for such bank.

2nd. He shall have successfully passed a civil service examination.

Whenever any person has received an appointment as bank director, he shall, before entering upon his duties, make to the government of the United States, and deliver to the Secretary of the Treasury, a sufficient bond for the faithful discharge of his duties as such director.

SECTION 5. That it shall be the duty of the bank director to exercise general supervision over the business of the bank, and employ all necessary clerks; such clerks to be subordinate to the director, who shall be responsible on his bond for their official acts.

SECTION 6. That the Chief of the Bureau shall classify all banks into 1st, 2nd, 3rd, and 4th class banks, on the basis of the volume of business to be done. And each director of a bank of 1st class, shall receive a salary of \$3,000 per annum; each director of a bank of the second class shall receive a salary of \$2,000 per annum; each director of a bank of the third class shall receive a salary of \$1,500 per annum; and each director of a bank of the 4th class shall receive a salary of \$1,000 per annum.

SECTION 7. That the Chief of the Bureau, by and with the consent of the Secretary of the Treasury, shall appoint a sufficient number of bank examiners, to examine the condition of each and every bank, not less than twice each year, and report the same to the Chief of the Bureau. Each bank examiner shall receive a salary of \$4,000 per annum, out of which he shall pay his traveling expenses. No person shall be appointed a bank examiner unless he shall have successfully passed a Civil Service examination.

SECTION 8. No person shall be removed from the office of bank examiner or bank director except for immorality, incompetency or failure to faithfully perform the duties of his office.

SECTION 9. That all treasury notes, gold certificates, silver certificates, gold and silver coins heretofore or hereafter issued by the authority of the United States shall be full legal tender for all debts, public and private, and shall be receivable by the government for all dues.

SECTION 10. That any owner of silver or gold bullion may deposit the same at any mint of the United States to be formed into standard dollars for his benefit and without charge, but it shall be lawful to return any deposit of bullion so made as to be unuseful for the operation of the same.

SECTION 11. That in lieu of the various reserve funds held in the Treasury

for the redemption of outstanding treasury notes, silver certificates, gold certificates, and fractional paper currency, there shall be established a single reserve fund containing \$350,000,000, in coin, not more than one-half of which shall be gold, which shall be held for the redemption of such notes and certificates.

SECTION 12. That the Secretary of the Treasury is hereby authorized and directed to have prepared \$300,000,000, in treasury notes of suitable denominations, and the Secretary of the Treasury is further directed to place in the reserve fund, heretofore provided for, an additional \$100,000,000 of coin not more than half of which shall be gold, which shall be held for the redemption of these notes.

SECTION 13. That when any Treasury note or gold or silver certificate is presented for redemption, the Secretary of the Treasury shall at his option redeem it in either Gold or Silver coin.

SECTION 14. That the Secretary of the Treasury shall establish a Loan Fund in which shall be placed all the gold and silver coins, treasury notes and all deposits in National bank depositories, which have heretofore been held in the various reserve funds, exclusive of the \$350,000,000 set apart to be placed in the single reserve fund.

SECTION 15. That the Secretary of the Treasury shall have coined into Standard dollars all the silver bullion stored in the Treasury under the provisions of the act of July 14th, 1890, and shall place said coin in the permanent loan fund.

SECTION 16. That when any coin certificate or Treasury note has been redeemed, if fit for further use, they shall immediately be placed in the permanent Loan Fund, but, if worn or mutilated so as to be unfit for further use as currency, they shall be destroyed and the treasury notes of like denominations issued in their stead, which notes shall be immediately placed in the permanent Loan Fund.

SECTION 17. That the Secretary of the Treasury shall distribute all moneys in the permanent Loan Fund among the various government banks on the following basis: Not less than \$10,000, nor more than \$500,000 shall be placed in any one bank. Between the minimum and maximum here established, the amount to be placed in each bank shall be determined by the Secretary of the Treasury who shall base his action on the comparative population and business requirements of the communities where such banks are established.

SECTION 18. That any person may deposit in any Government bank, to the amount of one dollar, or more. The depositor shall be entitled to draw interest at the rate of three per cent, per annum; provided that no interest shall be paid on any deposit that is made for a shorter period than four months.

SECTION 19. That the United States Government shall be responsible for the safe keeping, and return to depositors of all moneys deposited.

Each bank shall keep on hand to pay depositors not less than fifteen per cent. of all deposits made therein.

SECTION 20. That every deposit made in any bank of the sum of \$300, or more for a term of one year or more, shall be known as a long-time deposit and all such deposits shall be subject to the order of the Secretary of the Treasury for distribution among the various government banks in like manner as the permanent loan fund provided that no long-time deposit shall be withdrawn without the depositor's giving thirty days notice to the bank where such deposit was made.

SECTION 21. That every post-office of the United States outside of the cities and villages where Government Banks are established, shall be a receiver of deposits as follows: All Post-offices of the first class shall receive deposits in sums of one thousand dollars or less; all Post-offices of the second class shall receive deposits in sums of five hundred dollars or less; all Post-offices of the third class shall receive deposits in sums of two hundred dollars or less; all Post-offices of the fourth class, shall receive deposits of one hundred dollars or less. When such deposits are made the Postmaster shall give to the depositor a receipt for the amount deposited, and shall immediately forward by mail or express such deposit to the nearest Government bank, upon the receipt of which, the director of said bank shall return to the Postmaster a receipt for the amount received; all deposits so made shall draw interest from date of Postmaster's receipt, subject to provisions of Sec. 18, of this act. Every Postmaster shall be responsible on his bond to the United States for all deposits while they remain in his hands.

SECTION 22. That any citizen of the United States may borrow money from any government bank by giving simple security of personal property or real estate the actual cash value of such security to be not less than three times the amount of the loan. The bank director shall be judge of the sufficiency of all security offered.

In estimating the cash value of any property offered as security, in states where one third is the basis of assessment, such cash value shall not be placed at more than three times the assessed value of the same; in states where one half is the basis of assessment, such cash value shall not be placed at more than two thirds the assessed value; and in states where two thirds is the basis of assessment, not more than one-half shall be added to the assessed value. Provided that not more than \$3,000 shall be loaned to any one person.

SECTION 23. That all loans made by the government banks throughout the United States shall be at the uniform rate of four per cent, per annum, provided, that when it is fully demonstrated that a decrease in the rate of interest is safe and practicable, the Secretary of the Treasury shall order a uniform reduction in the rate of interest to be made, and such rate shall be no higher than is sufficient to defray the expenses of the system; and provided further, that all reductions in the rate of interest shall apply to the unpaid portion of all loans made before such reduction is ordered.

SECTION 24. That loans may be made for any period not less than three months,

nor greater than twenty years, and no loans on chattel security shall be made for a greater period than one year.

SECTION 25. That interest on loans for a period of one year or more shall be due and payable annually.

SECTION 26. That in case of loans made for more than one year the borrower shall, in addition to the interest, pay, not less than five per cent, of the principal at the end of each year, and shall thereafter pay interest only on the amount of principal remaining unpaid: PROVIDED that the borrower shall have the option of paying all the debt, or a greater percentage than herein required at any time.

SECTION 27. That the Chief of the Bureau shall establish the necessary rules and safe guards under which loans may be made in sums of \$1,000 or less to assist worthy citizens in the building of homes.

SECTION 28. That whenever any borrower shall fail to make the payments as required under the provisions of this act, it shall be the duty of the bank director to collect the amount due by process of law.

SECTION 29. That after the passage of this act, no bank shall be chartered under the present National bank law, and no charter or any existing National bank shall be extended.

SECTION 30. That all acts and parts of acts in conflict with the provisions of this act, be, and are hereby repealed.

Organizing Military Companies.

FREMONT, Neb., March 22, '92. EDITOR ALLIANCE INDEPENDENT:—A few weeks ago editor Haskell, of the Old Blizard, incidentally remarked in the columns of his paper that it would be a good plan for the Knights of Labor to organize a military company, and take lessons in military tactics, something after the manner of the uniform rank of the Knights of Pythias.

This remark was taken up by the subsidized press, and the vocabulary of malignancy was exhausted in hitting him as the author of the unfortunate editor's remark. It was charged that this was the effort of an anarchist to organize the laborers into a revolutionary band with the intention of precipitating a war between labor and capital. All good law abiding citizens were cautioned against this movement and urged to use their influence to prevent any such organization coming into existence.

After having read so many of these frenzied appeals, and having the consequences of such a step so vividly brought to my mind by these excited champions of our country's liberties, I was considerably surprised by reading in the columns of one of the loudest mouthed rascals of this class (The Lincoln Call) that the Dun Commercial Agency, and the different banks of Lincoln had organized a private military company, officered and commanded by bank officials. This movement evidently met with the commendation of the press, and, as yet, has failed to notice one word of censure from the papers who were so fearfully excited over the mere mention that the Knights of Labor might do the same thing. Lincoln is not the only city where the money interests are organizing military companies. In addition to 40,000 Pinkerton thugs who are kept upon the pay rolls of corporations, and who at their bidding stand ready to slaughter in cold blood unarmed laborers who dare assert their rights, the money power is organizing just such companies all over the United States, with the intention, no doubt, of acting in conjunction with those assassins if occasion require.

Senator Sharon's idea was to "turn loose upon them (striking laborers) canister and grape." The railroads and banks are preparing to do this. They are stealthily creating a large and well drilled army. When the laborers cause shall have triumphed at the ballot box, this army, equipped with the latest and most powerful weapons money can procure, will confront them. Under the pretense that all laws enacted for protection of the wealth producer are "unconstitutional," the Supreme court will defeat all legislation for the people, and will have a standing army to back them. One of the most significant and portentous features of the times is the fact that old party papers are encouraging the organization of military companies among the wealthy classes, and condemning in unmeasured terms the mere suggestion that the Knights of Labor ought to do the same. It proves conclusively that a subsidized press in the hands of the moneyed aristocracy to lull the people to sleep while the chains of slavery are being forged so strongly, that no amount of effort will be able to strike them off.

J. W. SHERWOOD.

Modie of Red Willow.

Representative Modie of Red Willow county sends the following copy of his letter to Governor Boyd with his comments thereon:

MCCOOK, Neb., Feb. 22, '92. GOV. JAMES E. BOYD: DEAR SIR:—Yours of 20th at hand, contains noted. In answer will say that I am decidedly against the call of an extra session; for I can see no good that would accrue, either to yourself, to legislators, nor to the people whom we have the honor to represent. But sir if you in your wisdom should see proper to convene an extra session I should obey the call. You ask me the question direct if I think that a majority of the Independent members would favor a repeal of the reduction of 10 cents on twenty per cent on railroad tariff as charged in this state. I can answer only for myself: It would be only one step in the right direction. I am in favor of twenty-second session bill "H. R. No. 12" (Newberry Bill). As to other measures that are slated in Omaha; for their "voice and vote" in the contest of wrong against right, in 1890. Now Mr. Editor I will subscribe myself yours in a fight to a finish without gloves.

Yours Respectfully,
A. C. MODIE.

Now, Bro. Thornton, the above is verbatim as I wrote to his Honor James E. Boyd. But I had no idea that his Honor would misconstrue my meaning and consider that from the tone of the letter that I in any way considered the Newberry Bill too sweeping; but in the position which he occupied as the eyes of the people of this state, he is "more to be pitied" than censured, for the executive pen will fall from his trembling hand, too soon for him to correct the mistakes made by himself, his party and the hundreds of republicans whom he so cordially thanked at the late reception in Omaha; for their "voice and vote" in the contest of wrong against right, in 1890. Now Mr. Editor I will subscribe myself yours in a fight to a finish without gloves.

Respectfully,
A. C. MODIE.

A Blizard and an Alliance Boom in Chase County.

MARTIN, Neb., April 6, '92. EDITOR ALLIANCE INDEPENDENT:—A terrific blizzard commenced on the night of March 31st and continued all day on April 1st, piling up the snow to the depth of eight and ten feet in places and it is twelve inches deep on the level in the fields. It is undoubtedly the worst storm ever known in this country, but not so fatal as that of a great snow drift. It has fettered the great stock stock has perished by smothering in snow drifts.

The Alliance is on the boom in this county. We are soon to have a new independent paper to be known as the People's Voice, owned by the Alliance members.

SOMETHING TO THINK ABOUT.

Paying Off Mortgages—Our Debts Represent Our Property.

F. C. Johnson, clerk of the district court of Phillips county, Kansas, contributes the following to the Topeka Advocate:

The trial docket for the January term of the district court in this county showed 190 foreclosure cases. Of these, thirty cases were continued. The amount of judgments taken was \$57,621.

At the same time there were forty-five sheriff's sales confirmed, in cases representing judgments to the amount of \$30,280.60, and in which the lands sold for \$10,824.61.

The mortgages are released, but there remains unsatisfied judgments just in these forty-five cases to the amount of \$19,455.89.

Is this a "calamity howler"? Verily, a law that will allow such a state of affairs is a calamity. Men may talk of offering inducements for the capital to come to our state, but the people now say, after their eyes have been opened, that men who will enact such a law, if not guilty of robbery, are at least accessory before the fact.

No one among the members of the Farmer's Alliance denies the right of the creditor to foreclose when the conditions of the mortgage have been broken. All even admit that if the mortgagor is unable to comply with the agreement set forth in the instrument which he has signed, that the owner of the mortgage may legally foreclose, though the mortgagor be ever so "iron clad." But the people are speaking now, and demanding that laws be enacted by which the property pledged after their enactment shall satisfy the debt.

A law that allows a farm of the value of \$2,000 to sell for \$500 as was the case in one of the above named judgements, and leave a large unsatisfied judgement against an old gray-headed man, is unjust, unholly and cruel. He can not own property in this life but what it can be seized upon and sold under execution for what it will bring.

This system is fast destroying the small farmer class. Our lands are passing into the hands of a few persons. America's yeomanry is being deprived of their homes, and at the same time having an incubus of debt fastened upon them from which they cannot recover, unless relief comes soon. These are facts, very disagreeable ones, not only to those who make it their business to condemn the "calamity howler," but also, and in much greater degree, to the ones who bear that classic name; for they are the ones who are most affected.

The man who says that the people are making their mistake for political effect is mistaken. It is a condition and not a theory that confronts us.

No matter if we had good crops and fair prices, and many got out of debt; the same condition still confronts the people of this nation, and while the good Lord blessed us last year and helped us in our time of need, I believe that unless the people go forward and do their duty as men and women that they are unworthy the name of Americans and that future generations of rack ridden tenants will look back from their scenes of toil to the time when their ancestors had the power to redeem 150,000,000 acres of their domain from foreign capitalists and failed to do it, and will pronounce anathemas against an ancestor so lacking in moral courage as to allow a mighty empire to slip from their grasp and be robbed by foreign nobles.

The government should provide some means by which American citizens can save their homes. Enough money should be provided by the government, and get into circulation through a system of public improvements, so that the people can pay off the debts and be once more free.

Such a state will never again be experienced in this our beloved land as long as our present laws in regard to foreclosures remain in force.

Where Poverty Abides.

Imagine a city with most of its streets narrow, muddy and crowded, where the seller of lottery tickets takes the place of the newsboy, where the pavers of the street, the conductor of the cars, the clerks in the stores, the policeman on their beats, the soldier with his musket, the barefooted men and women who peddle their wares and the very beggars at the doorways all smothered in mud and cigars. The street cars carry the coffin dead to the cemetery, with the mourners in the cars that follow. Men, women and children, half-naked and without shoes, bear the burdens that we put upon drays and wagons; water carriers peddle the limpid fluid from the aqueducts from house to house. Every other woman has a baby dangling contentedly from a sack upon her back. Imagine the picture and you get a glimpse of the street scenes that you look upon about the great plaza, facing the costly palace and the magnificent cathedral of the City of Mexico.—Knights of Labor Journal.

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Write ordering name whether you want the medals attached to a pin to be worn as a badge or plain, or carried as a pocket piece.

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Romine in Garfield County.

BEAUFORT, Neb., April 4, '92.

EDITOR ALLIANCE INDEPENDENT:—Brother Romine addressed a rousing ratification meeting at the court house in this (Garfield) county last Saturday night. He dwelt at length on the finance question, advocated a friendly feeling between the towns and country, and showed their mutuality of interests. The meeting was a decided success and did much good. He will speak in the east part of the county, the first part of the week and will then spend a few days in Valley county. I am glad to hear of the consolidation of THE INDEPENDENT and FARMERS' ALLIANCE. It is a wave in the right direction and much good will result from it.

Yours Truly,
T. W. BARTLEY.

Against Fusion.

Alliance No. 1354, William Brings, Pres. A. J. Roberts, Secy., sends in a resolution denouncing as fusion the reports that the Alliance favors fusion with either old party.

Dodge County Ratifies.

The Dodge County Alliance met April 2nd, and used a resolution ratifying the work of the St. Louis conference.

What a Change.

What a change has come over the old party press in regard to the people's movement. It has given a comparatively fair and truthful report of the proceedings at St. Louis, and instead of the avalanche of abuse and venom that usually exudes from that source we find a quite rational view given in regard to it. It is quite possible that the 1,000 reform papers are beginning to be felt. They act as a sort of a counter-irritant.—Alliance Leader.

Bond Holders = Bread-Winners

By S. S. KING, Kansas City, Kan.

A Portrayal of Some Political Crimes Committed in the Name of Liberty.

With maps and illustrations.

Massachusetts enabled to accumulate 7,000,000 worth of bonds, 600,000 in the southern states; Pennsylvania more than 1,000,000; New York more than 1,000,000; Agriculture and labor robbed. Read what they say.

Congressman O. M. Kern, Nebraska: After careful perusal, I unhesitatingly pronounce this a striking and timely work to be in the hands of every American citizen.

Senator W. A. Peffer: You have done a good work in your little book "Bond Holders and Bread-Winners." Read what they say.

C. C. Post, the great leader and author of Georgia: It is a valuable addition to the reform literature of the day. The people who win and eat the bread of the people is clear and lucid. The work is unusually readable.

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II. It will contain great papers by the greatest thinkers in the ALLIANCE and all the kindred organizations which are working for a radical reformation of existing abuses and unjust conditions.

III. It will contain Hamlin Garland's powerful and aggressive "Spot of Office," which will be the most graphic picture of the modern West and the social and political conditions which called forth the Alliance ever presented.

IV. It will be an encyclopedia of political and social information, giving its readers a masterly exposure of the true conditions and needs of the present, depicting the evils of the hour, and suggesting remedies calculated to bring about a more just and liberal policy for the great toiling millions of our land. From its inception, The Arena has been THE STRAIGHT CHAMPION OF THE PEOPLE, absolutely fearless in its denunciation of plutocracy, monopoly, and all means and measures that wrong the multitude or infringe upon the liberty of the humblest citizen. In the future The Arena will be conspicuous for its aggressive and bold defense of the rights of the masses against the privileged class.

V. It will contain great papers by the greatest thinkers in the ALLIANCE and all the kindred organizations which are working for a radical reformation of existing abuses and unjust conditions.

VI. It will contain Hamlin Garland's powerful and aggressive "Spot of Office," which will be the most graphic picture of the modern West and the social and political conditions which called forth the Alliance ever presented.

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A New Song Book.

We have received a sample copy of "Songs of Industry," words and music by Charles S. Howe of Michigan. It is a choice collection of songs for farmers' alliances and industrial and labor reform organizations, temperance meetings and the home. Alliances and others getting up entertainments will find it valuable as the music is new and the words well adapted to the inspiration so desirable in songs of this character.

The book can be ordered from this office or of the author, Charles S. Howe, South Allen, Mich. Price 25 cents per copy, or 30 cents a copy by the dozen.

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