

## Eight Hardy Everblooming Roses for You

We want to deliver this choice collection of **Eight Hardy Everblooming Roses** to Every Reader of **The Commoner**, **Positively Without Cost**. They are fine, vigorous plants, guaranteed to reach you in healthy growing condition, and will bloom this season if given ordinary care.

Unless you request immediate delivery when ordering, the roses will not be delivered until proper time to plant in your locality. Each collection is accompanied with special printed instructions on their planting and care.

**OUR OFFER:** To anyone sending us \$1.15 (a special club rate), we will enter subscription for one year to both **The Commoner** and **The American Homestead** and deliver, all charges prepaid, this collection of **Eight Hardy Rose Bushes**.

### HELEN GOULD

Most valuable and satisfactory red rose for general planting. Vigorous, sturdy grower and profuse bloomer. Large warm rosy crimson flowers, beautifully shaded.

**KAISERIN AUGUSTA VICTORIA**  
A crowning masterpiece and hailed by flower-lovers everywhere as the greatest rose creation of modern times. Hardy and vigorous grower with great loads of rich, creamy, fragrant white, slightly lemon-tinted flowers; a color effect exquisitely beautiful.

### ETOILE DE LYON

In color, a deep golden yellow, marvelously rich and pure, with exquisite fragrance. Very hardy and lusty in growth and blooms all the time.

### MAMAN COCHET

A rose to excite the admiration of everyone. Fine outdoor rose, very hardy and rapid, vigorous grower. Blooms all the time, producing immense elegantly formed flowers of a magnificent silvery pink.

### GRUSS AN TEPLITZ

For intense and dazzling color, there is no other Rose to compare with it. A strong, sturdy grower, entirely hardy and free bloomer. Flowers are large and handsome; color fiery crimson shaded with a dark velvety sheen, a combination found in no other rose. Fragrance is unexcelled.

### MAIDEN'S BLUSH

An indispensable rose for bedding or decorative purposes. Immense double flowers are produced all through the growing season; color pale blush and creamy white.

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This splendid rose is one of the very best of its color—rosy carmine with darker shade. Full, deep, double flowers are borne in great profusion and the bush is a rapid compact grower, perfectly hardy. An ideal garden rose in every way.

### EVERBLOOMING CRIMSON RAMBLER

The new production that everyone raves over, a real Everblooming Rambler. Plant grows rapidly making shoots from eight to ten feet during the season and covers itself with bright green glossy foliage. Bright crimson flowers in great clusters are produced the entire season.

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There will be a big demand for this fine collection of **Eight Beautiful Rose Bushes**. Do not wait until planting time before ordering. Send NOW. Offer open to new or renewal subscriptions, or anyone wishing to advance present subscriptions to either paper. Use attached coupon. Address

**THE COMMONER**  
Lincoln, Neb.

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The Commoner, Lincoln, Neb.—I enclose \$1.15 to pay for one year's subscription to both **The Commoner** and **The American Homestead** at your special club rate, which also entitles me to **Eight Hardy Everblooming Roses** as advertised, sent postpaid, without additional cost.

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(Present Subscriptions Advanced One Year.)

### MR. YATES' SUGGESTIONS

Los Angeles Express: The idea is somewhat widely held that bankers overwhelmingly favor the Aldrich currency scheme. This is open to grave doubt, especially in the regions remote from Wall street which feel its steady drain on their fluid resources. Many such bankers fear and believe the economic power of the Morgan, Baker and Rockefeller groups so vast that with strongly knit reserve associations their dominance would be easier than now.

One of these is Henry W. Yates, president of the Nebraska National bank of Omaha. He suggests a plan of bank organizations by zones along the line of clearing house associations. They would have no capitalization, because their combined resources would inspire even greater confidence. The plan of Mr. Yates proposes:

1. The reserves of banks composing an association may be deposited with its manager and loans to the extent of 50 per cent of these reserves may be made to the member banks at such interest as may be fixed from time to time.

2. Should the demand for loans be greater than the associations can supply, they will be permitted to use bank notes to circulate as money.

But these bank notes differ from the Aldrich kind. They would not issue or retire at the ukase of a board of governors. They would come and go in response to the natural laws of trade and commerce, indicated by the interest rate. In times of stress they would be sought in spite of the high interest on them. In "easy" times that high rate would automatically retire them.

The weakness of our monetary system is its inability to expand and contract automatically. Recognizing this defect, Mr. Yates has shown a praiseworthy effort to think constructively for himself. He is right in reproving other bankers who have simply accepted New York "expert" opinion favoring the Aldrich plan, or their echo by the easy-going Taft or his secretary of the treasury.

It is to men like Yates that we must look for the sorely needed monetary reform, for the country will probably never accept the Aldrich-Morgan scheme.

### A REMARKABLE HISTORIAN

The debt which the world owes to the able and painstaking historian is often beyond price. It is a prodigious task to compose a truthful story of any land or epoch. To say nothing of the labor of writing, the vast amount of research and preparation which the conscientious deliver in the past imposes on himself would be, to the average man, heartbreaking. Honor should ever be rendered to the memory of him who has done his work well as an historian. Such a man as the late Dr. John Clark Ridpath deserves frequent remembrance, for in him were displayed all the qualities of the true historic writer. In a very substantial way the merits of his books are recognized in continuous and extensive sales. But a tribute may fitly here be paid him for the manner in which he wrought and the quality of his productions. Dr. Ridpath was not merely a profound student of other men's works; he also traveled extensively in this country and abroad, and personally examined more original records and data than probably any other historian. He also introduced a scientific spirit into the writing of his books. The combined result was wonderful accuracy and competence and a clear exposition of the significance of events. His books have proved an inspiration to hosts of students and general readers.—Leslie's Weekly.

## WHY INCUBATOR CHICKS DIE

The book entitled, "The History of White Diarrhoea, or Why Incubator Chicks Die," will be sent absolutely free by return mail to anyone sending us the names of 7 to 10 of their friends that use incubators. This book can save you \$100 this summer. It describes white diarrhoea or bowel trouble, the cause, and tells of a cure. Book absolutely FREE for the Names.

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# THE NEW FREEDOM

The publication on Monday, February 17, of a book by Woodrow Wilson, is the most important political event of the spring. It is one of the most striking events of the political history of the nation. Never before had a president-elect, on the eve of his inauguration, addressed to the country a profession of faith and a statement of his intentions.

Speaking of this remarkable book, the Mobile (Ala.) Item says: "The work is one of the most remarkable ever put in the field, both by reason of the bitterness of its arraignment of the present financial system and by its exploitation of a future presidential policy. No other chief executive of the United States since the declaration of independence has performed the feat of Mr. Wilson on the eve of taking office. He not only attacks the trusts and monopolies of the country, but makes it clear that he will do all in his power to legitimately restore trade competition and individual opportunity and to disentangle community centralization which, he says, has become dangerously co-ordinated."

**A SPECIAL OFFER TO COMMONER READERS**

In anticipation of the tremendous demand for this new book special arrangements have been made to supply Commoner readers direct from the publishers without delay. The book alone will be sent prepaid to any address for \$1.10, or will be sent prepaid in combination with a year's subscription to both **The Commoner** and **The American Homestead** for only \$1.75. This book is handsomely bound in cloth and printed in large type on fine book paper, and contains upwards of 300 pages. Every progressive American should own a copy. Send your order at once.

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