

HARDY'S COLUMN

The insurance companies are quite numerous. The officers of most of them make big money. As a rule they take their pay whether the fire losses are paid or not. Mutual companies, when honestly managed, are much the safest, the most reliable and much less expensive. The Dwelling House Mutual, headquarters at Lincoln, insures against fire, lightning and cyclone. They insure only dwelling houses, barns, outhouses and personal property connected therewith, school houses and churches, but not to exceed two thousand dollars in any one risk. A small assessment has been levied, to pay fire losses every year but one, since organization, five years ago. The assessment to pay losses by fire and lightning has been less than 7 cents on a hundred dollars in all this year, the losses have been so heavy that the assessment had to be raised to 11 cents on every hundred dollars of insurance. The average assessment for cyclone losses has been 4 cents on every hundred. As a sample of economy the writer of this column has served as treasurer of the company for a salary of ten dollars a year.

Why not make a state law that all candidates for the United States senate must first be elected by a majority of the voters and then by a majority of the legislature?

Now the millionaires begin to talk about stopping the further coining of gold. They think there is too much coin already piled up in the treasury.

We just heard of a reason why mechanics do not associate themselves together, take jobs, do all the work themselves and have all the money. The union won't allow it, for then half the men will do all the work.

We are not at all alarmed to think the farmers are going to meet next month for the purpose of organizing a trust. Let them combine and build or purchase three or four hundred elevators in the central west, store their grain, wheat especially, get the tariff raised as high on it as it is on cloth, then demand European prices with the tariff added. When the elevators get full they can commence to ship to Europe just as the other trusts do, but not reduce the price here. Justice demands that manufacturers should pay as high for wheat as farmers pay for cloth.

We have wondered why in the agricultural department of our state university they do not have something to say about bee culture and poultry culture. They are the most profitable of all departments of farming and require the least capital and the least labor according to profit. Last spring we paid \$25 for five swarms of bees. They required but a few hours of attention during the honey season, and in the fall little or none. We now have seventeen good swarms and look off over a hundred pounds of box honey. Bees require but little home territory. We do not have to pay a cent rent or a cent tax on the honey fields they roam over. They do no damage in gathering honey from any kind of flowers, but serve as a missionary in carrying fructivating pollen from one flower to another. We would be glad to sweeten the mouth of our readers with a little honey and to supply them with a swarm or two of bees to start an apiary.

Has anybody pointed out any of the bad trusts?

Harvard university reports 5,206 students now in attendance.

Why oppose the merging of railroads and not oppose the merging of factories in parallel lines?

It looks as though our coming governor, Mickey, was bound to become acquainted with our state institutions before shouldering the responsibility of appointing managers. We hope he will have no trouble in turning out men who prove themselves incompetent.

What is the meaning of "elastic currency?" It must mean the putting of the volume of money into bankers' hands so they can expand or pucker up the volume just as they choose. Let all the bankers, today, notify all that are owing them borrowed money that they must pay up as fast as their notes come due and in two days money would become scarce, interest would advance and property would go down. When property was down to the lowest mark they would invest, then after investing they would inflate the



# Old Father Time.

Old Father Time is about to reverse his glass and start in on 1903. "So runs the time away."

With a promise to do all and more for our friends and patrons during the coming year than we have done in the past, we extend a

## New Year's Greeting

Trusting and hoping we may all be here hale, happy and hearty, when it's time to reverse the glass again.



### FRED SCHMIDT AND BRO.

17-921 O. OPPOSITE POST OFFICE



currency, prices would go up and they would commence selling. Bankers easily become elastic.

If our new governor appoints all men to manage the boys at Kearney we hope he will appoint all women to manage the girls at Geneva. One thing is certain, the girls should have a woman doctor if not superintendent, yet there are women just as competent as men. We can't believe he will appoint any drunkards to hang around any of the offices.

H. W. HARDY.

### "An Error" Rectified

Editor Independent: I have received from the editor of the Auburn Granger an editorial, "An Error," clipped from your paper of December 11.

As I wrote the article from which you quote for the purpose of establishing the truth in regard to a matter that you do not mention, that is, that all "rights" and "powers" referred to in articles IX, and X, of the amendments to the national constitution are vested in some branch of the government, except "others (rights) retained by the people" or "powers" that are reserved to the states respectively or to the people, that no other public rights or powers of any kind whatever should be allowed to exist in this country. I was not particular as to what construction might be put upon my words in regard to some other question.

You quote from the Granger, "Since the 9th and 10th amendments to the national constitution give all rights and powers to the national government, save such as are reserved to the states respectively or to the people," etc.

If I had inserted after the word government "said rights and powers being clearly enumerated," there would have been no occasion for your criticism, and no difference whatever in regard to the point that I was making.

Said point being that every "quasi-public corporation," every corporation that does not consist of every citizen of the municipality, in this country, exists in violation of the national constitution.

And if you call that statement "an error," then I say that you are incapable of understanding plain English language, and are very ignorant of the political history of this country. And further, such "an error" beholds the worst legalized robbery, financial oppression and corruption that ever cursed a people or disgraced a government; not excepting even that "sum of all villainies, a violation of every precept of God and every principle of humanity," chattel slavery. And I

challenge you to a discussion of the question, either orally, or through the columns of The Independent or the Granger, the arguments and evidence to be free to all papers.

If you agree with me on this point please say so, and I will be glad to have you point out any mistake or "errors" that I may make.

C. M. CLARK.

(The Independent can have no quarrel with Mr. Clark as to the question whether the congress may legally delegate any of its powers. Hence, it opposes the practice of allowing banks to "coin" money and regulate the value thereof. It opposes the practice of allowing private persons and corporations "to establish post roads; to regulate commerce among the several states; and to lay and collect taxes." It opposes the Taft commission—because to it is delegated legislative powers.

Mr. Clark and The Independent have nothing to debate on the question of quasi-public corporations—both are agreed upon how such public services as the railroads should be owned and operated. But whether the private ownership of railroads can be proven as a violation of the federal constitution, does not now matter so much as does the question of getting these utilities into the public's hands. Mr. Clark's contention may be technically correct—but the fact is, we have now private ownership of railroads whether it was done unlawfully and unconstitutionally or otherwise. Like the Irishman in jail, he "was there" whether they could put him there or not for the fancied offense he had committed, so the railroads "are there" today; and our chief concern is to get them out.—Ed. Ind.)

Every now and then we hear of the wonderful benefits of a division of labor—and theoretically it is beautiful. But in actual practice there are many curious failures. For example, Mr. Martin speaks of the farmer who got about one cent a pound for his wheat and bought back part of it in the form of crackers at ten cents a pound. He had to grow eleven pounds of wheat for his share in the division of labor in order to be permitted to consume one pound of it in the form of crackers—omitting the fractions necessary to account for bran and shorts in grinding. The other day the associate editor bought some wheat at the rate of \$4.50 a bushel and corn at \$2.80—a two-pound package of cracked wheat for fifteen cents and two pounds of hominy at ten cents. How much of that twenty-five cents went for wages, how much for rent, and how much for interest? And did the division of labor really result in a benefit to the producer of the raw material, the laborer, and the consumer?



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A suggestion to County Superintendent Hawes of Lancaster county. An examination problem:

From ..... \$16,013.40  
Deduct ..... 13,914.32

Difference ..... \$ 2,099.08

First number represents the amount apportioned to Lancaster in December, 1898, by the fusionists. Second number, amount in 1902 by the republicans. What does the difference represent? Answer: The cost of republican incompetency.