

IOWA POPULISTS

To Meet in Albia, March 17, 1903—Over 500 Join in the Call

A marked copy of the Southern Iowa Educator, a populist paper published at Albia, Ia., contains the following notice:

IOWA POPULISTS TO MEET IN CONFERENCE AT ALBIA, IA., MARCH 17, 1903.

To the Members of the People's Party of Iowa—Greeting.

Seeing that all efforts to bring about reform by fusing with the (trusts) political parties have failed, it is urged by many of the mid-road and former fusion populists of the state, who wish straight political action hereafter, and are willing to accept the Omaha platform with direct legislation added as a test of membership of true populism, to all such branches, they extend an invitation, to meet with them on this occasion, at Albia, Ia., Tuesday, March 17, 1903, at 2 o'clock p. m. of said day, at the office of the Southern Iowa Educator, and help to perfect one grand reform political party in Iowa, to the end that we may have a strong organization at once and begin the work for a reunited party and a state convention call issued.

Names and Postoffices: Rev. John Wilson, E. D. Paterson, George Boman and others of Lewis, Ia.; S. A. Simington, W. B. Emerson, George Simington and others of Atlantic; J. I. Meredith, Dick Townsen and others of Griswold; D. C. Cowles, Walter McCullah, Arthur Sylvester and others of Davis City; J. C. Stockton, Leon; Z. T. Barker, Bloomfield; Dr. R. Weller, Hedrick; W. S. Murray, Wiota; Earl Smith, Lisban; R. H. Inman, Centerville; G. W. Smith, Oskaloosa; Thos. Warrick, Morgan Valley; W. B. Murray, Steve McBride, John W. Kitto, E. McMann, John Partington, Ottumwa; A. Norelius, Kiron; D. H. Houser, W. M. Davis, S. Fricke, Knoxville; S. M. Harvey, E. Des Moines; Robert Ford, Hocking, H. G. Judson, Hickory; M. H. Squire, Chisholm; J. R. Norman, Albia, and over 500 other names that were sent into this office from over the state, but we have not the space to print them all, who ask that we issue this call for a conference. Let every reformer attend this meeting that can come.

S. M. HARVEY, Sec.

Every subscriber can become a member of the Independent School of Political Economy. Write a postal card today if you are interested.

THE VALUE OF CHARCOAL

Few People Know How Useful It is in Preserving Health and Beauty

Nearly everybody knows that charcoal is the safest and most efficient disinfectant and purifier in nature, but few realize its value when taken into the human system for the same cleansing purpose.

Charcoal is a remedy that the more you take of it the better; it is not a drug at all, but simply absorbs the gases and impurities always present in the stomach and intestines and carries them out of the system.

Charcoal sweetens the breath after smoking, drinking or after eating onions and other odorous vegetables.

Charcoal effectually clears and improves the complexion, it whitens the teeth and further acts as a natural and eminently safe cathartic.

It absorbs the injurious gases which collect in the stomach and bowels; it disinfects the mouth and throat from the poison of catarrh.

All druggists sell charcoal in one form or another, but probably the best charcoal and the most for the money is in Stuart's Absorbent Lozenges; they are composed of the finest powdered Willow charcoal and other harmless antiseptics, in tablet form or rather in the form of large, pleasant tasting lozenges, the charcoal being mixed with honey.

The daily use of these lozenges will soon tell in a much improved condition of the general health, better complexion, sweeter breath and purer blood, and the beauty of it is, that no possible harm can result from their continued use, but on the contrary, great benefit.

A Buffalo physician in speaking of the benefits of charcoal, says: "I advise Stuart's Absorbent Lozenges to all patients suffering from gas in stomach and bowels, and to clear the complexion and purify the breath, mouth and throat; I also believe the liver is greatly benefited by the daily use of them; they cost but twenty-five cents a box at drug stores, and although in some sense a patent preparation, yet I believe I get more and better charcoal in Stuart's Absorbent Lozenges than in any of the ordinary charcoal tablets.

The Leading Newspaper

Editor Independent: There is no newspaper in New York to which we turn with so much expectation and interest as The Independent of Lincoln, Neb. The other papers have their own axes to grind; The Independent has thus far ground no axe save the public axe—in other words, the interest and welfare of the people at large.

Mr. Editor, you are performing a great and valuable service to the country, in lending your columns to the discussion of public questions from the public point of view, by thoughtful and conservative students of social questions, like Messrs. De Hart and Van Vorhis; and as a few, out of many millions of people, who recognize the worth of such discussions, permit us to offer you our sincere thanks and to hope that a liberal patronage on the part of the advertising public may afford you ample encouragement. Allow us to suggest copies of the paper to all the eastern advertising agents, with the advertising rates printed in clear type and with discriminations in favor of certain preferred lines, such as public amusements and entertainments, announcements of book publishers, in short, anything that is of general interest, and partakes the nature of news or information.

In your issue of February 26, Mr. Van Vorhis asks: "By what authority does any writer assert that it is correct to use value in the sense of its application to things in exchange; and incorrect to use it in the sense of its application to things in use?"—meaning, of course, other uses than the use of being exchanged.

Our reply is: "Frederic Bastiat, the most brilliant and distinguished of modern political economists, in his 'Harmonies of Political Economy' (trans. by Prof. P. J. Stirling, London, John Murray, 1866) he discusses wants, efforts and satisfactions—exchange—value—wealth—capital—property—competition—etc., with a penetration and perspicuity that will scarcely fail to impress a mind at once so clear and ingenuous as that of Mr. Van Vorhis. On these subjects, especially that of value, Smith and Ricardo are far too antiquated and may as well be burnt.

CAMBRIDGE.

New York.

(Naturally The Independent appreciates kind words of this character coming, as they do, from men whose life work bring them in such close touch with the newspapers. Its aim is to be true to its name, and to grind none "save the public axe," as Cambridge aptly puts it.

It might interest Cambridge to know that good advertising patronage is hard to secure for a paper that antagonizes special privileges. To get it requires hard work. Not so very long ago a great advertising agency flatly told the manager that he had no use for a paper that advocated the insane views of The Independent. Yet The Independent is listed in Geo. P. Rowell's "Leading Newspapers" as one of eleven papers in Nebraska worth while to place an advertisement in.

No paper in the United States has a higher percentage of thoughtful readers. Higher priced publications may have relatively more collegians as subscribers, but none of them are more earnest and persistent in seeking the truth or susceptible to reason than those who read The Independent. —Associate Editor.)

The Life Insurance Fraud

Editor Independent: Few persons seem to realize the fact that the old-line life insurance companies of the country are doing the most unfair and rascally business possible to conceive, short of the legally criminal. The managers of these companies assume to be honorable and place the responsibility for irregularities onto the shoulders of their agents, but the company is known only through the agent, the agent does all the business, and therefore the agent is the company. Here is one of their methods of doing business.

The agent calls on a prospective applicant, say forty-three years of age, and urges him to take a fifteen-year policy for \$3,000. He pulls from his pocket a specimen policy which, though not what it is talked to be nevertheless promises to refund to the policy-holder at the end of the term, the face value, which is \$3,000. He then talks a premium which applies to a different kind of policy and induces the man to insure under the impression that by paying \$2,364.90 during the fifteen years he carries a life insurance of \$3,000 and, at the end of the period also draws out \$3,000 "together with the surplus accumulations" which, though talked as such, amounts to nothing. The specimen policy reads, as first option of settlement, at the end of 15 years: "receive in cash the full face value of his pol-

icy together with the dividend apportionment, and surrender the policy," but the policy he receives reads, "The surplus accumulations may be added to the surrender value and the combined sum drawn in cash," and the surrender value is \$1,812, instead of \$3,000, as he has been made to believe.

The real transaction is that the policy holder gives the company the use of \$2,364.90 for a period of about seven years and a half, together with \$552.90 for carrying his life 15 years for \$3,000. Perhaps the risk is worth what is paid for it, but the fraud consists in taking a man's money under the promise of giving one kind of a policy and delivering to him something different. The agent persuades a man to insure by calling the transaction an "investment," and makes the investor believe that he is going to secure big returns on his money, and the man doesn't reflect that, if this were true, the rich men in the cities, who are glad to place money at 3 or 4 per cent, would never let the farmer see a life insurance agent. It is sure enough an investment, but it is one in which a man can never get back anything near what he invests, only by patronizing the undertaker; and many a man has committed suicide to get even, on discovering that he has been duped.

The people are being robbed of millions of dollars by life insurance sharks that have no more regard for truth and right than an animal has for religion. It is high time that our legislatures throttle these spoilers of the people. It is almost safe to make the assertion that there is not a single life insurance policy (old line) in America that has been issued on a square deal.

H. J. PARKER.

Clayton, Ill.

CATCHING COLD

MORE DANGER FROM BAD VENTILATION THAN FROM DRAUGHTS

Many Serious Diseases Have Arisen From Neglected Colds—Some Useful Hints

"Most colds," said a well-known physician, "are caught by infection, generally from the breath of someone else who has a cold.

"When you are in a close room with a person who is sneezing and snuffing, open the window a little or you may catch that cold yourself. More colds are caught through being in ill-ventilated, stuffy rooms than from draughts."

Don't neglect a cold. It may run into influenza, rheumatism, consumption or any of a number of diseases. As an instance, take the case of William H. Lovett, a farmer of Galva, Kas. He says:

"I caught a little cold summer before last. I didn't do anything for it and before long my health began to run down. Then I began to have twinges in my legs. They grew worse and about the 20th of June I had to take to my bed with rheumatism.

"What cured me? Dr. Williams' Pink Pills for Pale People. For four months I was unable to do any of the work about the place, my legs swelled, I had terrible pains and the doctor didn't help me a bit. Then my brother-in-law recommended Dr. Williams' Pink Pills and in about two weeks after beginning with them I felt better. They did wonders for me and now I recommend them to everyone who suffers as I did."

The cure of the severest cases of rheumatism by Dr. Williams' Pink Pills for Pale People has occurred all over the land and their power in ordinary cases is proportionately greater. These marvelous vegetable pills go directly to the seat of the trouble and exert a powerful influence in purifying and enriching the blood by eliminating poisonous elements and renewing health-giving forces. They have also cured locomotor ataxia, partial paralysis, St. Vitus' dance, sciatica, neuralgia, nervous headache, the after-effects of the grip, palpitation of the heart, pale and sallow complexions and all forms of weakness either in male or female.

At all druggists, or direct from Dr. Williams Medicine Company, Schenectady, N. Y., fifty cents per box; six boxes for two dollars and fifty cents.

In the senate, one death has occurred in a membership of 88, none have been removed or resigned.

The Standard Oil banking bill, introduced by Senator Aldrich, has been referred to the committee on banking and currency and it is doubtful whether time will allow a report to be made this session.

Head

Hurt So Badly Was Nearly Crazy.

Had no Sleep—Could Hardly Lie Down.

Dr. Miles' Nervine Permanently Cured Me.

"A year ago I suffered from extreme nervous stomach trouble. I was afraid of everything, could not bear to hear singing or music and reading or hearing of a death nearly brought on my own. I could not sleep or hardly lie down, the back of my head hurt me so badly I nearly went crazy. My shoulders hurt and the least thing I did would bring on an attack of extreme nervousness. There were times when I would have a lump in my throat and my mouth would be so dry I could hardly speak. I was in despair until I began to take Dr. Miles' Restorative Nervine. I have taken in all twelve bottles and consider myself permanently cured. My home doctor has since remarked on my healthy appearance and said he wished he could say his medicine helped me. He knows it was Dr. Miles' Nervine. We are never without the Anti-Pain Pills and consider your medicines household remedies. I cannot say enough for the Nervine, because in addition to my own case my daughter, who was out of school for a long time because of St. Vitus' dance, was completely cured by eight bottles. She is now feeling fine and going to school every day. We thank you for your kindness and will never stop singing the praises of Dr. Miles' Restorative Nervine."—Mrs. C. E. Ring, Lima, O.

All druggists sell and guarantee first bottle Dr. Miles' Remedies. Send for free book on Nervous and Heart Diseases. Address Dr. Miles Medical Co., Elkhart, Ind.

THIS IS THE ELECTRIC AGE.

MARCONI'S GREAT ACHIEVEMENT MARKS A NEW ERA IN THE TRANSMISSION OF THOUGHT AND

20,000 MILES OF ELECTRIC ROADS

Already Constructed, Mark a New Era in the Matter of Inter Urban Transportation.

The legislatures may pass laws reducing railway freight and passenger rates. Congress may increase the authority of the interstate commerce commission. Public sentiment may worry the railways into modifications of tariff schedules, but electricity, always instantaneous and always direct, is doing far more than law, public opinion and commissions can accomplish.

ELECTRIC CARS AT 60 MILES AN HOUR

are shortly to run on a road between New York and Portchester. Electric trains between Detroit and Bay City, 127 miles, at 1½ cents per mile, a five-hour run, leave each end of the line once an hour. An unbroken trolley line of 350 miles from Bay City, Mich., to Painesville, O., with as quick service as local steam trains, several times as frequent and half as expensive, is an indication of what is coming. Electric communication from Portland, Me., to Boston is established, and it is almost possible to ride from Portland, Me., to Chicago on electric trolley cars. Very soon it will be not only possible, but more or less common.

THE BANKERS RESERVE LIFE is a part of this electrical age. It is young, aggressive, successful. Like the electric suburban railway it comes directly into competition with the old established institutions in life insurance. The steam roads have spent millions fighting this electric development. The alien competitors of Nebraska's favorite company have likewise devoted effort and money to prevent the Bankers Reserve Life from moving forward into the place to which it belongs.

B. H. ROBISON, PRESIDENT, has incurred the hostility of the aliens because he has so persistently preached the gospel of home life insurance, and because his company has so successfully exemplified the importance of building up at home those great fiduciary institutions. The home company has fed and fattened upon the attacks of malignant competitors just as the electric suburban corporations have prospered in spite of steam railway opposition.

Do you want to read the best books on political economy? Then write a card to The Independent today.