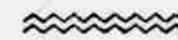


STATE BANKERS

The national bankers control only one-third of the banking business and about one-third of them have dominated all financial affairs for the last forty years. The state and private bankers have been the cringing slaves of the few dominating national bankers and have obeyed without question every order issued from Wall street and voted as they were directed. The result has been that many of them are bankrupts, others through their desperate efforts to save their fortunes have landed in the penitentiary, while these few national bankers have accumulated fortunes, a great part of which has come through the ignorant and slavish obedience of private and state bankers to the orders they have received. Many of them at last begin to see that they have been used as tools and are now doing some thinking for themselves. The first conclusion that they have arrived at is that they all acted like idiots in 1893 when they obeyed the order to absolutely refuse all credit and thereby ruined their customers, and all of them, bankers as well as farmers and merchants, were involved in ruin.

They are also beginning to reflect upon the special privileges that national bankers enjoy which are denied to them. The national banker gets currency to loan out to the full amount of his capital, less his office furniture and things of that sort. He gets government deposits and pays no interest, 75 to 85 per cent of which he can loan out. The state bank, which may be a far more responsible institution, gets none of these special privileges. Then as banking is all "confidence" from whatever point you look at it, the name "national bank" goes a long ways with many depositors. They have an idea that deposits are safer in a "national" bank than they are in a "state" bank.

Notwithstanding all these advantages, this clique of ruling bankers were not satisfied, but inaugurated a scheme to take away from the smaller bankers what business they had, through the branch bank plan. At this point the state bankers and smaller banks, for the first time, refused to obey orders. Since that time they have been "thinking." They have got far enough along to be open to conviction.

**THE MOST POWERFUL MAN**

The most powerful man in the United States is not President Roosevelt, but John D. Rockefeller. Roosevelt cannot impose a tax on the people by his own order and Rockefeller can. The taxes of the United States are collected, for the most part, by increasing the price of goods consumed by the people. Every time you buy a pound of sugar or almost anything else, part of the price is the tax you pay. Whenever Rockefeller wishes to tax the people, he raises the price of certain kinds of goods and gets the money. There is none to say him nay. Then Rockefeller's "political" power is greater than that of the president. With the men under his control all over the country, if he wanted a Cuban treaty he would get it without all the labor and bother that the president has gone to, only to be defeated in the end. The Standard Oil senators would see to it that the treaty went through all right.

Rockefeller's power continually grows. It is not hedged about with constitutional limitations. Standard Oil is, of course, the greatest source of the Rockefeller wealth and power and the greatest contributor to his income of \$2,000,000 a month, but he also controls the consolidated Gas company, the Brooklyn Union Gas company, the Standard Gas company, the Mutual Gas company, the Kings County Electric Light and Power company, the Edison Illuminating company, the New Amsterdam Gas company, the Richmond Light and Power company and the New York

Gas and Electric Light, Power and Heat company.

John D. Rockefeller is also the controlling factor in the National Transit company, owning the Union Pipe line and the Union Tank line, the New York Transit company and the light-erage business in connection therewith at the port of New York. Incidentally Mr. Rockefeller has enormous interests and big refineries at Constable Hook and Long Island City, including a line of tank steamers.

This by no means is the limit of Mr. Rockefeller's influence. His interests in New York traction systems are far greater than are popularly supposed, and there are few nickel-hands to the conductors of the surface or elevated roads that do not furnish a portion of his princely income.

His holdings in the Manhattan Elevated, in Interborough Rapid Transit, the Belmont company, the Harlem River and Port Chester railroad and in the Staten island system of trolleys are very extensive and there are good reasons for believing that he has been gradually securing a comfortable interest in Brooklyn Rapid Transit. At any rate he is credited with having dictated the elections of both Jacob L. Greatsinger and Edwin M. Winter, the two most recent presidents of that system.

Of steam railroads entering the city of New York the only one in which Mr. Rockefeller has any very great interest is the New York, New Haven & Hartford. His holdings in roads that do not reach this city—St. Paul, Missouri Pacific, the Missouri, Kansas & Texas, Iron Mountain and many of the roads classed as Gould properties—are large.

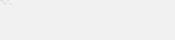
He is also one of the largest individual stockholders in the United States Steel corporation. He owns a string of banks and controls credit.

This man, whose continuously increasing capital will control more and more of the industries of the United States, who will control more and more senators and representatives in congress is a robber and an extortioner. He rules by the power of accumulated wealth. The dose of soothing syrup administered by congress is not the medicine to administer to a land pirate like John D. Rockefeller. To be ruled by a robber, extortioner and pirate like John D. Rockefeller is worse than to be ruled by a king.

**THE ONLY WAY**

There will be considerable building this year, but not as much as last. The editor has some advice to give to those contemplating improvements. He has learned something by experience and he will not charge the readers of this paper anything for the experience, although it was very costly. If you are contemplating any improvements, get the contractor to make an estimate. Tell him that that estimate must include the whole cost and after he has made the estimate including everything, to add 25 per cent to it before he presents you the papers.

Then make him swear on a stack of Bibles that that is all that the job will cost. Then take the estimates of the contractor and add 50 per cent more to it yourself. After that, make calculations that there will be deficiencies that will amount to 25 per cent more and be sure you have the whole amount before you begin. If after adding all these percentages, you find that it will take all the money you have to pay the bills, then look around and see what you can mortgage to raise an additional amount. If you haven't anything that you can mortgage, then don't. That is the only safe way for any one contemplating building in these days of trust prices.



One ship with 500 dead soldiers! But Beveridge showed a nugget of gold which he said was found in a Philippine creek. Is the compensation sufficient?

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A COURT WITH COMMON SENSE

The supreme court of Colorado has held in a recent case "that the failure of an actual majority of the persons voting at the election to vote in favor of the amendment is not a point to be given any consideration."

If the supreme court of this state had exercised that kind of common sense the people would have been saved large sums of money and avoided the necessity of supreme court commissions and the construction of the laws by a set of men whom the people never elected for that purpose. Half the government of the state of Nebraska is, as every man knows, wholly unconstitutional. But it is submitted to because it is a necessity. The requirement that there shall be a majority of all the votes cast at the election cast for a constitutional amendment before it can be adopted, which is counting every man who don't vote as against it, is a principle applied to nothing but constitutional amendments. The supreme court of Colorado, being endowed with common sense, which is a very rare thing among courts in this generation, says: "If an amendment is submitted in accordance with the rules laid down in the constitution itself and receives a majority of the votes cast on it, it is a valid amendment and becomes part of the constitution."

**REPUBLICAN DRIVEL**

A few republicans still go around talking about a "fifty-cent" silver dollar, but they are not as numerous as they once were. Those who still persist in it, belong either to the political shysters or those absolutely ignorant of the first principles of political economy. The "value" of a thing, as that word is used in trade and commerce, is estimated by what it will exchange for in other things. If a man has something and no one will give him anything for it, it has no "value," or "it isn't worth anything," as it is sometimes expressed. During the reign of the Cleveland-Sherman regime, this writer knew a man who had 250 bushels of as fine potatoes as were ever grown. He hauled a load to town, but no man would give him anything for them. He couldn't sell them at any price. He drove to the outskirts of the town and threw them out by the wayside. They had as much "life-sustaining" quality as any

potatoes ever had, but they had no "value." No one would give anything in exchange for them. Mr. High, of Iowa, will see that in this case at least that there was a very great difference between "value" and the "life-sustaining" quality. To designate both, by the same word produces confusion, so modern economists call one "utility" and the other "value." Some of the old fogies among them continue to say "value in use," which is using a phrase of doubtful meaning, instead of one word of clear and distinct meaning.

With these things in mind, it will be seen what childish driveline it is to talk about a "fifty-cent" silver dollar. The value of a silver dollar is estimated by what it will exchange for, and every one of these driveliners knows that a silver dollar will exchange for just as much as a gold dollar, that its value is now, and always has been, exactly the same as a gold dollar and that not one of them will take less than 100 cents for any silver dollar which he may have.

As strange as it may seem, just such "driveline" as that has often been heard in the United States senate, so one must not be too hard on the poor, uneducated followers of men who are constantly described in the great dailies as scholars and statesmen. But it makes a man feel like swearing whenever he thinks about it.



It is authoritatively announced in London that Mrs. Maybrick will be released next year. She was convicted by the charge of a judge who soon after died in a mad house. She was accused of poisoning her husband with arsenic. It was proved in the trial that he was a confirmed arsenic eater and would often take enough in one day to kill half a dozen men. Extraordinary efforts have been made by this government to secure her pardon, all of which failed. It having turned out that she is a material witness in a case involving a million or two, the British government has resolved to set her free. Appeals to justice and mercy were of no avail, but as soon as money was involved, the British acted. That is in accordance with the nature of the ruling Britisher.



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