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How John Samuels Paid a \$3,000 Mortgage.

John Samuels lives in Brown county, Kansas. He is a farmer thirty-five years of age. He came to Kansas from the East in '81, bringing a young wife, two children, and some money. The money he invested in 160 acres of land. He paid a good price—six thousand dollars, two thousand down and a mortgage back for four thousand. But it was a well-improved farm and worth it.

There have been fat and lean years in Kansas, and in 1902 John Samuels still owed three thousand dollars on his place. He had reduced the debt one thousand dollars, an average of one hundred dollars per year, and kept the interest paid up. His expenses increased with the growth of his family. His wife's health was not so good of late, and he paid an occasional doctor's bill. Some improvements and extensions must be made on the farm buildings. He would be fortunate if he could make these additional necessary expenditures, keep his interest paid up and continue applying one hundred dollars per year on the mortgage.

He realized at this rate he will be a very old man before the farm will be free from debt. If he dies the home will be sold; perhaps at a time when it may bring little, if any, more than the mortgage. The savings of a lifetime will be lost and the wife and children will suffer.

One day a stranger appeared and asked permission to explain life insurance. Mr. Samuels listened intently, conceded it was just what he needed, that he would like a policy, if he could pay for it, but he owed three thousand dollars on his farm, and it was all he could do to pay the interest and a hundred dollars a year on the principal. As the premium on a policy at his age would be \$102.60, he did not see how he could carry it.

"Suppose," said the agent, "the person who holds this mortgage on the farm should say to you: 'If you continue to pay the interest as before, but instead of paying one hundred dollars a year on the principal, pay me \$102.60 per year, I will, if you die, cancel the mortgage, giving your wife the farm. If you live twenty years, I will release the mortgage, giving the farm to you. You surely would accept such a proposition.' Now, Mr. Samuels, continue paying the interest, but instead of paying one hundred dollars per year on the principal, take a three thousand dollar policy in the Old Line Bankers Life Insurance Company of Nebraska, which at your age, thirty-five, will cost \$102.60 each year for twenty years. If you die, your life insurance will pay the loan and leave your home free of debt. If you live twenty years, your cash settlement, consisting of the guaranteed reserve and estimated surplus will pay the mortgage and leave you \$210.45. You have paid out \$2,052.00, and have left \$210.45, thus paying a debt of three thousand dollars with \$1,841.55, or sixty-two cents on the dollar, having meanwhile a guarantee that, should you die, the debt is canceled."

For more than a century, farms and homes have been paid for in this manner, by policies in Old Line Insurance Companies. Permit our agent to explain the details more fully. If you want more land, ask for Circular No. 1—"How Jones Bought and Paid for a \$6,000 Farm." If you are a renter, or just starting in business, or working for a salary, ask for Circular No. 3, showing how, without security on your part, you may buy a bond on twenty years' time, guaranteeing to your family a home, if you die, and to yourself a home if you live.

For further information address the OLD LINE BANKERS LIFE INSURANCE COMPANY of Lincoln, Nebraska.

Socialism

Cincinnati, Oct. 11.—"An Editor's Fear of Socialism" was the subject of an address delivered this evening at the Vine Street Congregational church by the pastor, Herbert S. Bigelow.

Text: "For among my people are found wicked men; they lay wait, as he that setteth snares; they set a trap, they catch men."

"As a coop is full of birds, so are their houses full of deceit; therefore they are become great and waxen rich."

"They are waxen fat, they shine; yea, they overpass the deeds of the wicked; they judge not the cause, the cause of the fatherless, yet they prosper; and the right of the needy do they not judge."—Jer. V., 26-28.

Mr. Bigelow said in part:

If there are any men in the state of Ohio to whom these words of Jeremiah are applicable, they are the proprietors of the Cincinnati Enquirer and the Cincinnati Times Star. One is a so-called democrat and the other is a so-called republican. But they are both monopolists. They love their privileges more than their party principles. This is evidenced by the fact that they have joined issue this year in their opposition to the candidacy of Mayor Tom L. Johnson for governor. Why do they oppose him? They say it is because he is a socialist. They are intelligent men and they know better. They oppose him because he would take from them the privilege they now enjoy of heaping up for themselves unearned fortunes through the power of monopoly. But they could not make votes if they said that. Therefore they cry, "Away with socialism," and they hope, by that appeal to ignorance and prejudice, to bring discredit upon a just cause and protect their privileges.

The Enquirer editor says: "The whole tendency of the movement which Mr. Johnson is engineering is in the direction of state socialism." To this the Times Star editor says, "Amen." Both papers publish the same editorial, and agree that the views of Mr. Johnson "are the widest possible departure from the sound and seasoned democracy of the fathers."

At his recent Music Hall meeting in Cincinnati, Mayor Johnson was interrupted by a socialist. Replying to the questioner, he said:

"All enterprises which are in their nature private, should be left in private hands, and are not the business of the government. But when you have an enterprise which is, in its very nature, a monopoly, if the community does not own and operate it, it will own and operate the community."

A telephone business is in its very nature a monopoly business. Two telephone companies are a nuisance. It is necessary to the convenience of the public that there be one central exchange and that each subscriber shall be in communication with every other. The welfare of the community requires that there shall be but one company. But every community has to meet the question, "Who shall be the company?" If the telephone business is left in private hands, the community, by some franchise grant, has to declare, in effect, that some one individual, or corporation, and no other, shall have the privilege of engaging in the business. That means a private monopoly. Practically, the only escape from it is in municipal ownership.

What is true of the telephone business is equally true of the gas and electric light and street railway companies.

There is no more sense in having the streets torn up by competing gas companies than there is in having the city disfigured by the poles and wires of competing telephone companies. One company can perform the work better than two or more. Competition is sometimes resorted to as a means of escaping an oppressive monopoly, but such competition is short-lived, for consolidation is the natural law.


Why has it become the almost universal practice for American cities to own their own water works? It is because it is a business which is best left to some one company and experience has proven that it is not good public policy to give to a private corporation a monopoly of the water supply of a city.

Why, then, should a private company have the exclusive privilege of furnishing gas to a city, or electric light, or street railway transportation? All the arguments in favor of the city owning its own water works apply equally to the problem of city lighting or transportation.

The difference between Mayor Johnson and the socialists is this: The socialists believe that the state should go into the business of making shoes and clothes, and raising hogs and building houses. According to the socialistic theory, there is no limit to be placed upon the activities of the state.

On the other hand, Mayor Johnson

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believes it would be a calamity for the state to invade the field of private enterprises. He is an uncompromising individualist and wants the state to keep its hands off of everything that can be safely left to private enterprise. He sees, however, that these public utilities cannot safely be left in private hands.

The most common objection to socialism is that it would interfere with the freedom of the individual. Mayor Johnson believes that the true aim of government is to secure to each individual the widest possible freedom consistent with the rights of others. This is his reason for being opposed to socialism. This is also his reason for being in favor of each community owning its own public utilities. For when all the citizens are dependent upon one company, for their light, they are not free. They are at the mercy of a monopoly. Since competition is not practicable, the only way therefore to protect them in their freedom is to have a public lighting plant and make each citizen an equal partner in the concern. If the freedom of the individual is to be guarded, government must reach out and take in these public utilities. More than that, the government has no right to do. And this is just the difference between socialism and the individualism of Mayor Johnson.

But it is not to be presumed that the editors above mentioned are ignorant of this broad distinction between Mayor Johnson's views and those of the socialists. They know he is not a socialist. But they think socialism will prove a good club with which to beat him. And why do they wish to beat him? The answer is plain. The editor of the Enquirer enjoys the gas monopoly in the city of Washington, D. C., while the wife of the editor of the Times Star owns the gas company of Cleveland. Monopoly is thicker than politics. It is not because Mayor Johnson is a socialist, for he is not, but it is because he believes each community should have a gas plant of its own just as it now has its own water works—this is the reason that these editors make common cause against him.

I would not have them go out of the gas business. While these things are in private hands, why not in their hands? But when they enter into a conspiracy to deceive the people in

order to keep their privileges, they do wrong.

"As a coop is full of birds, so are their houses full of deceit; therefore they are become great, and waxen rich."

They use their newspapers as the burglar uses his pistols, to protect their plunder. In such journalism there is no conscience and no honor. Such papers will find a market with the thoughtless and the ignorant. But all right-thinking citizens will hold them in contempt.

In exposing the selfish motives of these two editors, I have remembered Lowell's ironical advice:

"I'm willin' a man should go tolerable strong
Agin wrong in the abstract; for that kind of wrong
Is allays unpop'lar, and never gets pitied,
Because its the wrong no one ever committed;
But he musen't be hard on partic'lar sins,
'Cause then he'll be kickin' the people's own shins."

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