

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 100 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 \$5,000 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.

IN INDIANAPOLIS

Mr. Van Vorhis Throws Light on the Abnormal City Campaign Just Ended—Spite the Moving Forces

Editor Independent: The city of Indianapolis has just passed through a municipal campaign and election the peculiarities of which are worthy of consideration.

Six or seven months before the election the incumbent mayor, who had control of the machinery of the republican party, caused a convention to be called and himself renominated. This was regarded by many as a "snap" movement and, with many other things in his administration disappointing to the party workers and displeasing to citizens, created intense dissatisfaction within the party.

During the summer following the democratic party held a convention to elect a city chairman. This conven-

tion was controlled by the very worst influences in the city, and selected a man for chairman, who came to the city a few years ago under a cloud, and who has been and is now identified with the lowest and vilest classes in the city. For several years he has been at the head of a gang of city peddlers and has acquired some property. His reputation has been unsavory in almost everything that goes to make a good citizen. To make the matter worse, he is a so-called democrat of the Palmer and Buckner stripe. During 1896 he was the tool for all the dirty political work resorted to in this city for the defeat of the party to which he now professes to belong.

During that campaign he established himself in an office in this city from which (being furnished with plenty of money) he operated to disorganize the party. He did everything he could to embarrass and defeat the party of which he is now a chairman. It was an act of political indecency on both sides when he was selected as chairman, and, if the men who pretend to be such enthusiastic admirers and supporters of Mr. Bryan had held up their hands with the least energy, the whole disgraceful party situation would have been prevented. His selection was part of a scheme, and of which the subsequent nomination for mayor was another part, to give over into the hands of the reorganizers the city organization. A large per cent of the democrats were disgusted with the situation, and not only refused to support the nominee, but declared it to be their purpose to make their votes count two by voting the republican ticket.

This was the situation when the campaign opened. The dissatisfied elements in both parties were very bitter. It is a conservative statement that one-half the voters of each party were dissatisfied. Some of those in this frame of mind were expected to, and did, close their eyes to every consideration except party regularity, and did with expressions of intense disgust swallow the tickets made for them; but so many were openly rebellious, hostile and determined that it was manifest, and admitted almost unanimously, that, if the republican candidate was elected, he must be elected by democratic votes, and, if the democratic candidate was elected, he must be elected by republican votes.

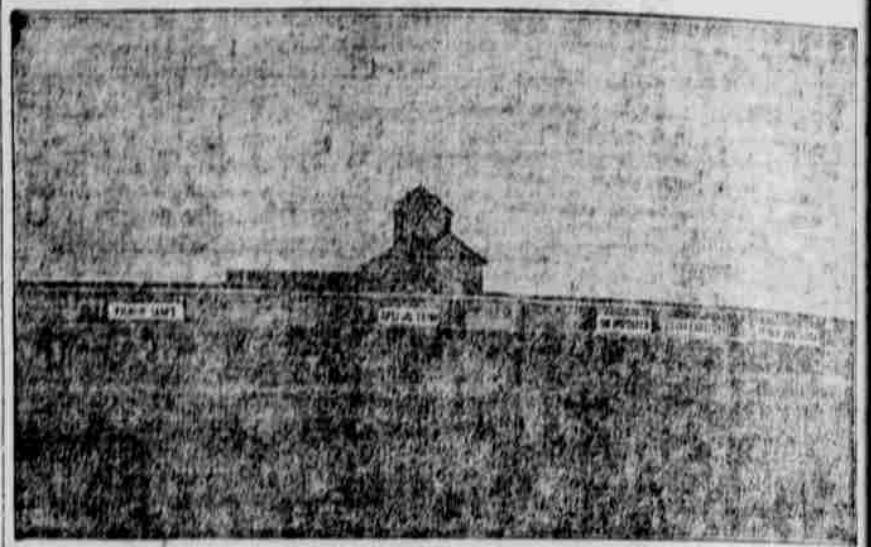
Under the circumstances, it would appear that it was a good time for the success of an independent ticket, but in this state the laws have been so modified, by politicians who foresee danger in an independent movement, that every possible obstacle has been put in the way by legislative restrictions to make it very difficult, if not impossible, to organize such a movement.

There was a candidate on the prohibition ticket that was practically independent, but the party has never had over 2 per cent of the possible vote of the city, and as an independent movement it was greatly hampered. For a time it looked as if this candidate might poll a large vote, but as the campaign progressed the effort was made by both old parties to increase the belief and fear that a vote for this candidate might possibly elect the man the voter particularly desired to beat.

As before stated, the only hope either the republican or the democratic candidates had of election rested upon the number of dissatisfied votes that could be secured from the opposing party. No one could predict the number who would not vote at all. The "stay at home" vote proved to be 15 or 20 per cent of the total voting population, and this appears to have been about equally divided between the two parties. The prohibition-independent candidate and other tickets received about 15 per cent of the possible vote. About 65 or 70 per cent of the total possible vote was cast for the republican and the democratic candidates. The democrat won by about 800 votes.

A study of the situation, and of the returns, makes it quite sure that one-third or more of the votes cast for the republican were cast by democrats, and about the same per cent of votes cast for the democrat were cast by republicans. The prohibition candidate was a man of clean character, a business man of ability and integrity. Not a word could be said against him, and nine out of ten men were ready to admit that his election would be the best for the city. Notwithstanding the situation and such general admissions, the result was as stated. The revolt in both parties was so great and of such intense bitterness that every consideration was thrown to the wind except the desire to beat the candidate that, ordinarily, the voter would have been expected to support. It is variously estimated that from 7,000 to 10,000 democrats swapped votes with about the same number of republicans. The man elected received less than 35

Frank Iams.



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IAMS' SPECIAL TRAIN

of imported stallions, delivered August 23, 1903, at St. Paul, Neb., from New York in to same time. The only importation of stallions owned by one man traveling by special express train. They consist of

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Go and see IAMS, he will save you \$1,000 to \$2,000 on stallions and show you more stallions than can be seen in all importing barns in Nebraska. WRITE FOR FINEST CATALOGUE ON EARTH.

References: St. Paul State Bank, First State Bank and Citizens' National Bank

ST. PAUL, NEBRASKA.

per cent of the total possible vote, and one-third or more of this came from the party to which he did not belong.

The moral purpose, the desire for public welfare evidenced by such voting, does not appear to be encouraging. The very best purpose that can be imagined is a choice between evils. The chances are that a large per cent of votes did not rise to even this low level, but were cast out of sheer party spite, not for the purpose of electing somebody for the benefit of the city, but to beat somebody.

In the intense bitterness of the fight within the parties the interests of the city were lost sight of. There is a little encouragement in the breaking away from party even upon this low motive, but not enough in the general situation to encourage the hope that in the future votes will be cast with a view to public interests. Party ties seem hard to break. Both of our United States senators made speeches in the effort to save the discredited republican candidate. Their appeals were for party loyalty. They had not a word to say about loyalty to moral or political principles; not a word about loyalty to public interests or loyalty to the right. There are times when loyalty to party means treason to public welfare, and to every principle of right and justice. If this nation loses its proud place in the opinions of mankind, that loss will be caused by party loyalty. If it shall be that this nation is to cease to be a republic in everything except name, the historian will write "party loyalty" as the cause of that decadence.

FLAVIUS J. VAN VORHIS, Indianapolis, Ind.

LORD ALVERSTONE A GENTLMAN

Every American Takes Off His Hat to the Able and Fair-Minded British Representative on the

ALASKAN BOUNDARY COMMISSION

Convinced of the Justice of the American Contention, He Was Big Enough and Just Enough to Say So.

The Alaskan boundary question has been more or less menacing since Secretary Seward paid Russia \$7,000,000 for Russian America. There has never been much doubt about the terms of the treaty with Russia, but after

Alaska and the northwest territory began to attract attention Canada and the United States have been a trifle irritable along the coast from Vancouver to Mount St. Elias. When the Klondike gold fields were discovered the prospect of friction was promptly discovered. With characteristic good sense

AMERICANS AND CANADIANS agreed upon a tentative line and each government has recognized that line as the international boundary. For more than two years we have gone about our business and patiently awaited the conclusion of the matter. Our patience is rewarded by a complete victory and the victory is ours because the British representative on the commission was broad enough to do justice even at the risk of offending a British colony.

THE BANKERS RESERVE LIFE congratulates Americans upon the result of this arbitration. It regrets the disappointment of the friendly folk to the north, but both sides in a hot contest cannot win. In every contest waged by this aggressive young home company for western life companies as against the life insurance trust, the Bankers Reserve Life has found Americans favorable to fair-dealing. Justice appeals to the noble impulses of Americans and when

B. H. ROBISON, PRESIDENT, sends his efficient campaigners out to proclaim the glorious gospel of home industry in life insurance as in business generally against alien combinations, he directs the representatives of the Bankers Reserve Life to deal fairly and honestly with competitors and all others. No other policy pays time and, through Lord Alverstone, recognizes the principle and Canada will sooner or later bow her head to the inevitable.

HOMESEEEKERS ENCOURAGED via the ROCK ISLAND SYSTEM to Oklahoma and Texas with greatly reduced rates. (Commenced November 3 and 17. The Rock Island is the only line running through and from Nebraska to Oklahoma and Texas points. Call or write for illustrated papers and full information. F. H. BARNES, P. O. 1045 O. St., Lincoln, Neb.