

HOW CLARK BUYS A BOND

Which Guarantees His Family an Estate, if He Dies, and Himself a Home, if He Lives.

Mr. Clark, aged thirty-five, is manager of the elevator in the town of Salem. The position pays him a good salary, enabling him to support his family and lay aside about \$200 per year. Though he is now living comfortably, he realizes that he must devise some way of providing an income for his declining years.

His idea is to buy a farm. During a period of meditation as to whether or not he shall purchase a certain quarter section of land which is for sale at \$5,000, he is interviewed by a representative of the Old Line Bankers Life Insurance company of Lincoln, Nebraska, who endeavors to interest him in Life Insurance.

Hardly does the agent get well started, when he is interrupted by Mr. Clark who tells him of his intention to buy a farm. He states that he is about to make a small payment on the purchase price and will, if the agent can offer anything better be an interested listener.

"Well," said the agent, "suppose you buy a farm worth \$5,000 by paying the small sum of \$175.25 annually without interest, for twenty years, the contract for same containing a clause specifying that, should you die at any time, the party from whom you buy the land will cancel all deferred payments, and give your estate a clear title; or if you live to the maturity of the contract, give you not only the deed to the land, but pay you as large a percentage of profit as you could reasonably expect to make from the property. Would you buy a farm on those terms?"

Of course Mr. Clark was interested and since the Company secures each and every contract issued with a deposit of approved securities with the State of Nebraska, he expressed a willingness to become a party to such an agreement.

"Well," continued the agent, "if you will pay annually to the Old Line Bankers Life Insurance Company of Nebraska the sum of \$175.25 they will, if you die at any time, pay to whom you may name the sum of \$5,000. If you live twenty years, they will give you a cash settlement consisting of the guaranteed reserve and an estimated surplus, amounting to \$5,491.25. You will readily see that you receive \$1,986.25 more than you pay in, which is better than four per cent compound interest. Then, too, having the assurance that should you die, you would leave a comfortable estate." Mr. Clark bought the insurance, and what Mr. Clark did you can do.

Permit our agent to explain a contract to you. If you do not own all the land you care to farm, ask for circular No. 1 which shows "How Jones Bought and Paid for a \$6,000 farm." If you have a mortgaged farm, call for Circular No. 2, which shows "How Samuels Paid a \$2,000 Mortgage."

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

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NEBRASKA DISGRACED

There is not a nastier or more corrupt gang of men on the face of the earth than the men who run the republican party in the state of Nebraska. They will never be anything else than what they have been during the years that are passed. Men who proclaim that "everything is fair in politics" and make that the guide of their actions, can never be anything else than corrupt. Talk about reforming the republican party! That will be done when satan is reformed. It has brought nothing but disgrace to this state for the last fifteen years. Mosher, Outcalt, Bartley and now the unspeakable Dietrich, with scores of others less known. Nebraska, whose plains the tillers have turned into a garden, must go down in history as having furnished the first United States senator indicted for a felony by a grand jury. The tale will be told all over Europe and Nebraska will be held up to the world as the most degraded of all the states of the Union.

There has been nothing but disgrace and dishonor since the railroad corporations have taken charge of the state by means of the republican party. It is going on today just as it has been for the last twenty years or more. It is everywhere. Out at the Grand Island soldiers' home the commandant recently retired. The lying and corrupt republican press said it was on account of sickness. Every one of them knew that statement was a lie, but "everything is fair in politics," so it went without contradiction. Now there appears in the daily papers accusations of the most criminal character against this commandant, among which was the practice of causing the names of persons who had left the home, temporarily or permanently, to appear upon the records as present and drawing rations and that this was done at the behest of the commandant.

We suppose that we must wait until this sort of thing gets absolutely unbearable before any action will be taken. The republican press will tell the people that it is all right and if they see it in their party paper, that will settle it as far as they are concerned.

Heretofore, notwithstanding all the corruption of the republican party of this state, a Nebraskan has been able to somehow hold up his head when he went abroad. Now it will be different. If he says he is from Nebraska, the remark will be made: "Ah! that is the state that sends felons to the United States senate, steals the school funds, robs the old soldiers. Better get out of it."

Once before the republicans undertook to ruin the reputation of this state and did it with malice and forethought. They declared that if the farmers elected a governor and a legislature from their own numbers or from men in sympathy with them, that all debts would be repudiated, that in fact the farmers of the state were simply scoundrels and villains, and what they wanted to do was to get control of the government, ruin every business man, repudiate every honest debt and bring about anarchy or socialism. In hundreds of political speeches they declared that they had convinced the people of the east of the truth of the assertions and if the populists carried the state every dollar loaned in the state by outside

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parties would be withdrawn. Everybody knows that the republican leaders did that. "Everything is fair in politics." That is their creed.

The populists and Bryan democrats did carry the state. No debts were repudiated. The legislation was of the most conservative character. No stay laws were passed. The expenses of the state government were reduced. Over \$600,000 of the state debt was paid instead of being repudiated. Then the farmers went to sleep and let the government fall back into the hands of this gang of thieves. What is the result? The state debt is again increased to \$2,000,000. The cost of every department of government advanced. And a man sent to the United States senate whom a grand jury indicts for committing a felony.

Sleep on, you farmers! Vote 'er straight. What difference does it make so long as you can get barely enough to eat whether you reside in Sodom or Gomorrah?

THEY DON'T KNOW IT

The manner in which the people of this country are held in ignorance of all things economic is somewhat complicated, but it is very effective. Not one farmer in a hundred knows that freight rates have been constantly rising for the last two years, taking just that many millions from the selling price of his cattle, hogs, wheat and corn. They go plodding along, toiling away day after day, in blissful ignorance, all of them taking "more papers than they have time to read," and still knowing nothing that is advantageous to them. Here is an item that should be of interest to farmers which appeared in the financial columns of the great dailies during the week, but the farmer who takes so many papers that he has not time to read them, has heard nothing about it

and he won't hear anything as long as he reads the papers that are furnished him free. It is as follows:

"Trunk line representatives met in New York yesterday and reduced the rates on steel and iron and their products for export 33 1-3 per cent and raised the rates on grain and its products from Chicago to the seaboard, both export and domestic, by 2 cents per 100 pounds."

The steel trust wanted some more millions and as the men who run the trust are directors in the railroads all they had to do was to meet and reduce the freight rate on steel and iron 33 1-3 per cent and raise the rate on grain 33 1-3 per cent and the thing was done. The sum of the whole matter is that the farmers are forced to make a contribution to the steel trust of some millions of dollars. The man who takes thirteen papers and hasn't time to read them will not know what hit him. He will find at the end of the year his crops are gone and his debts are somewhat increased, but he will have no idea of how it all came about. He will just go to work, dig the harder and continue to vote 'er straight. Down go the rates on steel and iron and up go the rates on grain, and because the press has been subsidized and bought up by plutocracy the people know nothing about it. Nothing can ever be done toward righting such wrongs until we have an unsubsidized and independent press circulating freely among the people. Start the reform by increasing the circulation of The Independent.

The \$10,000,000 which Secretary Hay has agreed to pay Panama for the right to build the canal is a little over \$40 per head of the whole population. We bought the Filipinos for \$2 per head. Why this tremendous raise in the price?