

**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.

**THE ST. LOUIS MEETING**

**A Suggestion From a St. Louis Gentleman Regarding the Best Method of Building up the Populist Organization**

Editor Independent: I am a follower of the late lamented Henry George, but I also believe in the principles, as a general proposition, enunciated by the people's party, at Omaha back in the '90's.

The general principles of the party may be outlined in four separate declarations, as follows:

First—Direct legislation by the people through the referendum and initiative.

Second—The issuance of money a governmental function and should be exercised by the government to the exclusion of every private interest.

Third—Public ownership of public utilities, including all means of transportation and communication, as represented in our railways, electric and steam, and the telegraph and telephone systems of the country.

Fourth—The land is the heritage of all the people and cannot be alienated by one generation as against the rights of a succeeding generation, and all lands should be held subject to such governmental policy as shall serve to eliminate gambling in land values, otherwise known as speculation in land, i. e., the buying and selling of land as investment property for profit only, the factor of occupancy and use having no part in such transactions.

I place direct legislation first be-

cause it is political and not economic reform, and, in order that a people shall be enabled to bring about economic reform for the better distribution of wealth and the overthrow of monopoly and privilege, it is necessary that the people be free to enact such laws as serve the purpose aimed at. In Russia it is beyond the power of the people to have economic reform until they can secure a constitutional government, for which they are constantly waging war of some kind or another on the present oligarchy of power, and economic reform is lost sight of.

The people of these United States, in some degree, are in the same position of subjection to undue power in the hands of an oligarchy of monopoly and privilege, which, through political machines and election laws framed by those machines, and through the manipulation of police power, is enabled to thwart the will of the masses and prevent even moderate and reasonable reform and therefore they must free themselves from such domination before they can hope to bring about the economic reforms they know to be necessary and just. So far as I am personally concerned, I believe the land question to be the most important of all questions, but I defer to the preponderance of populist sentiment which finds voice in a belief that the financial question is the most important, hence I place the declaration on that subject first of those on economic reforms and second in the list of declarations, and the other two, third and fourth, for the same reason, the question in which I am most interested, being the last in the quartette.

Now, subsidiary to these general principles, a series of minor demands might be incorporated with good effect, but I would advise that the platform be made as short as possible, consistent with terseness and completeness.

I have gone into this matter in the form set forth for the purpose of making some suggestions to the readers of The Independent, who contemplate attending the conference at this point on February 22. Those promoting the conference have in view the reorganization and the rehabilitation of the people's party on lines of absolute independence of other political organizations. I will not enter into any extended argument to show that, with this object and only this object as the guiding incentive and announced purpose of the conference it will prove a failure. It should be sufficient to convince any reasonable mind that Mr. Bryan's leadership has not in the remotest degree been discredited among the rank and file of the democratic party, and until it is so discredited by his desertion to the plutocratic influences now seeking to control the organization, which I do not anticipate, the efforts to create a diversion from the hosts he leads, is worse than suicidal, for it will discredit those engaged in it. Then again, the machinery of elections being in the hands of the two dominant parties throughout the country, no third party could get a fair count, if its vote should be so large as to threaten the interests of either. Of course, this is no excuse for abandoning the movement to build up the party anew in the interests of the people as a whole, if there is nothing else to do that will prove more efficacious in accomplishing the ends sought. But I propose to make some suggestions in advocacy of other methods of procedure, which I believe will prove to be wiser and more effective, without abandonment of the principle of independent political action and without the necessity of discarding a single principle for which we stand.

I propose to the populist leaders of the country that they invite, through the mediumship of The Independent and other party papers, and those otherwise friendly to the cause of progressive government along the lines mapped out, all who believe in the principles enunciated, to meet at St. Louis on February 22, and form a people's democratic party to operate within the lines of the present democratic organization with a view to capturing the organization and committing it to the principles we declare for. This can be accomplished, I am sure, by forming a distinct and separate organization and operating through the primaries for the election of delegates to conventions committed to our principles.

We should let it be known to the world that we are opposed to the plutocratic elements in the party with which we have been operating the past eight years—the elements which stand for everything fathered by the republican party, the only difference between them and those of that party being a pretended desire for a change in the incidence of tariff taxation, or rather a modification of the rates now

prevailing, which is of no material interest to the great producing and consuming population of the land, and that we intend to either force the party to stand for true democratic principles and the rights of the many as against the privileges of the few, or break it down and eliminate it as a factor in the affairs of the country; that our test for loyalty of professed adherents of this wing of the party shall be the public espousal of our declared principles and that we propose doing all we can to commit the party to such principles at the forthcoming national convention, and in the event of failure, through the preponderance of plutocratic influence in the convention, that we propose to call a separate convention, then and there, and place in nomination candidates for president and vice president, and go before the country as the only truly representative democratic party of the country.

I firmly believe that, while Mr. Bryan would not commit himself to such a movement before the convention, for obvious reasons, he would be with it if the "reorganizers" should prevail, and with him would come a large following that at the very start would insure us the election machinery of the party in many states. Under such conditions of procedure, there is scarcely a doubt that the old plutocratic wing of the party would be wiped out and the progressive wing take its place as one of the two dominant parties of the country, and in 1908, genuine democracy would sweep the country.

Let a distinct and separate organization, with the principles enunciated as the test for membership, be formed and the people's party will become regnant with power for good at once.

It appears to me, at this time, as though the plutocrats, by the use of money and trickery, will be able to control the convention and eliminate "Bryanism," which, to them, is another word for "populism," and that there will have to be another "walk-out," hence, if we go into the field under the manner of true democracy as suggested, there will have been prepared in advance a vehicle ready and waiting for the seceders to climb into without delay and while the spirit moves them, and, in my judgment, they will get aboard without hesitation, with W. J. B. in the lead.

If there should be a revolt and the Bryan supporters are forced to secede the designation "democratic party" need not necessarily be adopted, if laws in some of the state prohibit the printing on the ballots of more than one party caption, incorporating one or more of the same words. I believe, however, that such a statute, in Missouri, was overturned by the supreme court, as unconstitutional.

In the case of primary elections, there is no prohibition against the use of the same word as a party caption by any number of organizations, the only requirement being the conjoining of an additional word in order to designate one from the other, as, for instance, "regular democratic," "straight democratic," "Jeffersonian democratic," etc., therefore, we would have no difficulty placing in the field

**New Spring Goods Will Be on Display Next Week.**

Visitors to the conventions to be held in Lincoln next week are all welcome to make this large store ..THEIR HEADQUARTERS..

**A. Herpolsheimer Co**  
Lincoln, Nebraska.

our "people's democratic" ticket and if refused a square deal to resort to mass conventions and send contesting delegations with a view of being seated in the regular body or forming a part of the seceding forces in the separate convention

As the people's party passed out of habilitation and was eliminated as a potential factor in the political affairs of the country through the democratic party's back-door of promised advance into the fields of genuine progress, let its leaders face about and reverse the process of elimination, and march back into rehabilitation and power by the same identical entrance.

The writer, holding an official position with one of the great monopolistic corporations of the country, is forced to sign a fictitious name, and will be prohibited from attending the conference in any other capacity than a simple on-looker, hence, if the suggestions made have any weight with those in position to place them before the conference, it will remain for them to do so without further advice from me.

POPULIST-DEMOCRAT.  
St. Louis, Mo.

**Live Stock Insurance**

The Phoenix Mutual Live Stock Insurance company has paid quite a large list of losses during the past few months, all of which have occurred from natural causes or accidents, such as fire insurance policies would not cover. Three-fourths of the money paid on fire policies is money thrown away on live stock. The following is a sample of the many replies to checks sent out for losses.

Bradshaw, Neb., Dec. 13, 1903.—The Phoenix Mutual Live Stock Ins. Co., Lincoln, Neb.—Dear Sirs: I hereby acknowledge receipt of check for \$20 as payment in full on loss of calf. Please accept my thanks for prompt payment. Yours truly,

F. O. SWANSON  
All losses have been promptly paid and the company starts in the second year with a neat surplus in the treasury. For full particulars write the home office, 116 So. 10th st., Lincoln, Neb.

Good agents wanted in every township.

**Special Bargains in Lancaster Property**

640 acres 5 miles southeast of College View, highly improved, fenced and cross fenced, living water, small pond stocked with fish, furnishes ice for ice house; this is an ideal farm for stock and grain; 60 acres in wheat, 2 miles from station. Price \$52 per acre. Cheapest farm in county.

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12 houses and cottages in Lincoln on easy terms; have other farms in state, also farms in Kansas, Oklahoma and Georgia. Write or call on

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It will be time profitably spent for you to read carefully the page ad. of Fred Schmidt & Bro. in this issue. When ordering, please mention The Independent.