

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.

MONOPOLY A NECESSITY

Gaylord Wilshire Comes to the Defense of Rockefeller and Declares That Oily John was Compelled to Do It

The series of interesting articles upon Mr. Rockefeller is still running in McClure's Magazine. The author is Miss Tarbell, and her story certainly shows great ability in the gathering of information. It would seem, however, that if Miss Tarbell could understand better that Mr. Rockefeller was forced by unavoidable circumstances to pursue his path of consolidation, she would write a more sympathetic article and one in which the philosophy would be more apparent. No causality permeates her story. She does not correlate her facts, as she might easily do by making the predominating note the necessity of things.

If a leak be found in a Mississippi river levee it becomes imperative that it be stopped at once, for every drop of water that goes through increases the opening, until finally the crevice becomes so great that nothing can prevent the ruin of the fertile fields that lie beyond the levee. No sacrifice is too great for the planters to make to prevent such a leak, and nothing is considered a greater crime than to weaken the levee. During periods of flood, patrols walk up and down on the levee, armed with rifles, to shoot down any pilot who runs his steamboat so near to the levee that the wash from the boat damages it.

Competition in a business like the oil business, or in fact, any business

furnishing a commodity of which price is the determining factor in finding a market, is just as dangerous to the stability of that business as a break in the levee is to a plantation on the banks of the Mississippi. If competition is not stopped at once, it grows worse and worse, until finally the business is swamped. For instance, here is Mr. Rockefeller with a monopoly of the oil business. A small refiner, say, like Mr. George Rice of Marietta, competes with him. Mr. Rice, in order to sell his oil, sells it at a little lower price than Mr. Rockefeller sells his. Mr. Rockefeller holds up the price, so that Mr. Rice can make money, even if he must take a cent per gallon less than Mr. Rockefeller gets. Then Mr. Rice uses the profits that he so makes in enlarging his refinery and next month he sells still more oil and again uses the profits for still further enlargements. Meanwhile, it must be understood that Mr. Rockefeller has more refineries than enough to supply the market. He sees his own refineries standing idle because he has closed them to prevent the lowering of price by the production of too much oil. Mr. Rice takes advantage of this situation to produce more and more oil. Rockefeller holds up the umbrella to protect Rice. His profit is the result of Mr. Rockefeller's restricting production. What would happen if Mr. Rockefeller allowed the thing to go on? Mr. Rice would finally have just as large a plant as Mr. Rockefeller and the market would soon be flooded, and both would go down in a common sea of bankruptcy through the ruinous prices made as the result of this overproduction.

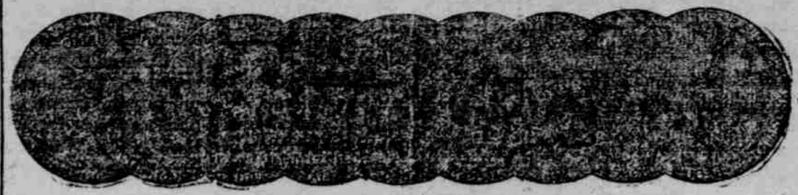
We justify a man going to any extreme to preserve his own life and that of his family. Self-preservation is the first law of nature. A man's business is his support in life, and if you take that away you take away his life. It may seem absurd to talk about such a small competitor as Mr. Rice taking away the life of the Standard Oil trust; but a little mole may start a hole in the levee which will develop into a crevasse allowing the Mississippi to sweep away a whole county. Hence, when we hear tales of the Standard Oil trust having gone to the utmost extreme in order to exterminate competitors, even to blowing up their oil refineries with dynamite, we need not be astonished at the heroic measures employed. It is simply a question of self-preservation. When the trades unions resort to every possible means, legal or illegal, to prevent even one "scab" doing work in competition with the union, they are pursuing exactly the same policy. They know that if one scab is allowed to work, more scabs will come in, and finally there will be enough at work to break up the union. The number of non-union men employed in a shop may be insignificant as compared with the number of union men, but it presents just the same kind of danger that Mr. Rice's small capital against the enormous capital of the Standard Oil company does, if allowed to exist in competition with it.

This necessity for the extermination of competitors in the capitalistic world is going to be brought very clearly before us during the next year, when profits and interest approach the vanishing point, coincident with the disappearance of prosperity. The necessity for monopoly is going to be infinitely more apparent in the near future than it has ever been in the past. This will apply to the trades unionists as well as to the capitalists, and all possible means to secure it will probably be used by both sides.—Wilshire's Magazine.

V. O. Smith, Viola, Va.: "I send the names of six populists who are solid. There are others who would join if there was an organization. We vote with the democratic party, not because we like it, but because we think it's the better of two corrupt parties. I am sixty-five years old; have voted for every reform in politics since I have been a voter, and I ingorse your views on populism fully. I will join the Old Guard later when I am in financial condition to help your propaganda." (Don't hold back on that account, Bro. Smith. Just so we get enough cash to buy stamps and pay printing bills, is all we ask. Enroll now and contribute at any time you feel able.—De France.)

During the past two months the subscription department has sent bills for subscription to those whose accounts are delinquent. For some reason comparatively few have responded with payment. We hope that during the next week those who have received bills will give them the more careful attention they deserve. Don't put it off and make it necessary to send you another bill and letter.

TWELVE REASONS WHY YOU SHOULD USE



HIGHEST AWARD



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OMAHA, U.S.A.

The Only Whiskey Sold With a \$1,000.00 Guarantee of Absolute Purity
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- 1st—BECAUSE it is a happy combination of best qualities of ALL, without the fault of one.
- 2nd—BECAUSE it surpasses in delicacy and mellowness of flavor anything and everything heretofore put on the market.
- 3rd—BECAUSE it appeals equally to the fancy of the connoisseur as well as to the delicate taste and stomach of women and invalids.
- 4th—BECAUSE its superior quality, taste and purity make it the favorite of the physician, of the family, at the bar, as well as on the side-board.
- 5th—BECAUSE it supplants and excels all other whiskeys for making a hot Scotch, a hot toddy, or a high ball.
- 6th—BECAUSE it is the only Malt Whiskey offered by its bona fide distiller; is never sold in bulk, but only under the distiller's bottling and labels.
- 7th—BECAUSE it is distilled at one of the largest distilleries in the country, whose trade-mark is the best guarantee of high quality.
- 8th—BECAUSE it is the only whiskey sold under a substantial guarantee of purity, offering \$1,000.00 to anyone who can detect in the same any impurities or artificial coloring, flavoring, etc.
- 9th—BECAUSE it is properly distilled from the very choicest materials, and never sold until fully matured in government bonded warehouses.
- 10th—BECAUSE it is sold entirely upon its merits, without the aid of fabulous sums for advertising, which must be added to the price of the goods and for which the consumer always pays in the end.
- 11th—BECAUSE it is offered not as a patent nostrum claiming to cure all incurable diseases, but for what it is worth—a first-class tonic, a rational stimulant, and a concentrated food of the highest possible value.
- 12th—BECAUSE it is sold at a small legitimate profit, warranted by its manufacture and sale in extraordinary quantities by a distillery paying over three million dollars annually for internal revenue tax alone.

Willow Springs Distillery

Capacity 15,000 Gallons per Day.

Distillers of Golden Sheaf Pure Rye and Bourbon Whiskey and ILER'S EAGLE GIN

Remember that whatever you buy under the trade marks of Iler & Co and the Willow Springs Distillery is guaranteed to be first-class in every respect.

Also that unscrupulous dealers will invariably recommend something "just as good or better," simply because they make more profit on the other.

Beware of dealers who pay their clerks a special commission to work off profitable substitutes. Insist on Iler's Malt and you will be sure of what you get.

For sale by all first-class druggists and liquor dealers. (If not obtainable in your locality write Willow Springs Distillery, Omaha, Neb., and you will be referred to the proper parties.)