

**A Splendid Opportunity.**

Editor Independent: In all the life of the People's Party, it appears to me, there has not been a time when it had such a splendid opportunity for accomplishing something for constructive reform as it has today. The only question now is, "Will those in authority prove equal to the occasion?"

Mr. Bryan's present attitude is simply that of an honest man, still hoping to reform his party, and for that reason desires to remain regularly with it. But his recent letter can not be construed, it seems to me, as an appeal to the great body of voters to vote the democratic national ticket. In fact the triumph of Parker would be the political death of Bryan at least in the democratic party. For could they not say: "When we dropped Bryanism we won?" And has not that "winning" idea a potent attractiveness about it?

What can the reformers of the nation hope for, except from the inauguration of an entirely new movement? The republican party is hopelessly insolvent so far as reform goes, still it has in its membership many noble reformers. According even to Mr. Bryan the democratic party is "temporarily" in the same position. And in the light of history I have yet to discover a single instance where any radical reform has been accomplished by means of an old established party. Jefferson was obliged to establish the old republican party, the predecessor of the democratic party, for the purpose of off-setting what appeared to him a return to monarchical ideas, or perhaps rather to perpetuate democratic issues. When the next great crisis appeared the organization of the republican party of today became essential to success. And now, to accomplish the economic reforms for which we have been striving, another new movement is positively essential. I believe that the people's party is the nucleus for that new movement.

Mr. Bryan tells us that we can hope for no economic reform from Parker if elected. He only expects his election to put a check upon militarism and imperialism. The present economic ills from which we suffer are a form of tyranny. Can we hope to see liberal democratic policies carried out in place of present imperialistic policies by one who is not liberal in this way in our domestic relations?

Several populists, members of local committees and even of the national committee, have told me that they were going to vote for Roosevelt, "just to make Parker's defeat as emphatic as possible." I can not see the wisdom of their action. They agree that there is no hope of accomplishing any reform from either the democratic or republican parties. I then ask them, "What hope will there be for reform in this nation if the polls in November register nothing but republican and democratic votes? Granting that there is no hope for reform in either the democratic or republican parties, still I assert that there will be a large hope in a large independent vote, I care not among how many parties it may be divided. If those parties opposed to the two old parties poll a large vote in November, then there will be abundant hope of accomplishing something for reform by a combination, ultimately, of these independent parties. Now of these independent parties the people's party is numerically the strongest. Our course of action is therefore obvious.

Let the national committee push its operations into every precinct in the nation so far as its ability goes. Let us aid in polling a large vote for Watson and Tibbles. Where we can not secure a vote for our ticket, let us at least urge them to vote the socialist, prohibition or any other "third party" ticket. Why should a man fear to "throw his vote away?" It is not throwing it away when it is cast with an honest hope. I consider all those votes totally thrown away that people cast knowing them to be false to their convictions. But when men stand up and assert their independence, they will eventually command respect. If events do not meet with their approval, let them shape events to their liking. As every man who has made his impress upon the world did it by shaping the world to him, rather than himself to the world, just so must every political organization shape events to its uses, rather than try to shape itself to them. This is the test of its value. There are already too many organizations of every kind that seek to conform to the world about them. They will be forgotten in history. But those that shape and mold events to their purposes will fulfill their usefulness and live in grateful

memory.

In local and state affairs, I still adhere to this independent attitude. I do not mean by this that everywhere the people's party should nominate nothing but populists. Where they can do this with any hope of getting a good vote, it would be well to do it, but where we are too much in the minority let us all do, as we in Omaha and Douglas county have done. That is, wait until after the other two parties have made their nominations, then select the best material from them both, and where there is no choice nominate a populist. By this means a strong local independent organization can be built up. In the state the same policy may be pursued, especially where populists are few. In Nebraska, Kansas, South Dakota, and some other states, where the people's party is strong, it is somewhat different. But in all of them it would be wise to absolutely dictate our own conduct, without the aid or consent of any outside parties or influences.

I believe there are a million democrats, true and upright reformers, who will not vote their ticket, even though Mr. Bryan does. Not that they will criticize him, for I confess myself that so long as he desires to reform the democratic party he can do nothing else than remain and vote with it, but that they are less concerned about regularity than he must of necessity be. Then there are many, perhaps quite as many, honest republicans, who will not follow Roosevelt's brutal policies of force, usurpation, bluster and boast. These will not follow in the path of the international highwayman. In addition to these there are hundreds of thousands of voters who demand a constructive policy. I believe that if we pursue the suggestions above mapped out, we will secure the support of these elements. Why not do it? If we do, we will receive an impetus that in 1908 will carry us beyond even our fondest hopes.

L. J. QUINBY.

Omaha, Neb.

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**How the Mortgage Was Paid—A True Story**

Early one bright morning in May, 1899, an agent of the Old Line Bankers Life Insurance company drove into the farmyard of John Ottersberg, living near the town of Adams, in Gage county, Nebraska. Mr. Ottersberg was at work repairing his farm wagon. Near him stood his wife, a bright appearing young German woman, and about her were three small children, the oldest not over seven years.

The agent presented his business and received the interested attention of husband and wife, while the baby, in the mother's arms, patted her cheeks with its little hands, and looked askance at the strange man. The appealing eyes of the wife as they rested on one or other of the children added force to the agent's argument. It was just such a situation as, an agent likes. It is indeed a poor man who will not listen attentively to a proposition which will, at very little cost to himself, leave his wife and children well provided for at his death.

When Mr. Crum had thoroughly explained the plan and demonstrated its benefits, came the inevitable question "Will you take it?" It was now John Ottersberg's turn to talk. Admitting it was good—that he needed it—that his wife and children needed it, he said: "It is impossible. Last summer I bought this eighty. I paid down all I had—\$500. I still owe \$2,300. To pay the interest and reduce the principal a little each year will tax us to the uttermost. Hannah and I will need to work early and late to do it, and unless God smiles we will fail."

"It is true," said Mr. Crum, "that it will require economy, good management, and hard work to pay your debt, but suppose you die this year or next, do you think your wife, who must hire a man to take your place, paying him three or four hundred dollars a year, will be able to pay it easier? Is it not true that, if you die, she, being without relatives or interested friends in this country, will lose the farm? She and the children will certainly suffer. Is it not also true that when she advertises the sale of personal property and stock, to pay funeral expenses, the neighbors will come, not to pay her a fair price, but to bid it in at a bargain? Bill, as he nears the place of sale, will meet Joe and say, 'Now, Joe, I don't want you to bid on that yearling bull. I want the bull.' 'All right,' says Joe, 'if you don't bid on the colt, you can have the bull.' Well, why not. Why should the neighbors be more kind or considerate to your wife and children than you, their natural protector?"

"You are twenty-eight years of age. For less than three per cent more interest than you are now paying, you can insure the payment of the mortgage if you die, and leave the wife and children seven hundred dollars additional in cash. In other words, three thousand of insurance will cost you \$64.80 per annum for twenty years. It means a home for your wife, and an education for your children."

John Ottersberg took the policy and paid \$64.80, May 25, 1899. The wife smiled. Putting her hand on her husband's shoulder, she said: "We will work a little harder, Joan. Noting

of great value can ever be obtained without great effort." The children, though not understanding why, knew their mother was glad, and bashfully responded to the efforts of the agent to make their acquaintance. As he left the little one in its mother's arms attempted to repeat her invitation, "Come again."

John Ottersberg worked hard all summer. His crops were fair and he and his family were comfortable, though they had little cash, after paying the interest and laying by the

One day in November John said to money for next year's premium on the three thousand dollar policy.

Hannah: "I think I will move the old house tomorrow." So he went to Adams and borrowed jackscrews. Early the next morning he placed them in position. As he went from one to the other, turning the screw a little each time, he whistled cheerily at his work. He was thinking of the money he saved by doing this work himself. Skilled labor is so expensive.

The building gradually raised. Suddenly there was a crash; the rotten sill gave way. The house fell, and another good man was dead.

On November 21, just six months after the policy was taken, Mrs. Ottersberg received from the Old Line Bankers Life Insurance company at Lincoln, Nebraska, a check for \$3,000. It cost just \$64.80, the price of one premium. The mortgage on the farm is cancelled. Mr. Crum, as he handed her the check, remembered the invitation on his visit just six months before, "Come again." The mother remembered it, too, and the tears ran down her cheeks.

Was it a good investment? Have you a mortgage on your farm?

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