

which dollars are 'made' from nothing in unlimited quantities subject to no laws of man nor nature."

And then to illustrate this "system," he sets forth the following illustration. It is presented entire for it all makes good reading. Here is the "system": "I can better set before my readers this trick of finance by which 'made dollars' are brought into existence by an illustration than by any process of definition. Let us suppose that the United States government at Washington, the only power legally entitled to issue money for circulation among the people, puts forth a particular \$10,000. All the conditions prescribed by law have been followed, and all the people in the country are benefited by the issuance and circulation of this particular \$10,000, each in the proportion the laws prescribe.

"B," a western farmer, tills his soil and receives, by the sale of his wheat, the particular \$10,000, which he then deposits in The Bank. The Bank, being a part of the government machinery, only receives, holds, and uses the \$10,000 under safeguards provided for by the laws of the land, so hereafter 'B's' material life is conducted on the basis that he is the full and actual possessor of \$10,000. He knows, further, that his \$10,000 can not be expanded nor contracted, nor its relation to any of the other money of the people which is in circulation, changed without his knowledge, because he knows it can not be changed but by the government. I say he knows this—he has every right to believe he knows it but, in fact, it is not so, because of the working of the secret financial device of the Private Thing. At this stage enters 'C,' the Private Thing.

"C" purchases with \$3,300 ('B's' money) which he borrows from The Bank, a copper mine, depositing the title which he receives from the seller with The Bank as collateral for the \$3,300. After purchasing, he arbitrarily calls the copper mine worth \$10,000—arbitrarily because his act is not controlled nor regulated by any of the laws of the land—arbitrarily because the actual cost, \$3,300, is his secret and his alone. Then, arbitrarily, 'C' organizes his \$3,300 of copper property into the Arbitrary Copper company, and issues to himself a piece of paper, which he arbitrarily stamps '10,000 stock dollars.' This he takes to The Bank, and by loan or other device exchanges it for the remaining \$6,700 belonging to 'B,' and thereafter 'C' conducts his affairs on the basis that he is the possessor of \$6,700, his 'made dollars' in the transaction. At this stage there is actually in use among the people \$16,700 where 'B,' the farmer, the legitimate factor, and his kind, the people, suppose there is but \$10,000—\$10,000 which is recorded, known and legal, being used by the legitimate factor, 'B' and The Bank, and \$6,700 which is unrecorded and unknown to any but 'C' and The Bank, being used by the illegitimate Private Thing 'C.'

"Right here is the secret device, the financial trick, by which the greatest power in the land has been created, and by which the people can be absolutely plundered of their savings for the benefit of the few.

"At this stage the two-thirds of 'B's' \$10,000, of which he later is to be plundered, has not been actually taken away, so he can not possibly have any evidence yet of the process of plundering him which has been begun, or that the volume of money which he supposes is all that exists has been tremendously expanded. The next step is where 'C' sells his \$3,300 stamped '10,000 stock dollars' (which, as already shown, he has exchanged with The Bank for the \$10,000 deposited by 'B'), to 'B' for \$10,000, 'B' withdraws from The Bank by simply making out a check in favor of 'C,' ('B's' inducement to exchange his dollars for the stock dollars of 'C' is the high rate of interest that they will return in the form of dividends, which rate is much larger than The Bank can afford to pay.) 'C' deposits 'B's' check with The Bank and hereby liquidates his \$10,000 indebtedness to The Bank.

"At this stage 'B' is still the possessor of \$10,000, but it is '10,000 stock dollars.' 'C' is the possessor of \$6,700, and 'D,' from whom the copper mine was purchased, is the possessor of \$3,300, but the two latter amounts make up the 10,000 real dollars, and The Bank remains where it was at the beginning of the transaction. The people, however, are no wiser, but they know, because they have been most carefully educated to such knowledge by 'C's' agents, Wall street, and the press, that their country is tremendously prosperous—that its great prosperity is evidenced by the \$6,700 added wealth in the form of 6,700 new stock dollars. At the next stage the financial trick accomplished by the secret device is complete. 'B,' the farmer,

who has contracted for new machinery and other necessities and luxuries, to be paid for 'next season,' attempts next season to turn his 10,000 stock dollars into real dollars, and 'C,' the Private Thing, knowing their real value to be but \$3,300, refuses to make the exchange, but instead, by proclaiming their real value, compels 'B,' who must have real dollars to meet his debts, to sell them for what 'C,' the Private Thing, is willing to pay. 'C,' the Private Thing, is willing to pay their worth which he alone knows is \$3,300; he repurchases them at that price from 'B,' that he may repeat the operation at the return of the next 'wave of the country's prosperity.'

"By this operation 'B,' the farmer, has lost as absolutely as though they had been taken away from him by a government decree, \$6,700 of his own making, and 'C,' the Private Thing, has 'made,' as absolutely as though the government had allowed him to coin them for his own benefit, 6,700 real dollars, and The Bank, created, regulated, and controlled by law, and existing because of the people's deposits of money, has been the instrument by which 'C,' the Private Thing, deprived 'B,' the farmer, of his savings, because 'C,' the Private Thing, is at one and the same time during the operation I have outlined, himself and The Bank.

"A careful study of this illustration by even laymen unacquainted with financial or corporation affairs, will clearly show that the foundation of this transaction was The Bank's putting in jeopardy \$3,300 of 'B's' deposited \$10,000, and that if the \$3,300, after being put in jeopardy, had been the loser, which, in turn, means that the compensation for the jeopardy in which the \$3,300 was placed was the possibility of \$6,700 profit, and that, therefore, the \$6,700 profit when made should have gone to the owner of the \$3,300, 'B,' instead of to 'C,' the user of it. It is, therefore, in this sense that I shall use the term 'made dollars'—wherever they are 'made' or 'un-made' by one set of men using the dollars of others without the others knowing they are being used, and where the result of such use is that when dollars are 'made,' they are 'made' by the ones who use others' money, and where dollars are 'un-made,' they are lost by the ones who own the dollars which they don't know are being used."

And so having given the key to the "system," he proceeds to show that exactly as in the foregoing outline, "Standard Oil" with the connivance of the National City bank of New York city, proceeded to fleece "B," the public, of their earnings, to the extent of \$36,000,000 at a single sitting. And here is the way he sets it forth, his description being so graphic, showing him to be not only a candid man, but one in whom, notwithstanding his long association with the pirate horde, the milk of human kindness has not been "churned to limberger cheese," and in whose heart a strong sense of justice still lingers, that we reprint it entire:

"In showing how thirty-six millions were made in the brief space of this creature's (Amalgamated Copper's) life, I deal with reality and not romance, but let my readers for a moment give their imaginations play and picture to themselves one scene in this stupendous drama. A great room in the greatest banking house in America, if not in the world—silent, solemn—an atmosphere of impregnable rectitude—the solid furniture, the heavy carpets, the chill high walls, the massive desks, the impressive chairs, the great majestic table portentously suggestive of power. Presto! the dim calm is broken; the air vibrates as when an ancient church is invaded by a swarm of vampire bats. Into the great room enter a group of men and a flock of youths, who settle in the impressive chairs round the majestic table. You wonder what is the motive of the assemblage. These grave lawyers, whose names are weighty in the nation's councils, and these gray-haired, dignified financiers might well be gathered to arbitrate a dispute involving empires, but why these office boys and clerks, with their restless, surprised eyes and uneasy gestures? The flourishing of papers, the murmuring of voices and a confusion of 'seventy-five million,' 'we buy,' 'we sell,' 'we are,' 'we will,'—words, nothing but words; then silence as one reads from a stiff parchment certain resolutions which the suave gentleman with incisive steel-clicking manners, at the head of the table, puts to a vote. Then these youths, whose souls are afire with the hope of a director's \$5 gold fee, timidly sign the record, trembling while lest a blot call down on them a scolding; a head clerk, whose fondest dream is a raise of salary as the result of coming under the Master's Eye in a seventy-five-million-dollar deal, affixes a seal, and there is an exchanging of thin slips

of paper—checks—dollars—magically 'made dollars.' Exit office boys and lawyers.

The door closes—silence again. Then the air vibrates with the sound of a hearty hand-slap and the genial, whole-souled greeting of the 'Master' to his partner. 'William, I feel as though I had done an honest day's labor! Thirty-six million dollars "made" and no hitch, no delay!' Then follows the partner's mild answer: 'Yes, Harry, but don't forget James's and the others' shares will shrink it up quite a bit.'

"Thirty-six million dollars for one honest day's labor! Thirty-six million dollars—and Alaska cost us but fourteen millions and Spain relinquished to us her claims on the Philippines for only twenty millions. Thirty-six million dollars!—more than a hundred times as much as George Washington, Thomas Jefferson and 'Abe' Lincoln together secured for the patriotic labors of their lifetimes. And this vast sum was taken from the people to enrich men whose coffers were already, as the results of similar operations, so full of dollars that neither they nor their children, nor their children's children could count them—as the people count their savings, a dollar at a time—as thoughtlessly taken as are the apples that the school boy steals after he has eaten so many that he can eat no more.

"A thousand times have I tried to figure out in my mind what worlds of misery such a sum of millions might allay if issued by a government and intelligently distributed among a people—and do my readers know that never in the world's recorded history has any nation felt itself rich enough to devote thirty-six millions to the cause of charity—even in the midst of the most awful calamities of fire, flood, war, or pestilence? On the other hand, I have had to know about the horrors, the misfortunes, the earthly hell, which were the awful consequences of the taking of this vast amount. I have had to know about the convicts, the suicides, the broken hearts, the starvation and wretchedness, the ruined bodies and lost souls which strewed the fields of the 'system's' harvest.

"Can it be that a just God suffers our sons and daughters to eke out a bare existence as the best reward of earnest effort and sterling worth, and at the same time rewards these other men with \$36,000,000 for one day's labor?"

"Pondering all these things, I have ceased to wonder at the deep murmurs of discontent that are rising, rising to my ears from all parts of the continent."

The real value of Mr. Lawson's series of articles lies in the fact, not so much that he reveals the inside workings of the game by which certain gamblers have ruined certain other gamblers, but in the fact that he reveals the game itself. As between gamblers, the public is little concerned. Every time any one engages in the manipulations of the stock exchange, he deliberately intends that he will get something for nothing. It does not matter to him who may be the loser. All he desires is gain. As no one can possibly gain anything in this way, except by getting what some one else has lost, it is certainly misplaced sympathy that spends itself on the loser. Every one in the game tries to undo some one else. If he fails to undo some one else, he deserves no sympathy, as whichever way it goes, some one must be the loser. But those who are so shortsighted as to suppose that millions are hoarded by single individuals by legitimate means, will receive much very needed instruction by a perusal of Mr. Lawson's articles.

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