

A Few Interesting Observations by a Farmer

Verdon, Neb., Oct. 27 1908.
 Editor Falls City Tribune, Falls City. Dear Sir—With your permission I will give you a few observations on the present campaign as they occur to me. At the beginning of this campaign I predicted that Mr. Bryan would not stay with the policies he then advocated four years. Little did I think however that he would desert some of them inside of four months. But he surely has. If any one will take the trouble to examine the files of any daily paper he will find that in every speech he delivered at the beginning of the campaign he proclaimed himself the legitimate heir of the Roosevelt policies and the logical successor of Roosevelt to carry those policies into execution, for he maintained that he could and would do this better than Mr. Taft. Does he say so now. Well not that any one can notice, and why? Has Roosevelt changed front? If so he has not been so charged. Why then is this true. Simply because Mr. Roosevelt has declared for Mr. Taft and not Mr. Bryan for president. Now Mr. Bryan lam-basts the president in every speech he makes, to his (Bryan's) own detriment for the American people have more faith and confidence in Mr. Roosevelt than they will ever have in Mr. Bryan. Then again I am amused at Bryan preaching panic to us western farmers, why bless your soul if we are enjoying a republican panic, as he sees fit to call it, now, I for one am willing to have it continue all the time.

It seems to me that the editor of the News is terrible and un-

essarily worried because Mr. Polard will not tell him whether or not he will vote for Joe Cannon for speaker of the next house of representatives, a contingency that is more than a year distant. Besides it is yet uncertain that Mr. Cannon will be returned, and he may not be a candidate for the position or he may not be among the living that time.

Now if he (the News man) is sincerely and so strongly in favor of publicity of intentions why does he not pump the democratic candidates for the legislature to find out their position on county option. I think that the farmers who pay the big end of the taxes are entitled to know what our representatives will do for or against us when they get to Lincoln. Or can the farmers not be trusted to have a say in this important matter. Now, Mr. Farmer, if the candidates do not trust you enough to tell you what they intend to do on this or any other question, can you trust them?

I notice that Mr. Taxpayer in the last two publications of his article in the News left off the 1908 tax both state and county and there is a reason for leaving it off. And the reason is that, the 1908 state tax for this county is less than that for 1907 for this county, and the 1908 county tax is greater than the 1907 county tax. This shows that the state tax under the new valuation of property throughout the state has reached its zenith, while the county tax has not. It should be borne in mind that a number of the western

counties are paying less under this arrangement than they did under the old, justly too, for their land is much less valuable. Although I know that it is a very unpopular thing to say, yet I am forced to the conclusion that the land in this county is not assessed at more than 75 per cent of its actual value today, and any one at all acquainted with land values here will bear me out in this statement. We should also bear in mind that we have paid off more than three-fourths of our standing debt of about \$2,000,000 during the term of Gov. Sheldon, and before he finishes his next term it will be entirely wiped out, and then the state tax can be further reduced. Now I am ready to admit that I am not as wise as a few men in this county who know exactly what the railroads in the state are worth, and on this knowledge base the statement that the railroads are not paying their just share of taxes. As I stated before I am not posted on this matter, but I am strongly in favor of the coming legislature taking the necessary steps to have the Railway commission make a physical valuation of every line of railroad in the state and then levying the tax and freight rates on that valuation. As Gov. Sheldon has already declared himself in favor of this plan, and because I feel sure that the republican candidates for the legislature in this county will cooperate with him, I feel that this great, and in my estimation only just way of regulating freight rates will be accomplished in this state in the near future. And that too by the republican party, for we can have no hopes of any reform from any other party, that is, to judge the future by the past.

It seems to me that this pro-

posed bank deposit guarantee law is simply a bugaboo to get into office on. It was gotten up by the politicians and not by the depositors. I would like to know how many depositors were afraid of their deposits being lost in any bank in this county last fall or now. Our democratic friends fail to tell us what kind of a guarantee law that they will give us. If it is no better than the one in Oklahoma I do not think that it will amount to much in a real panic. For the law there is simply a larger per cent of reserve held in the banks for an emergency. Which is all right in ordinary times when bank failures are few, but in time of real panic that fund would soon be exhausted. To get such a law in Nebraska we would simply have to make our 15 per cent deposit reserve about 25 or 30 per cent and then turn it into a guarantee fund instead of a reserve fund and we will be as well off as they are in Oklahoma. The only absolutely safe guarantee of deposits would be to compel the banks to hold in reserve the entire deposits all the time, but that would raise the interest rates too high to make it practicable. Any deposit guarantee law that can be devised will raise interest, if universally adopted, because it would take a large amount of money out of circulation. Yours very truly,
 G. A. JORN.

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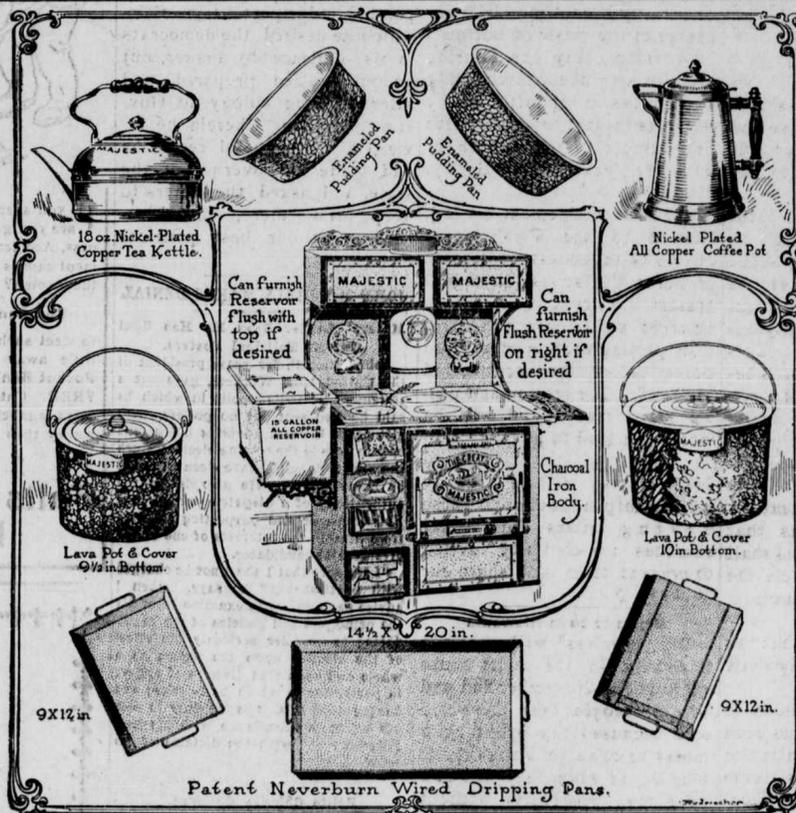
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