

## IN THE BEGINNING.

THE CONSERVATIVE has the pleasure of reproducing below a relic of so rare a nature that it should be seized upon and preserved by every collector of historical matter. It is taken from a little yellow four-page sheet, the "Nebraska Palladium," Vol. 1, No. 16; published by D. E. Reed & Co. at "Bellevue," Douglas Co., Nebraska, Wednesday, November 15, 1854. There are signs that the Palladium's proof-reader was not fully alive to the responsibility of his position on that day, but far be it from THE CONSERVATIVE to lay the presumptuous hands of correction on so sacred a document as this. We have copied it with strict literal accuracy.

[This is the FIRST COLUMN of reading matter set in the Territory of Nebraska. This was put in type on the 14th day of November, 1854, by THOS. MORTON.]

## The Husbandman.

Earth, of man the bounteous mother,  
Feed him still with corn and wine;  
He who best would aid a brother,  
Shares with him these gifts divine.

Many a power within her bosom  
Noisless, hid, works beneath;  
Hence are seed, and leaf, and blossom,  
Golden ear and clustered wreath.

These to swell with strength and beauty  
Is the royal task of man:  
Man's a king, his throne is Duty,  
Since the work on earth began.

Bud and harvest, bloom and vintage,  
These, like man, are fruits of earth;  
Stamped in clay, a heavenly mintage,  
All from dust receive their birth.

Barn and mill, and wine-vat's treasures,  
Earthly goods for earthly lives,  
These are Nature's ancient pleasures,  
These her child from her derives.

What the dream, but vain rebelling,  
If from earth we sought to flee?  
'Tis our stored and ample dwelling,  
'Tis from it the skies we see.

Wind and frost, and hour and season,  
Land—water, sun and shade—  
Work with these, as bid thy reason,  
For they work thy toil to aid.

Sow thy seed and reap in gladness!  
Man himself is all a seed;  
Hope and hardships, joy and sadness,  
Slow the plant to ripeness lead.

Is not the spirit of this little poem very like that which has actuated the people of Nebraska to the present day? It seems curiously prophetic; and though the repeated commendation of a certain alcoholic beverage would bar it from the Ladies' Home Journal, still its doctrine seems to be a comfortable human philosophy, such as the mass of mankind would be likely to understand and approve.

THE CONSERVATIVE would like very much to learn who wrote this poem.

As to this being No. 16 of the "Palladium," we would explain that the previous issues, like those of the "Omaha Arrow," were printed in Iowa.

## THE RATIONALE OF FIRE INSURANCE

The Rationale of Fire Insurance is the name of a new book by A. F. Dean. The scope of the work is indicated by the following from the introductory:

A critic has been defined as one who knows how to make it uncomfortable for people who are able to do things he does not know how to do himself. There is no evidence that the people who are constantly carping at the injustice of fire insurance rates ever made a rate or saw one made, or even suspected that it could not be made by the same easy mental process through which they make assertions. Without knowing, apparently without caring, and certainly without enquiring what it is, these censors seem to have agreed, by common consent, that the fire rate can be none the worse for systematic bleeding, strait-jacketing and close watching.

Fire insurance is performing its functions in other countries peaceably and acceptably, and the people of those countries are enjoying its protection at rates very much lower than the American people have been able to secure through a system of drastic treatment which ignores diagnostics. Why? What is the fire rate? What makes it, and what is the matter with it? What has all this doctoring of fire insurance done for us? Has it lessened the burden of fire taxation, or distributed it more fairly, or made life or property more safe? These are all reasonable questions, which intelligent people seeking information on the subject would naturally ask.

Off the coast of Peru, a number of barren islands have for ages been the habitat of sea-fowl. These islands are a vast repository of the guano of commerce which serves to fertilize the impoverished soils of Europe. Guano is not a pleasant thing to the sense of sight or smell, but a minute speck of it placed under a microscope becomes a vision to linger in one's memory for many a day. The speck hardly visible to the naked eye becomes a mound of startlingly beautiful sea shells, lipped, scalloped, whorled in every imaginable convolution, and gleaming with the prismatic tints of the rainbow. This malodorous substance, which yields up its imprisoned wonders of form and color to the fragrant meadows and flowering closes of civilized lands, bears a curious analogy to the fire rate, at which people are so ready to sniff their noses. The fire rate, as a tax, is also an unpleasant compound that serves to replenish and adorn the waste places of earth; it, too, is a composite effect that cannot be understood or intelligently controlled until its parts have been separated and studied one by one under the lens of analysis, and this analysis reveals innumerable factors correlated by the potentialities of law and equity, and even irradiated with faint gleams of

the romance which lies deep down in the heart of things. The most cursory examination shows the fire rate to be a result of diverse influences, physical and personal, or more properly, physical and personal, or more properly, physical and personal. Physical influences are definite, separable, and limited. Personal influences are indefinite, confluent, and unlimited—unlike the physical influences they are not susceptible to analysis or classification; they can be estimated only in their entirety, causing an increment to fire cost which must be cast bodily into a basis rate that every policy holder must help to pay, hence they are the concern of every citizen.

Fire underwriters have long made a study of the physical influences which enter into fire rates, and the results of this study have slowly shaped themselves into an established system of basis schedules which embodies the consensus of modern underwriting judgment, but these physical influences are constantly becoming more and more entangled in a network of personal influences which have become a more important factor in the fire rate than even the physical influences, against which it is the real function of fire insurance to furnish its protection.

These personal influences, internal and external, which play a part so important in creating the fire rate are, like most things, a mixture of good and evil. The sole office of criticism is to detect the good and the bad in things, but the physical influence manifesting itself in the fire rate is not a thing of good and evil, but a thing of cause and effect. "The only argument with an east wind is to put on one's overcoat"; and it is as futile to rail against the physical element in the fire rate as to upbraid the thermometer or say ill-natured things about the law of gravitation. The fire rate contains nothing amenable to criticism, excepting that portion which is the result of personal influences, and honest criticism cannot ignore the good and the evil among these influences, whatever their source or motive. The influence that tends to reduce the burden of fire taxation for all, and equalize this burden so that every shoulder shall bear its share and no more, is a wholesome influence; and the influence, whatever its source or motive, that tends to increase this burden, or distribute it unfairly, is an unwholesome influence. No amount of sophistry can expunge or obscure the broad line of demarcation between the good and the evil in this personal equation.

It is a noteworthy coincidence that the fire tax and the duties on imports collected by the national government each aggregate about one hundred and fifty million dollars per annum. There have been few presidential campaigns in which "the tariff question" has not occupied the centre of the stage, yet there is no real economic question in-