#### THE OMAHA DAILY BEE: SUNDAY, MARCH 11, 1894-TWENTY PAGES.

A Talk with Henry George on the Present Hard Times.

STOUTLY OPPOSED TO AN INCOME TAX

The Single Tax Idea is Spreading in All Parts of the World-The Work of Its Adherents-What the Future May Bring Forth.

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Content does not mean happiness. Doubt is the mother of truth. Better a storm that destroys and at the same time brings health than the calm that stagnates, rots and brings death. A cyclone of discontent is shaking this country and other countries today. This means that the people are thinking and that they are fast coming to believe that there is a remedy for the evils under which the masses suffer, and the hard conditions that grind the faces of the poor.

Every beneficial society, every new party, every organization, whether political, religious, social or ethical, that has for its purpose the improvement of the material condition of the masses, is a means more or less effectual on which people seize in the hope that it will lift them out of the slough of despond and raise a barrier against the unproductive days of age, or save their dependents from the machine charity of the alms house in the event of the death of the bread winner.



Henry George has a remedy for the social and political evils of this and other civilized lands, and the time has gone by when his "theories" can be dismissed with a sneer. Whether we believe in Mr. George's teachings or not, those at all familiar with the subject must confess that he found political economy more than a "dismal science." It was to most men a dry, rattling, repulsive skeleton, but he clothed the bones with flesh without weakening the structure, he covered this with an atractive epidermis, he gave life and beauty to the whole and he made a disagreeable subject not only attractive, but he brought it within the comprehension of every mind capable of grasping a syllogism. For this the world is indebted to Mr. George more than it is at present willing to concede

Mr. George speaks well, but he writes better. To quote himself, "the secret of good writing is clear thinking." In the North American Review of recent date, he discusses the existing depression and poverty with characteristic force and clearness. He asks, "Why is it that men able to work and willing to work cannot find work?" He points out the charities that have been cr-



"IT IS THE READER, NOT THE EDITOR.

the friends are apt, as a last resort, to call in the man with the new-fangled notions. While has been to kill the single tax by the co the time is past when Mr. George and his followers can be treated as cranks, yet his theories, in this country at least, are not so firmly established and have not such a following as to make them factors which the old parties feel that they must consider for as I have from the first declared, that when their own safety. A few years ago when the George idea was new, it led to no end of discussion, principally by men who knew noth-ing at all about it; then it appeared to die out, and if it were not for the appearance now and then of Mr. George as a writer or lecturer, we might believe that "the fad or we can safely leave the rest to them. fake" of eight years ago had lapsed into that condition which Mr. Cleveland describes as 'innocuous desuetude.

"As to the work of propaganda, I may say that it goes steadily and ceaselessly on. All Anxious to learn the present condition of the single tax party. I fortified myself, as indicated, by reading Mr. George's last arti-cles, and called on him a day or two ago for over the country we have single tax leagues, in which women as well as men are interested. further light on this subject. If Mr. George was very rich, and this he never will be ested. The cause has many able writers and speakers, and people are reading on this question as never before. Tom L. Johnson recently distributed 1,200,000 copies of my work, 'Protection and Free Trade,' and he is while so many others are poor, the chances while so many others are poor, the chances are he could live as quietly and unostenta-tiously as he now does at No. 327 East Nineteenth street, New York. When a youth Henry George was a sailor, and someabout to issue 1,000,000 copies of his recent speech in congress. "The day has gone by when the single taxer was regarded as a crank. He is treated youth Henry George was a salid, and some-thing of the early caling is still suggested in his walk and bearing. Although the most approachable of men, there is a certain quiet dignity of manner that forbids fa-millarity, and a certain something in the voice and the set of the splendid head that with respect, and men who are always ready to cry down a new thought or to sneer at what they cannot comprehend have learned to treat the single taxer with respect, even where they do not accept his theories. What suggests reserved power and ability of a high order

"Instead of being asleep, as you intimate," tinatead of being asteep, as you intimate, said Mr. George, in response to my ques-tion, "the growth of the single tax idea has been wonderfully rapid. I recall, and it is not so very long ago, when I could count the adherents of the single tax on my fingers. Now its advocates are found all over this and other divided lands, and these over this and other civilized lands, and these

we want is a full, fair and free discussion of this as of all other questions that concern the people, and the truth will win in the end. "Not the least promising sign of advance to me is shown in the fact that professors and students in colleges are studying and discussing this question, and amongst such men we have our warmest adherents and strongest friends.

"I appreciate the kind hearts of the charitable, but they are degrading labor. When justice is done there will no longer be need of this kind of charity," said Mr. George in conclusion, and he spoke with the earnestness conclusion, and he spoke with the says. of a man who has faith in what he says. W. J.

showed them they had made a mistake in counting on the conservatism of the woman

counting on the conservatism of the woman vote, for it arrayed itself from the start on the side of progress and in opposition to the monopolization of land. Speculation in land has practically ceased in New Zealand, and, as a consequence, poverty and its attendant evils will be banished. "Do you know that the county council of London England has that the interd on pro-

London, England, has just insisted on pre-senting to Parliament a petition asking that the local revenues be raised entirely by a tax

on land values? Even in Europe, where the same curse of land tenures exists, the people

are forgetting that they are living in the midst of armed camps, and are seriously dis-

The cause has many able writers

THE WINTER ROSES. Maurice Francis Egit in Vice York Sun.

The sky is like the water, Gray as the hue of lead, The fisher's little daughter Weareth black upon her head; The boughs that wave above her Are gray with winter frost, And all the hearts that love her The bridge of death have crossed.

I hear no children's volces; Silent the fisher's maid; No gladsome soul rejoices Where bold boys used to wade In summer, in the sunlight, When days were sweet with song, The beach was smooth and white, Not strewn with wrecks along.

Ah! see the winter roses Hedged round with greenest moss, Each curling leaf encloses A fragrant balm for loss: And though there is no breaking Of grayness overhead, They teach of an awaking Of life that is not dead.

See how they glow and quiver. See how they nod and bend. While all the world's a-shiver They enable of much comb sparks of ruby send; Like firelight in the window, Heart-shaped and red as flame. They speak of love's sweet pardon From out their mossy frame. Ah, gray and winter weather, I wish your days were done, My heart and hopes together Would open to the sun; O roses, winter roses, I feel your lessons deep; No gray day ever closes But leaves us joy to keep.

chait fand, and noon povercy will exist their only as a name. The conservative New Zealanders, knowing that women were naturally conservative, recently gave them the right of suffrage, under the impression that this vote would increase their strength. But the very first election under this act showed them they had made a mistake in derwriter.

SECRETARY BALDRIGE ON THE SUBJECT

Traces the Origin to Marine Insurance-Events of the Week in the World of Hazards-Life, Fire and Casualty.

J. M. Baldrige, secretary of the Creigh-Baldridge company, was interviewed yesterday upon the subject of valued policy laws and expressed himself as follows:

cussing the question of a single tax on land values. I forgot to say in speaking of New Zealand that, while the other colonies of "In March, 1889, the legislature of Nebraska passed a law regulating the liability Australasia are decreasing in population, since the recent change in the laws 6,000 of insurance companies against loss or damage by fire, which is familiar to underfamilies have gone there to find homes. "The first effort of the landed interest in writers as the valued policy law. Several England, the United States and Australia other states are burdened with such a law, and the legislature of Iowa now in session spiracy of silence. But the Australian deis considering the same kind of a bill. The fence petition shows that silence has not won, and so they are driven into an open bill being pushed forward by the originators fight. The significance of this New South Wales document, to my mind, lies in the fact, however, in Iowa, is more erratic than the Nebraska law, for the former applies to personal property and farm buildings, while ever this movement got so far as to compel the present owners of land to come out the latter applies only to real property.

openly and defend the system which gives to a few the exclusive ownership of the natural "The idea embodied in the valued policy New York, laws doubtless had its origin in marine inelement on which and from which all must live, our work will be practically done and surance. It has long been customary to provide in marine policies that the value So preposterously unjust is the present system that it cannot stand discussion. of the subject insured at the time of the loss shall be determined by the face of the policy, where there was a total loss. The reason for such a provision is based upon the short term of insurance-the vessel and cargo being insured, usually, during the continuance of a single trip, during which short duration neither the vessel nor the cargo is liable to depreciate in value.

"The injustice of the provision of the law written in the policy shall be taken and deemed a true value of the property at time of loss and shall be the measure of damage when applied to personal property is apparent to every fair-minded business man. Value of personal property may be constantly changing. Today an insurance agent may write up a policy for \$10,000 covering a stock of merchandise. He may satisfy himself the merchandise is worth \$10,000 or more; tomorrow the assured may sell half the stock and the following day a fire occur. Should the insurer pay the full face of the policy? If such a law is enacted all the insurance companies will be driven out of the state.

"But it is often argued by the insured that a building has a fixed value and the un-derwriter should learn the value of the building to be insured before accepting the risk. To put a value when the policy is issued on each of the more than 12,500,000 buildings in this country, located everywhere, dissimi-lar in construction and size, would be a very difficult problem and a heavy expense upor the owners. The value of the few buildings that are destroyed by fire can readily be determined, and the expense of appraise ment falls equally upon the insuring com-pany and the owner who is saved from loss "Again, buildings are often insured for a long term of years. The building may be worth \$10,000 at the time of writing the policy; it is impossible to say what would be the value of that building three or five years from that time. During the term of the policy various causes, location or use may greatly depreciate the value of the building. The contract of insurance com-panies provides that in the event of a fire, if an agreement cannot be reahed between the assured and the company, they shall each select a disinterested party, and in case they cannot agree upon the damage, then the two so chosen shall select a third party, and their award shall be binding. Is this not a their award shall be binding. Is this not a fair condition? The face of the policy should not be what a company should be compelled to pay. It ought to be a limit of liability. The man who pays for insurance and lives up to his contract should be fairly dealt with and he is entitled to every dollar which he has leat by form no more no lows. A law he has lost by fire-no more, no less. A law which requires a fire insurance company to Your Name



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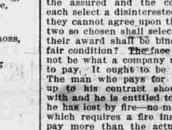
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Valued Policy Laws as Regarded by an Un-

ganized by the well meaning, the contrib tions that have been made from their abundance by the wealthy, and he shows that, no matter the motives of the charitable, the tendency of these eelemosinary organizations in to degrade morally the people it is proposed to help physically.

There is no sadder sight in all the world than that of an honest, sober, skillful man, able and eager to work, forced to accept the clothes cast off by the rich, and the coal and bread purchased by their "kindly contributions," in order to keep his wife and children from famishing with cold or starving for food. Charity, according to Mr. George, can only palliate existing suffering; it can not right the wrong of which that suffering is the direct outcome. Charlty, he claims, is indeed futile, when it is offered as a substitute for justice. Every means is suggested to help the poor, excepting the one hinted at recently by the Russian Count Tolstoi of getting off their backs.

During this winter 1,400 men, the majority of them Americans by birth, and all of them more than eager for work, have been sleep-ing on the stone corridors of the city hall in Chicago. These poor fellows without a place to lay their heads, are the men who, if the republic were assalled tomorrow, would leap to her defence. From the hands of these men, and others like them ,has come every dollar of wealth in the republic, yet the producers of these fabulous riches are forced to sleep in a public building and compelled to ask alms to keep them from starving. The civilization that has pauperized labor at the one extreme and boundless wealth at the other must have in it something so radically wrong that every man who loves his country



MR. GEORGE GROWS THOUGHTFUL.

and his fellowmen must see that this is the first great question to' solve, if we would save ourselves from horrors over which the starving and discontented are silently brood-

Some radical philanthropists in New York Some radical philanthropists in New York and other cities, seeing how the station houses are overcrowded at night, have sug-gested that the thousands of large and com-fortable churches that stand idle for most of the time might be utilized to give shelter to the famishing; but the thought is repugnant to most good Christians, and it will hardly be acted on. We could not expect my findy to worship God and exhibit her last new dress and bonnet in a pew where some greasy mechanic had slept the night before. The poor of today are coming to believe more and more that the church, like the charity clubs, is a necessity for the display of my hady's tollet, and incidentally for her sanctity. In the article referred to Mr. George says: "There is but one remedy, and that is what is known as single tax, the abolition of all laxes upon capital and labor and of all taxes on the processes and products, and the taking of economic rent, the uncarned incre-ment which now goes to the mere appropriator for the payment of public expenses Charity can merely demoralize and pauperizo, while that indirect form of charity, the attempt to artificially 'make work' by increase ing public expenses and by charity wood-yards and sewing rooms is still more danger-pus. If in this sense work is to be made, it

talk for it, and are ever ready to give a good reason for the truth that is in them. The discussion of the single tax has led to the study of political economy, and it has fostered reasonable political dis-cussions as no other subject outside of abolition ever did in America. The reason the people who have not kept in touch with this matter believe that it flared up and died out is that they know nothing of what is going on beneath the surface; they are ignorant of the quiet, effective and per-sistent advance that is being made from day

"CHARITY DEGRADES LABOR."

men, having been converted through their reason and often against prejudices, inherited and personal, clipg to their new political faith with all the fervor of a religious con-

viction. Nor is their allegiance passive; they

to day. "Believing as I do, I naturally court the discussion of this question, for it is only in this way that we can get at the truth. The day is not far distant when this will become a vital issue in practical politics. Then the strength, now out of sight, but by no means dormant, will surprise the people who have not kept up with our advance. The news-papers do not discuss this matter so much at present, simply because the papers discuss nothing that they do not believe the people want. It is the reader, not the editor, who dictates the matter in a paper, and when it is seen that the readers want a fuller and freer discussion of this question, the periodicals will be ready and willing to take hold "In the senate and house at Washington there are a number of able men who believe

strongly in the single tax idea, but the op portunities for presenting their views have not been the best. When Judge Maguir of California and Mr. Tom L. Johnson o Ohio have had an opportunity to declare themselves, they have not hesitated to show that they occupy no equivocal position or this question.

"You are not personally in favor of an in-come tax?" I said.

"No; I am not," replied Mr. George with emphasis

"Then how happens it that the single tax men in congress recently voted for a meas-ure which their own good sense must have shown them was obnoxious?" I asked.

"Judge Maguire, Mr. Johnson and other single tax men in congress, saw, as we all do, that there must be a tangible source of revenue in sight at this time. The single tax measure which would meet all the revenue needs in the best possible way would not be considered at present, and so these gentlemen voted for an income tax in pref-erence to a heavier tariff. It was with them not a question of the best measure, but

simply a choice of evils." "Granting that we had a single tax on land values tomorrow, Mr. George, how could the central government obtain through that means money to conduct its depart

"It could be done in one of two ways; the amount to be raised could be assessed on the states and collected in that way, or the central government has the power to assess the tax directly by levying the amount on the value of land, irrespective of improve-

ments. "Is it not true that the single tax theory has a stronger hold on the people of Aus-tralasia than in America?"

"I am not prepared to say that," replied Mr. George. "The seven colonies of Austra-lasia have, all told, only about 4,000,000 of copie, and then it is a newer land, with onditions somewhat different from those we find here. But it is a fact that in Austra-lasia the single tax is a more vital issue than with us. Sir Henry Parkes of New South Wales is a man of marked ability and a pronounced free-trader. Through his ina pronounced tree-trader. Through his in-fluence largely the single tax has become a vital issue in the politics of that colony. The landholders have become alarmed, have formed a 'Land Owners Defense league,' and have issued a protest, on which they propose to get the next Parliament to act. "In Victoria and other colonies of Australia the single tax is a live issue and it will no the single tax is a live issue, and it will re-main a living issue till it is settled in the right way. But it is in New Zealand that right way. But it is in New Zealand that the greatest progress has been made, along the lines with which my name is associated. The Ballance act in New Zealand has been a wonderful advance. It has not abolished all other taxes retaining only that on land values, but it comes near it, and in the near future the single tax will be the only one collected in New Zealand. There is no tax on improvements, the tax is on land values, and although it has only been in existence a short time, the effect for good is already a short time, the effect for good is already perceptible. While there is poverty and depreasion over all the rest of the commercial world, and New Zealand, by reason of her

MUSICAL AND DRAMATIC. Wilson Barrett is playing to immense busi-

ess at all points. Frank Daniels, it is said, will next year ppear in comic opera. The Boston Symphony orchestra will no make a tour west this season. Sixty-two opera houses are open in Italy

his season. The number of new operas and perettas produced in that country last year was eighty, only three of which attracted general attention Charles A. Byrne's royalties on the plays and operas he is interested in now playing in

New York amount to over \$400 per week, and he draws a good, fat salary as dra-matic editor of the New York Journal. Rose Coghlan first made the mistake that many actresses do of marrying out of her profession. Her first husband was Clinton Edgerly, an insurance man. She is now appily married to John T. Sullivan, the

The San Francisco Examiner says that not since the days of John McCullough has there been such a performance of "Virginius" in the Golden Gate City as was given by Mr. James O'Neill last Sunday, when he pre-sented Sheridan Knowles' tragedy for the first time in San Francisco.

first time in San Francisco. The committee formed in Wurtzburg for the purchase of the Wagner collection in the possession of Mr. Osterlein of Vienna has been given until the 1st of April to redeem the right of purchase. Should the sum of 90,000 marks not be raised by that time the collection will doubtless be sold piecemeal. Among the novelties played at a recent Gewandhaus concert in Leipsic were three orchestra pieces by Grieg, intended as in-cidental music to a play by Bjornson, en-titled "Igurd Iorasalfar." The numbers

are respectively Vorspiel, Intermezzo and Triumphal March. The melody is noted as original, the harmonies striking and the instrumentation brilliant.

Mrs. John Drew has been thrice married. Her first husband was Henry Hunt, an English opera singer, whom she married in 1836, and from whom she was subsequently sep-arated. In 1848 she married George Mossop, a young Irish comedian, who died in 1849, and in 1850 she became the wife of John Drew, the celebrated impersonator of Irish characters, with whom she acted for many years. Mr. Drew died in 1862.

"A great fault with the American theatergoing public," says Major Pond, the mana-ger of lectures, "is that they want too much. If a song or recitation pleases especially, they encore again and again much.

until they are surfeited. You can gorge the mind as well as the stomach, and there is the glutton as distinct from the gourmand at the theater as well as at the table. What's the remedy? None? We must take the public as we find it."

The manager of a Chicago theater re-cently received the following letter from one aspirant to dramatic fame, which ran thus: "Venered Sir: I wish to go on the stage, and I would like to join your valuable theater. I have been a bricklayer for five years, but, having failed in this branch, I decided to take on acting—it being easier work. I am not young, but I am six feet without any boots; I have studied Bell's

Mrs. Lucy Gibbons Morse, the authoreas, is a granddaughter of the Quaker philanthropist, Isaac T. Hopper, and a daughter of James S. Gibbons, who wrote the "Father Abra'am" hymn. Her realistic pen pictures of anti-slavery struggles are taken from the word of mouth of actual participants among her own family in similar scenes

One word describes it, "perfection," We refer to De Witt's Witch Hazel Salve, cures

The effect of such laws increases incendiar ism, and they were born of a feeling of re-taliation. Valued policy laws are not only unwise, but are they constitutional? I know little of law, but I don't believe a legisla-ture has power to fix values on private property or impair the obligation of contracts made voluntarily between individ-

Insurance Items. The Prudential has applied for license to

do business in Massachusetts. Louisiana sugar planters think they can save money by organizing a mutual fire insurance company

President Neely of the Omaha Life Underwriters' association will call a meeting of that organization next week.

Waco, Tex., is moving in the direction of a paid fire department. The chief has just been allowed an annual salary of \$1,800. Sanitary statistics for the past thirty years in England show a great increase in the duration of life among the working classes. Word comes from the Pacific coast that O. H. Jeffries is centemplating taking a typewriter agency for California and Orego The Connecticut Mutual Life has asked for a new trial in the McWhirter case recently tried at Fresno, Cal. The jury gave the plaintiff a verdict for over \$16,000.

W. H. Marvin has been appointed gen eral agent of the Nederland Life insurance in New York. For twenty years Mr. Mar-vin has been with the New York Life.

The Northwestern Endowment and Legacy association of Redwing, Minn., will quit business. Its risks will be transferred to the Union Insurance association of Min neapolis.

The executive committee of the Texas Fire Underwriters association has called upon the companies to send out the new forms adopted, to take effect on May 1. The date was left open at the January meeting. There is still trouble in the air at Burlington, Ia., where the agents refuse to act according to the instructions of the companles in co-operation for certain reforms. There is talk of strong measures being taken to bring about a change.

A proposition to allow Boston firemen leave of absence one day in seven, in addi-tion to the leaves now enjoyed, is not meeting with favor from fire underwriters. The firemen now get practically one day in seven, and the proposed law would give them about two days out of the week.

The Ohio senate has passed a bill providing that companies" of other states incorporated to insure against loss of live stock by theft or accidental damage may do busi ness in that state upon depositing with the superintendent of insurance a sum equal to one-fourth the amount of their capital stock.

The Masonic Benevolent association of Central Illinois, headquearters at Mattoon, has failed, and a receiver will be appointed. The named, and a receiver will be appointed. The concern has cash and available assets amounting to \$F7,701.38, and death losses adjusted, but not peid, of \$84,981.35, unad-justed losses of \$37,600 and resisted losses of \$2,350. Last December a per capita assess-ment of \$46.20 was made on the members, but it has not been paid.

but it has not been paid. At Minneapolis<sup>6</sup> the circuit court has or-dered that an assessment of 100 per cent be levied against stockholders and policy holders of the inservent Minneapolis Mutual Fire Insurance company of that city to meet unpaid claims aggregating \$62,000 According to the order of the court, the as-sessment must be paid within thirty days. The company has been in the hands of a re-ceiver for two years or more. ceiver for two years or more

The life insurance agents of Texas held a meeting last Monday at Waco for the purpose of forming an association to eliminate from the business all unscrupulous agents and incompetent physicians, to prosystem of elocution, and am fond of late

tect the business against unprincipled men who seek life insurance with the determination of never paying their notes, and the establishment of a bureau of information for those who come into the association.

There is trouble at Wilmington, N. C. because some of the agents flatly refuse to sign the local board agreement. Regarding the matter, a prominent southern general agent says: "The agents at Wilmington, N. C., decline to be governed by the rule of the S. E. F. A., and the special agent of the association has been compelled to retire

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# The Special March Sale

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There are two reasons why it will pay to buy furniture this month.

In the first place, our stock is more completely filled than any other month of the year.

Secondly, We are quoting special prices this month that must sell the large quantity of furniture just bought at a great discount from former figures.

The sale includes all kinds of furniture in Mahogony, White Maple, Curly Birch and Oak, all finished in the highest degree.

Also a full line of Brass and White Iron Beds.

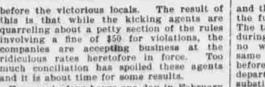
These goods are from the best factories only.

Absolutely one price.

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NEXT TO MILLARD HOTEL.



Buffalo was completely without water and at the mercy of fire, and had one broken out the result might have been disastrous. The cause was the failure of the natural gas supply, which is used to run the engines at the pumping station. About \$:30 o'clock the gas suddenly gave out without warning.

and the gas sheets had to be ripped our and the furnaces put in condition to burn coal. The task occupied over an hour and a half, during which time the engines were idle and no water sent through the mains. The same thing happened about three weeks before, and, as a consequence, the water department will at once begin the entire substitution of coal for gas, as the latter has become too uncertain to risk its con-tinuance as a fuel.

DeWitt's Witch Hazel Saive cures sores. A Dispute Settled.

Chicago Tribune: "I beg your pardon,

sir," said the caller, " but to settle a little dispute will you please tell me when"-"Ground hog day," said the answer-to-queries man in the office of the DailyBread

n monotonous tone and without looking up, nes on the 2d day of February. He pressed a spring with his foot and re-

umed his work. And the turnstile at the bottom of the chuts down which the visitor shot with lightning speed into the back alley regis-tered him as the 397th person who had called in during the day to ask the question.

De Witt's Hazel salve cures piles,

before the victorious locals. The result of this is that while the kicking agents are quarreling about a petty section of the rules involving a fine of \$50 for violations, the companies are accepting business at the ridiculous rates heretofore in force. Too much conciliation has spoiled these agents and it is about time for some results. For nearly four hours one day in February