



THE COURIER

LINCOLN, NEBR., SATURDAY, DECEMBER 31, 1898.



ENTERED IN THE POSTOFFICE AT LINCOLN AS SECOND CLASS MATTER.

PUBLISHED EVERY SATURDAY

THE COURIER PRINTING AND PUBLISHING CO

Office 1132 N street, Up Stairs.
Telephone 384.

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Subscription Rates—In Advance.

Per annum.....	\$1 00
Six months.....	75
Three months.....	50
One month.....	20
Single copies.....	05

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OBSERVATIONS.

In the proposed currency legislation in congress why is there not provided a safety fund for the benefit of depositors? If the national banking act should be made to provide for the levying of a tax of one half of one per cent on the circulating notes of the banks, the tax to be paid into the treasury and then invested in government bonds under the direction of the proper officer, this fund to be applied to paying the depositors in national banks in case of failure of the bank; such payment to be made within thirty days after the bank passes into the possession of the government, there would be no more bank panics. People would have confidence in the banks and instead of drawing their money out of the banks they would keep it there because it would be safe. The government would not guarantee the deposits but it would act as trustee for all the banks which would guarantee their own deposits and in case of a bank failure the government would see to the application of the trust fund and the reimbursement of the fund from the assets of the failed bank. The government furnishes the people with a banking system and invites the people to deposit money in such banks as it authorizes to be created but the government will not deposit its own money in such banks unless the banks secure such deposits with government bonds or other adequate security. A national bank can not become a depository of government money unless it furnishes security whereby the government is sure to obtain its money in case the bank

fails. Under the so-called Gage currency bill pending in congress the government proposes to guarantee the redemption of certain circulating notes of national banks but to make itself secure it taxes such circulating notes two per cent per annum for the purpose of creating a safety fund to indemnify it against loss. Why not tax the circulating notes of the banks for the purpose of creating a safety fund for depositors.

Judgments aggregating thousands of dollars are accumulating against the city on account of personal injuries sustained by reason of defective sidewalks. To satisfy these judgments taxes must be levied and collected. The labor of defending the actions resulting in these judgments falls upon the city attorney and his deputy and these, more than any other public officers, appreciate the necessity of removing, as far as possible, the cause of liability on the part of the municipality. A present remedy which does not require an amendment to the city charter is within the reach of the city attorney if he is inclined to apply it.

If General Webster will, in a written report to the city council state what is generally known to be a fact, but of which the members of the council are ignorant, that the present incumbent of the office of street commissioner is wholly and totally inefficient as a public servant; that the services which he renders the city are not worth a dollar a year; that the office should be declared vacant because of the inefficiency of the incumbent as a public employe and because it is a fraud upon the taxpayers to pay him a salary out of the public treasury, the council will act upon the report and dispense with the presence in buildings heated at public expense of a person who, for several years, has drawn a salary from the city without any compensating advantage to the municipality. The members of the council are businessmen and as soon as their attention is, by the report of the city attorney, directed to the fact of the general worthlessness as an employe of the person now drawing the salary of street commissioner, that item of expense will be cut off.

If in the same report the city attorney will recommend that the city employ an honest and industrious carpenter who wants to work and who has a family dependent upon him for support, at the compensation of \$2 per day, supply him with a hammer, saw and nails, and thus equipped require him to devote ten hours of each day in walking over and inspecting the sidewalks of the city, making it his duty to repair so far as possible with the implements he carries, walks which are defective; where he can at a small expense for new material repair walks so that they will be safe for six months, he to make such repairs of material to be supplied by the city;

where walks are so far worn out or destroyed as not to be worth repairing, he entirely remove the same. That at each regular meeting of the council he report in writing along what streets he has inspected the walks and where and to what extent he has made repairs, the city council will adopt that recommendation and doubtless will permit the city attorney to designate the person to be employed and if that is done the man selected will be one who is a faithful employe.

If in the same report the city attorney will recommend that the ordinances relating to the construction of sidewalks be amended so as to prevent the construction of any walks on the streets of any material save stone, brick, cement, cinders or sand, that recommendation will also be adopted. As is indicated above all that is necessary is to direct the attention of the council to these matters and it will be prompt to act in the premises and that in such an effective way that in the future, actions for damages will not be commenced and judgments for personal injuries will be matters of memory only. General Webster will render a public service by early action as herein indicated.

With one-half of the republican papers of the state openly opposed to the candidacy of Mr. Thompson and the remainder in favor of any one of the other candidates, it is difficult to believe that the legislature will poll any considerable vote for him. Political disputants claim that the people want a business man in the senate and that Mr. Thompson is a business man par excellence who will let no scruples interfere with the accomplishment of plans for the development of the commercial possibilities in Lincoln and Nebraska. It is quite an easy matter to say what the people want. It is quite another thing to prove that the people want this or that before election day. In this case, if the papers of the state express the opinions of the people of the state it is apparent that if the legislators are true representatives they will not vote for Mr. Thompson as United States senator. A publisher whose paper is read and whose opinion is of any consequence at all, crystallizes the best sentiments of the best part of the community. Not the richest or the most exclusive, but that part which has kept a tender conscience and has not allowed commerce and competition to affect childhood's clear vision of right and wrong. It is such as these who support a paper morally and financially and no editor can afford to ignore them. The vicious cannot support a paper whose editorial page is for sale because the moment the editor sells it, it becomes of no value to the purchaser. Only good is worth buying and this particular good cannot be sold. Therefore the press of this state which has expressed itself so unequivocally against the

candidacy of Mr. Thompson is a true indication of the sentiments of the best people. The editors are poor men. They belong to the poorest paid and most laborious profession of all, yet their editorials are written with a single regard to the real interests of the communities in which their papers circulate. Such men and newspapers are an often unrecognized element of the vitality of a state, and the nearly unanimous expression of such men and newspapers cannot be disregarded without danger to the state and death to the party through which such an offense comes.

It has often been urged that Mr. Thompson succeeds in what he attempts. No argument for success better than its accomplishment. It is not quite true of Mr. Thompson, however. His influence was not sufficient to keep George Woods from being the only republican defeated about a year ago. Quite the contrary, it was his support which exasperated the republican citizens of this county into voting for the democratic candidate for register of deeds. In the last city election, Bob Finlay, a republican candidate for councilman in the first ward, was defeated, though Mr. Thompson told the committee that he would attend to that ward himself. There have been several other men defeated by nothing so much as the popular conviction that they were tools of Mr. Thompson, who would use the official power to which his creatures were elected to advance the interests of his own business. Whether is it easier, to elect one of fourteen councilmen and a register of deeds or to attract the votes of a hundred or more representatives, many of whose constituents have already vigorously objected to such a candidate, for the office of United States senator? A ward is easier to organize than a state, and ward politicians are less fastidious than senators and representatives. Having failed to hypnotize the former, it is not flattering to suppose that success will attend efforts to organize the state.

At last we are permitted to know the identity of Ruth Ashmore the author of Side Talks With Girls, in the Ladies' Home Journal. She was Mrs. Mallon and she lived in New York. The public has always suspected that Ruth Ashmore was the "literary" name for Mr. Bok himself, so well did he keep Mrs. Mallon's secret, "who would die" before she would acknowledge "Ruth Ashmore." She died on Tuesday and for the first time it is known that Bab, who wrote witty comments on social foibles; Ruth Ashmore, the compiler of the dictionary of proprieties, and Isabel Mallon, who wrote of the fashions, were one and the same person with three pen names. If the girls who wrote to her for advice about how to treat their beaux had known that she