

INSURANCE DEPARTMENT

Conducted by J. Y. M. SWIGART, Correspondence solicited. Fire, cyclone or hail.

After an absence of three weeks I again through this medium make all insurance men a bow. I have been in Des Moines to attend a meeting of Mutual Insurance men. About eighty were present. I think that no one could attend such a meeting without reaping benefit.

I will give a few of the many topics discussed, any one of them would seem to pay an insurance man for his attendance. How to advocate Mutual Insurance in Iowa.

Co-operation of companies. Rules concerning steam power, gasoline, lightning rods, care of matches. Policies of mutual companies as to collateral security.

How can we best avoid delinquents. Equitable rules for livestock insurance, and many other important subjects.

And last but not least was the question box. The answers by the Hon. J. C. Baker were appreciated by all present. In fact the whole meeting was a school to me, commencing Tuesday forenoon and closing Friday evening. How I wished for a delegate from each county in Nebraska to be present.

We will make a call for a like meeting to be held here in Lincoln in January next.

If delegates from our mutual companies would meet and compare notes it would prove to be a benefit.

Fourteen years ago a few delegates from local companies met in Des Moines and annual meetings have been held since then. Aside from the benefits derived by forming an advisory association of companies, they have organized a state cyclone company which now has \$28,000,000 on its books.

This year the company has paid over \$20,000 for losses and yet the assessment is only ten cents per \$100.

HAIL. They organized a Hail company two years ago. The first year they paid all losses with three cents per acre. This year they have losses amounting to about \$30,000, which cost the members less than four cents per acre.

CITY DWELLINGS. Two years ago these same farmers organized a company to insure city and town dwelling houses. The first year the total loss was but \$13 and this year it has been \$175. The company had in nearly two years \$194. The company had on the 30th of last month \$1,048,898 worth of property insured, and no doubt they will reach the \$2,000,000 before Jan. 1, 1895. This company charges a small contingent fee, and yet they have \$2,600 on hand.

The old line companies said two years ago that the farmers had enough to do to attend to their own business, but they concluded that as they had made a success of farm business they would help their town friends in protecting their homes.

Little did those few men who met fourteen years ago think that they were laying the corner stone of the wonder of the insurance world, i. e., a school by which men would be taught how to save millions annually.

Great praise should be given them by all secretaries of Nebraska companies, as nearly all our education came either directly or indirectly from them.

There is no reason why we should not do as well in less time, because the lesson has been learned. All we have to do is to follow the advice of the Iowa boys.

The first thing to do is to get together and get acquainted. The insurance people in Iowa have an official organ, the Farmers Institute, a monthly paper. It is mainly devoted to institute work. It has a "head work" department worth several times the price of the paper to any farmer or housewife during the year. Other departments will pay anyone to read.

But of course the insurance department is the part in which we are most interested. I will say that no one interested in Mutual Insurance can afford to be without it.

THE WEALTH MAKERS will soon have a clubbing rate with the Institute, of which all should take advantage.

Last spring I tried to get a Mutual Insurance paper on its feet. Many subscribed and paid their money, but so far I have been unable to get it through the mail as second class matter. If agreeable to those who paid for the Mutual Insurance News, I will send them the Institute for a year. Please let me hear from you at once. The price of the Institute is 50 cents per annum.

A Letter From Mrs Kellie HARTWELL, Neb., Dec. 3, 1894.

Editor WEALTH MAKERS: Everything bids fair to have a good business meeting at Kearney Dec. 19th. The secretary of the State Irrigation committee writes that the one fare tickets will probably be good from the 17th to the 21st.

Alonzo Wardall, the National Guardian of the Aid Degree, writes that he expects to be with us and do all he can to make our meeting a success, also Prof. Jones and W. F. Wright, and several others who will if they can, and can if they will, make a very interesting session. Demands for articles of co-operation for stores and elevators are coming in, and our members say that they wish to educate themselves on these lines so as to be able with the first good crop to start to exchange their own products.

I am sorry that you think you can not be with us and hope that you may unexpectedly be able to be there a short time at least.

Nearly all correspondents seem to feel the necessity of reviving our order and of making it a financial benefit to all members. If enough such business delegates are sent the meeting cannot fail to be of great value. Hoping this may be the case, I am yours for industrial freedom.

Mrs. J. T. KELLIE.

Railway Rates

Railway rates have now been arranged for on nearly all lines in the state. It is important that all members in coming to Kearney to the state Alliance or Irrigation meeting take certificates from their railroad agent at the point of starting that they have paid full fare to Kearney having him specify all lines traveled in order to reach destination.

Mrs. J. T. KELLIE, Sec.

Subscribe for THE WEALTH MAKERS.

THE MARKETS.

KANSAS CITY, Mo., Dec 10 - WHEAT - Car lots by sample on track at Kansas City at the close sold as follows: No 2 hard 5 1/2c No 3 hard 5 1/4c No 4 hard 4 3/4c No 5 hard 4 1/2c No 6 hard 4 1/4c No 7 hard 4 1/2c No 8 hard 4 1/4c No 9 hard 4 1/2c No 10 hard 4 1/4c No 11 hard 4 1/2c No 12 hard 4 1/4c No 13 hard 4 1/2c No 14 hard 4 1/4c No 15 hard 4 1/2c No 16 hard 4 1/4c No 17 hard 4 1/2c No 18 hard 4 1/4c No 19 hard 4 1/2c No 20 hard 4 1/4c No 21 hard 4 1/2c No 22 hard 4 1/4c No 23 hard 4 1/2c No 24 hard 4 1/4c No 25 hard 4 1/2c No 26 hard 4 1/4c No 27 hard 4 1/2c No 28 hard 4 1/4c No 29 hard 4 1/2c No 30 hard 4 1/4c No 31 hard 4 1/2c No 32 hard 4 1/4c No 33 hard 4 1/2c No 34 hard 4 1/4c No 35 hard 4 1/2c No 36 hard 4 1/4c No 37 hard 4 1/2c No 38 hard 4 1/4c No 39 hard 4 1/2c No 40 hard 4 1/4c No 41 hard 4 1/2c No 42 hard 4 1/4c No 43 hard 4 1/2c No 44 hard 4 1/4c No 45 hard 4 1/2c No 46 hard 4 1/4c No 47 hard 4 1/2c No 48 hard 4 1/4c No 49 hard 4 1/2c No 50 hard 4 1/4c No 51 hard 4 1/2c No 52 hard 4 1/4c No 53 hard 4 1/2c No 54 hard 4 1/4c No 55 hard 4 1/2c No 56 hard 4 1/4c No 57 hard 4 1/2c No 58 hard 4 1/4c No 59 hard 4 1/2c No 60 hard 4 1/4c No 61 hard 4 1/2c No 62 hard 4 1/4c No 63 hard 4 1/2c No 64 hard 4 1/4c No 65 hard 4 1/2c No 66 hard 4 1/4c No 67 hard 4 1/2c No 68 hard 4 1/4c No 69 hard 4 1/2c No 70 hard 4 1/4c No 71 hard 4 1/2c No 72 hard 4 1/4c No 73 hard 4 1/2c No 74 hard 4 1/4c No 75 hard 4 1/2c No 76 hard 4 1/4c No 77 hard 4 1/2c No 78 hard 4 1/4c No 79 hard 4 1/2c No 80 hard 4 1/4c No 81 hard 4 1/2c No 82 hard 4 1/4c No 83 hard 4 1/2c No 84 hard 4 1/4c No 85 hard 4 1/2c No 86 hard 4 1/4c No 87 hard 4 1/2c No 88 hard 4 1/4c No 89 hard 4 1/2c No 90 hard 4 1/4c No 91 hard 4 1/2c No 92 hard 4 1/4c No 93 hard 4 1/2c No 94 hard 4 1/4c No 95 hard 4 1/2c No 96 hard 4 1/4c No 97 hard 4 1/2c No 98 hard 4 1/4c No 99 hard 4 1/2c No 100 hard 4 1/4c

Live Stock. KANSAS CITY, Mo., Dec 10 - CATTLE - Receipts, 2,834 calves, 224 shipped yesterday, 2,291 calves, 51. The market was fairly active and steady generally: good cows strong to 10c higher. Hogs - Receipts, 4,688 shipped yesterday, 552. The market opened actively and strong to 5c higher on medium and good hogs all closed easy with common lights 5 to 10c lower. The top was 4 1/2c and the bulk of sales were 4 1/2 to 4 3/4c a head \$4.25 for top and bulk same as yesterday.

OLD PARTY BONDS.

The first fruits of the Republican victory was to send John Sherman's friend Grover to the pawn shop with another arm load of bonds.

When the nation's deep in debt And when jobs are hard to get, Don't allow your soul to fret; Issue bonds.

When your debts are hard to pay, Throw one-half your cash away, Then with spirit blithe and gay, Issue bonds.

When our credit takes a slump, Then our fat pig headed chump; In a 50 million lump, Issue bonds.

Fifty million crimes they are; Any earnest man of prayer, Any minister should swear, Damn these goods.

Babies unborn will work 'till gray All in vain the debt to pay, Money worse than thrown away, Are these bonds.

Bonds mean bondage for the poor, Fish devouring fast and sure, Wantons that outrange the pure, Wrongs no freeman should endure; Rubber bonds.

Oh, my country, woe the day, When you save yourself away To a traitor's sordid sway, Who makes bonds, -Public Journal.

FROM THE STATE PRESS

During the past twenty-seven years the people of the United States have every day, including Sundays, paid \$182,477.72 on government bonds and the bonded indebtedness is now increasing at the rate of \$150,000,000 annually. Is it not about time to call a halt on these bond issues? -Sutton Register.

A bond issued for buying gold when gold can be drawn out of the treasury on demand is a most ingenious device to enable the taxpayers of the country to pay interest on their own money. Financing has seldom made a higher flight than this. -Pawnee Press.

Articles, Alaska, Rubbers or anything you need. To see them means to want them. They don't cost much. They are at your price. Receiver's Shoe Sale, 1016 O Street.

Why Favor Bankers Only? Now, if the government shall go into the business of guaranteeing the notes of banking corporations, it should, on substantially similar terms, guarantee or endorse the notes of all. Economically land is not wealth, but it is one of the two factors which, when united, result in the production of wealth. But let land be regarded as wealth, because under the existing system of ownership it practically is such. If land be wealth, then land in use, or which is used to create more wealth, is capital. The agriculturist's farm with all the machinery and improvements upon it is therefore capital. This established, and assuming that the farmer's land and machinery are paid for and unincumbered, why shouldn't the government issue notes to him up to the amount of one-half his capital, conditioned upon his giving it a first lien upon the property and depositing with it 5 per cent. of the amount of the notes to insure the latter's redemption? When the government's security would be just as good in one case as in the other, why should it bestow upon the banker a favor it denies to the farmer? And why, on similar terms, should not the manufacturer and miner also receive government-secured notes? -Dubuque Telegram.

Visit the Folks For the Holiday season the Union Pacific will sell tickets from points on the system on December 24th, 25th and 31st, 1894, and January 1st, 1895, at greatly reduced rates. For full information call on Union Pacific Agent, 1044 O St., or Depot Fifth and O St.

Alliance Delegates Notice The Kearney state irrigation committee will meet at Kearney the 18th and 19th of December, 1894. The secretary has extended a cordial invitation to all Alliances in Nebraska to send ten (10) delegates each.

Arrangements have been made with the railroads for one fare for the round trip, and as many will wish to attend both that meeting and the state Alliance meeting on the 19th and 20th, we are trying and hope to get the tickets extended so that all our delegates can get the benefit of the reduced rate.

Mrs. J. T. KELLIE, Sec'y. Neb. F. A. & I. U.

The Northern Alliance MOULTON, Ia., Nov. 26, 1894.

The annual meeting of the National Farmers' Alliance will be held at the Commercial Hotel in the city of Chicago, Illinois, Tuesday, January 15, 1895, at 9 o'clock a. m., for the purpose of electing officers and the transaction of such business as may come before the convention.

By order of the Executive Committee. AUGUST POST, ELWOOD FURNAS, Secretary, President.

Go to Nisley & Co's for your Dry Goods at 1039 O Street.

"Fish do not bite at baitless hooks, But this is not surprising; They catch the biggest and the best Who bait with advertising. 'A penny saved is a penny earned' Some people keep advising, But pennies spent, mean dollars gained When spent in advertising."

That is, providing you have real bargains to advertise, and the people have been taught to know when you say a thing you mean it. They have just that confidence in us, and it is not misplaced. The prices we are making on

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Notice! ISAAC BIXBY, H. S. CHANDALL and J. A. OLLEN have sent us money for their subscriptions, but neglected to give us their postoffice address, so we cannot give them credit.

Plumb's Old Regiment. EMPORIA, Kan., Dec. 10.-All the survivors of the Eleventh Kansas, Senator Plumb's regiment, met here yesterday, the anniversary of the battle of Prairie Grove, where it suffered severely. A grand banquet was tendered them, at which Miss Carrie Plumb, the youngest daughter of their dead colonel, was given the place of honor.

Will You Do Your Part? Look on page 2 for our clubbing rates with The Nonconformist, The Representative and The Prairie Farmer.

Remember, friends, that we have to depend on you, your personal work, to put our papers in the hands of the voters. Times are hard, but there is no reason why every one of our subscribers should not send us in at least one new name. You could do it by a little personal work, couldn't you? Then our list would be doubled.

Friends, do your duty. Have we not among all our thousands of readers, 500 who will make some friend or neighbor who will appreciate it, a Christmas present of a year's subscription to THE WEALTH MAKERS? The good you would do them and others directly and indirectly would last through the ages.

Who will be the first to respond? Anything in the Shoe line—all Leather, all Felt, part Felt, part Leather—all the same, they all go. Receiver's Shoe Sale, 1016 O Street.

That Lame Back can be cured with Dr. Miles' NERVE PLASTER. Only 25c.

Pork-eaters are usually scrofulous and need Ayer's Sarsaparilla to cleanse the blood.

If our advertisers do not treat you right, let us know. We want no "fakes" in THE WEALTH MAKERS. Isn't there something in our "Three Cent Column" that will profit you?

COST SALE!

Clothing, Gent's Furnishings, Hats, Caps, Gloves and Mitts.

O WING to shortage in the crops and the scarcity of money, we find that we have bought too much stock and have determined to reduce it and for the next 30 days will sell it at actual cost. The stock is composed of all new and fresh goods of the latest styles. For prices see below:

Table with columns for SUITS, UNDERWEAR, OVERCOATS, PLUSH CAPS, PANTS, BOY'S SUITS, GLOVES & MITTS. Prices listed for various items.

We also carry a full line of Trunks and Valises which we will sell the same way. Remember this sale will last but 30 days and will be STRICTLY CASH. BAKER'S CLOTHING HOUSE, 1039 O St., Lincoln, Neb.

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Farmers' Exchange. Waverly, Neb. BUYS and SELLS GRAIN IN BUSHEL or CAR LOTS. Seed Grain a Specialty. References—Every man within Five Miles of Waverly. Correspondence solicited. SAM REITZ.

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