

INSURANCE DEPARTMENT

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

We clip the following from the State Journal of the 14th inst.: "It is hinted now and then that a lively insurance lobby will descend upon the capitol in January to secure if possible the repeal of the valued policy law."

This is not a new feature in Lincoln during the legislative year. Four years ago this same lobby tried to keep the mutual law from being passed, but it passed.

Two years ago this same lobby in policy law was threatened, but after looking the ground over it was decided to postpone that part for the time being. Now if this kid-gloved gentry think that because the majority of both houses is Republican they can handle them in the interest of all monopolies, they are surely mistaken, as several Republican members have an education in mutual insurance, and any one who has made a study of insurance subjects will without doubt do valiant work in the interest of the whole people instead of for the insurance companies.

And further, the legislature will be called upon to pass a law that will allow people who live in town to organize mutual companies in which to insure their property and thus save many thousands of dollars that now go to pay such lobbyists for working against the interest of the people, to say nothing of the large salaries and fees paid to officers and employees, and dividends paid, many of them amounting to several hundred percent of the amount of cash invested by the stockholders.

Below we give copy of a bill to be introduced in the coming legislature. We see some defects, but will ask for criticism. We want to get a bill ready and have the ideas of several men, but would like to hear from more. All laws should be short and concise. How does this suit you? Please let me hear from all at once.

PROPOSED LAW. Be it enacted, etc.: SECTION 1. That any number of persons may organize and incorporate a mutual insurance company, indemnifying each other against damage by fire, lightning, cyclone, tornado, windstorms, or hail.

SECTION 2. Such companies shall file articles of incorporation with the auditor of public accounts, and also make annual statements to him. SECTION 3. The auditor, upon examination of such articles of incorporation, if in compliance with the laws of Nebraska, shall issue to such company a certificate of authority to do business.

SECTION 4. The fees to the auditor shall be for examination of articles of incorporation and issuing certificate of authority, ten dollars. For examining report and issuing certificate of authority to the company, one dollar. For issuing agents' certificates, twenty-five cents.

Timely and to the Point Editor WEALTH MAKERS: Your article last week entitled: "Not a Demo-pop Governor" was timely and to the point. It is time for us to inquire where we are. We are on record away from home as fusionists. It is to be feared that some of our nominees for office went further than the record would warrant them in committing the party to such a course, and it is to be feared that they got some very unwise counsel in this connection from Senator Allen, to whom they very naturally looked for guidance, and it may be that he led them into it without their asking him for counsel.

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THE MARKETS. KANSAS CITY, Mo., Dec. 17.—WHEAT—Car lots by sample on track at Kansas City at the close sold as follows: No. 2 hard, 50c; No. 3 hard, 50 1/2c; No. 4 hard, 48c; rejected, 45c; No. 2 red, 51c; No. 3 red, 49 1/2c; No. 4 red, 48 1/2c; rejected, 46 1/2c.

CATTLE—Receipts, 1,477; shipped yesterday, 234. The market was dull and about steady. The following are representative sales: No. 1, 1.25; No. 2, 1.10; No. 3, 1.00; No. 4, 90c; No. 5, 80c; No. 6, 70c; No. 7, 60c; No. 8, 50c; No. 9, 40c; No. 10, 30c; No. 11, 20c; No. 12, 10c.

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.

Not Dead in His Bed. CHICAGO, Dec. 10.—Nicholas Seguda, a meat dealer in Wesson street, was murdered in his bed early to-day. His clerk, Frank Heller, who told the police that he was sleeping with Seguda and saw him shot by a burglar, was locked up, and Mrs. Seguda, who told several conflicting stories, is under police surveillance. The police place little confidence in the burglar story.

Burglar Miller Dead. OTTAWA, Kan., Dec. 10.—Sheriff Butts of Miami is in the city. He brings information of the death of Burglar Miller, who escaped from the asylum at Osawatimie Tuesday night. His mangled body was found by the side of a railroad track. It is believed he attempted to board a passing train and fell under the wheels.

Flouring Mills Destroyed. SALEM, Mo., Dec. 10.—The new flouring and saw mills of Hickman & Co., at Montauk, twenty miles southwest of here, were destroyed by fire last night. Loss, \$10,000; no insurance.

Schaefer Scores One. CHICAGO, Dec. 10.—Schaefer not only defeated Ives last night, but managed to gain 344 points upon his opponent, putting his total score at 2,375, while that of Ives is 2,000.

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

"Friends, Romans, Countrymen!" The evil that men do lives after them, and the good they get from wearing Suits, Overcoats and Ulsters. Brought of BROWNING, KING & CO., 1013 O St., Lincoln, Neb., lives, lives, well, it lives as long as the clothes last, and we will guarantee they will outlast any that may be bought for the same money elsewhere.

Be Your Own Carpenter! A Chart 18x28 inches in size mounted on wooden rollers, carrying a diagram showing the Carpenters' Square, full size. 58 pitches for braces, common rafters and their corresponding hips and valleys, together with their lengths; also that of their jacks, runs, rises, contents of board measure and degrees of pitch, with all their cuts and levels.

F. M. WOODS, Fine Stock Auctioneer. 1203 O Street, LINCOLN, NEB. An Alabama State Bank Measure. MONTGOMERY, Ala., Dec. 10.—In anticipation of the removal by congress of the ten per cent tax on state banks, Representative Samford has introduced into the house a bill providing for a system of state banks.

Burlington "Stay-On" STABLE BLANKET. The Burlington Route's Personally Conducted Excursions to the Pacific Coast are just the thing for people of moderate means. Cheap—respectable—comfortable—expeditions.

Medical Director Brown at Rest. WASHINGTON, Dec. 10.—Medical Director John Mills Brown, U. S. N., retired, who was stricken with paralysis Tuesday, died last evening. He served as surgeon on the Kearsarge during the civil war.

Holiday Rates via the Burlington Route. December 22, 23, 24, 25 and 31st, and also on January 1st, tickets to points within 200 miles will be on sale at rate of fare and a third. Minimum rate 50 cents.

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.

READ THE XMAS HORSE REVIEW NOW READY For Distribution. Largest and Most Valuable Publication ever given readers of the Wealth Makers.

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Martin & Morrissey M'fg Co., Omaha, Neb.

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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.

Ship Your Raw Furs Hides, Tallow, Pelts, and Wool. Exporters and Importers of Fine Northern Furs.

Farmers' Exchange. Waverly, Neb. BUYS and SELLS GRAIN IN BUSHEL or CAR LOTS. Seed Grain a Specialty.

GET A HOME IN LINCOLN! A CHOICE RESIDENCE three miles from postoffice for sale. It is just outside the city limits of Lincoln, in the shadow of two colleges, between them and the city.

Irrigated Farms-\$1,000! A thousand farms in SOUTHWEST KANSAS, of 160 acres each, we are selling a limited number equipped with an independent and permanent irrigation plant sufficient for at least ten acres on each farm.

A RICH MAN'S PLOW AT A POOR MAN'S PRICE. Plows HARD TIMES FOR HARD GROUND. Rock Island Plow Co. Rock Island, Ill.

POLAND CHINAS FOR SALE. If in need of a choice bred Poland boar write to J. V. Wolfe, Box 325, Lincoln, Neb. He has a few way up pigs of April and early May farrow.

Furnas County Herd. L. E. Berkshires. Poland-Chinas. Holstein Cattle.

H. B. WILLIAMSON, Beaver City, Neb.

Elkhorn Valley Herd of POLAND CHINA SWINE.

L. H. BUTER, Neligh, Neb.

THE KEYSTONE Dehorning Clipper. The most humane, rapid and durable knife made. Fully warranted.

NEW 68 PAGE CATALOGUE AND GUIDE to Foultry Raisers for 1895. Contains over 100 fine illustrations showing a photo of the largest henhouse in the west.

Ship Your Raw Furs. Hides, Tallow, Pelts, and Wool. Proprietors of Sheepskin, Tannery.

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