

INSURANCE DEPARTMENT

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

A PEEP AT SOME INSURANCE BILLS.

H. R. 272. Is a bill that should pass, as it regulates the cancellation of policies. It is a just and equitable bill.

H. R. 253. It is a bill that amends our present mutual insurance law in such a way that detached dwelling houses in towns and cities may be insured in any company that wants to accept them.

H. R. 242. Is calculated to allow any number of persons not less than one hundred, who own city property, to organize a mutual company, the same as the farmers can do under the present law.

It is a good bill and will, if passed, be the means of saving thousands of dollars for our towns people.

Section 40 Chapter 43 of compiled statutes of Nebraska, is the only law by which a mutual company can be organized to insure against hail. It prohibits the paying of agents. Allows \$2.00 per day for officers, and does not allow the company to make an assessment except to pay for losses and expenses.

It is amended by H. R. 125, which provides for the payment of a premium not to exceed 50 cents for each policy, to be paid at the time application is made. It raises the pay of officers not to exceed \$3.00 per day, and allows them to levy an assessment to pay losses and expenses and also to create a reserve fund to meet current expenses and to pay losses, the reserve is not to exceed \$1,500.00.

This bill does not cover the ground intended, and in fact does not change the law in any way that would help the cause of mutual insurance in the least.

H. R. 222. Is a bill that is intended to annihilate all mutual companies in the state, and further to provide a few fat places at the expense of the people.

For instance, it provides for a deputy auditor who shall be experienced in insurance matters, at a salary of \$2,000; also an assistant deputy at a salary of \$1,500; and fees for examining insurance companies, and fees for actual work that he may do for insurance companies. The examination of all companies in the state shall be done at least once in two years, and oftener if in his judgment the interest of the people demand it.

The state is not to pay anything toward defraying the expense of running the insurance department of the auditor's office. But that department collects annually about \$20,000.

But in case this is not enough to pay all the employees the auditor is to have the authority to make an assessment on the insurance companies doing business in the state.

Every foreign company must appoint the auditor its attorney (more clerks for fees). One good thing in the bill provides the payment of taxes to the auditor at the rate of one per centum of the gross premiums received during the preceding year, and the same is to be paid to the treasurer as soon as collected. The present law is evaded by insurance companies.

FEES TO THE AUDITOR.

The following fees are to be paid to the auditor. I will only list those intended by the bill to touch mutual companies.

For filing articles of incorporation, \$50, this is when the company starts. For filing annual statement, \$25. For filing a supplementary statement, \$10. For any other paper filed in his office, \$2 each. For certificate of authority, \$2. For each agent's certificate of authority, \$2. For affixing seal of office, \$1.

Let us take a peep at that list and see what it would cost Lancaster County company this year.

Filing annual statement; \$25; filing one supplementary statement, an amendment to our by-laws, \$10; certificate of authority, \$2; official seal, \$1; fifteen agents' certificates of authority, \$2 each, \$30; official seal, \$1 on each, \$15, making a total cost to the Lancaster County company of \$83. The cost under the present law is, filing fee, \$1; fifteen agents, at 50 cents each, \$7.50; total \$84.50.

This proposed law provides for the election annually of not less than five nor more than fifteen directors for the term of one year.

This would knock all our by-laws so that we would have to amend them, and make some filing fees in the auditor's office. The names and addresses of all directors should be filed with the auditor. (More fees.)

An exact copy of this bill has been introduced in the senate as S. F. 98. There are eighteen pages in it and it is a conglomerate of meaningless sections; but in case it should become a law you can see that it would cripple many of our small companies. In one place it calculates that applications for \$250,000 must be applied for and approved by a competent physician and premiums paid for at adequate rates before the auditor will allow the company to issue policies. How easy it would be to amend by inserting "person" in lieu of "physician," and then it would not have even the semblance of life insurance.

I hope every reader will keep his eye on S. F. 98 and H. R. 222, and if it gets through the committee without having an amendment to it which makes it plain that it does not apply to any mutual company that insures real or personal property, that you will at once get up a petition to your members asking them to use all honorable means to defeat it. Other bills have been introduced, but are not in print.

There should be a general uprising from all parts of the state, asking legislators to avoid turning the state over to a set of dollar skinners. It is no more than fair to say that the auditor says that he does not know who the author is.

If a conference is called will you attend? If so, drop me a card at once, and look out for that call in these columns. It may not be necessary, but if this bill passes the house or senate without an amendment it will be put to sleep before it gets through the other house.

We invite attention to the advertisement of Crete Nurseries on eighth page. These nurseries cultivate direct tracts with the plants, at low prices, for choice stock. They have planted seven million trees on tree claim contracts and sent out trees for many thousands of successful orchards.

All druggists sell Dr. Miles' Nerve Plasters.

OPINIONS ON THE MESSAGE.

Expressions From Congressmen and Senators on the Document.

WASHINGTON, Jan. 30.—Many of the Democratic leaders of the house declined to discuss the message until they should have had time to consider its features.

Mr. Straus of New York said: "The moment a bill on the line of the president's recommendation has been passed not only will gold shipments cease, but the tide of gold will turn the other way."

Mr. Hatch of Missouri, said: "It is substantially the same measure that the house declined to order the previous question on, but more objectionable to the silver men than the currency bill was."

Mr. Newlands of Nevada, declared: "It is intended to place the government on a gold basis at once, to raise the value of gold and increase the burdens of the debt-bearing classes. But the silver men will fight it."

Mr. Bland, the silver leader, remarked: "A gold bond means a gold standard and this is the first presidential proposition ever made that brings congress to the direct issue between the gold standard and bimetallism. Right now the battle must be fought out."

Mr. Bryan of Nebraska said: "That message and that bill will make the most abject surrender to the gold conspiracy ever proposed. I cannot conceive how any friend of silver who believes in bimetallism now or hereafter can advocate it for a moment. It is the Wall street idea in parliamentary language."

Mr. Reed of Maine declined to comment on the message.

Mr. Dockery of Missouri, said: "I do not believe a bill formulated along the lines of the message can be enacted. The formidable obstacle is the unequivocal recommendation in favor of gold bonds."

Many of the senators did not obtain a very clear idea of the president's message from its reading from the clerk's desk and therefore declined to express opinions as to its purport, or its effect upon legislation. As far as there were expressions, they were generally that conditions had not been materially altered and that much would still depend on whether the attitude of the silver men had been changed by the message. On this point, the Democratic silver senators were generally non-committal, while the Republicans and Populist silver men were quite outspoken in declaring that they were not appeased. Among the comments were the following:

Mr. Stewart of Nevada—The adoption of the president's plan means twenty cent wheat and two cent cotton.

Mr. Volcott of Colorado—The president speaks of "The tyranny of preconceived opinions," seeming to overlook the fact that he makes himself a proper subject of his own criticism.

Mr. Lodge—What is the use? Many of the recommendations are good, but it is impossible to secure action.

Mr. Teller—It is easy to see that the president is wedded to the gold idea. His bond is a gold bond and would weld the gold standard upon the country. It is the banker's bond, which gives the banks absolute control of the finances. There is nothing in it for silver. Nor is there any possibility of the adoption of the plan in the senate.

Mr. Dubois of Idaho: "While the president declares himself a friend of silver, he is endeavoring to prevent anything being done for silver by preparing a message which would prevent silver from ever becoming a part of the money system."

Mr. Palmer: "Since the president has spoken, I see no pretext for congress to refuse to act."

Mr. Hill: "The president states the situation very accurately. Permanent as well as temporary relief should be granted at once. I trust that there is good sense and patriotism enough in the present congress not to refuse consideration of this subject. The business interests of the country desire and demand action, and the Democratic party can not afford to antagonize that sentiment."

MEDIATION REJECTED.

Mexico Declines Uncle Sam's Offer to Arbitrate Guatemalan Troubles.

WASHINGTON, Jan. 30.—The United States has exhausted all proper means of preventing war between Mexico and Guatemala. Secretary Gresham's telegram to the Mexican government, expressing the hope of the president that the matter might be settled by reference to some friendly nation, met with the flattering reply from the Mexican government, but in substance it holds that the difficulty with Guatemala is such as, owing to the attitude of that country, will not admit of arbitration. The inference is that Guatemala must either promptly submit to Mexico's terms of a surrender of her claims to lands in dispute on the boundary, or fight.

BOARD OF TRADE MEN MEET.

The Twenty-Fifth Annual National Conference Opens in Washington.

WASHINGTON, Jan. 20.—The twenty-fifth annual meeting of the national board of trade was called to order at the Shoreham hotel in this city to-day to remain in session several days. The leading business men of the country are represented and their deliberations and conclusions may have much effect in shaping congressional legislation, for recommendations drawn up by the board of trade and other mercantile organizations all over the country will be brought up for discussion. The most important topic will be the currency question.

STRUCK BY A SILVERITE.

Congressman-Elect Burton of Missouri Attracted in a Financial Debate.

NEVADA, Mo., Jan. 30.—Congressman-elect Charles G. Burton and ex-City Attorney Irvin Gordon engaged in a lively discussion over the silver question in the rotunda of the Hotel Mitchell to-day as a result of which, after Burton had said: "You had Vice President Stevenson, Vest and others and I ran the party into the hole," Gordon struck him, but several politicians immediately separated them.

SAVE MONEY!

Table listing various publications and their prices. Includes 'The Wealth Makers', 'Farmers Tribune', 'The Missouri World', 'The Farm Journal', 'The Wealth Makers Vox Populi', 'The Wealth Makers The Nonconformist', 'The Wealth Makers The Prairie Farmer', 'The Wealth Makers The Representative', 'The Wealth Makers, Topeka Advocate', 'The Wealth Makers The Nebraska Farmer', 'The Wealth Makers Western Swine Breeder', 'The Wealth Makers Western Poultry News'.

We will send you THE WEALTH MAKERS and any other weekly paper that you want, the price of which is \$1.00 per year for \$1.55. Old subscribers may take advantage of these offers as well as new subscribers. We want every one of our readers to canvas for us. Send us at least one new subscriber, if it is only for a three month's trial, for 25c. We will give 20 per cent commission to agents who will work for us. How many of our readers love THE WEALTH MAKERS enough to work for it, to increase its circulation and consequently its usefulness? If you will send us only one new subscriber our list will be doubled next week. Individual work is the kind that gives results. Send us two new subscriptions with \$2.00 and we will extend your subscription one year free!

Wealth Makers Pub. Co., Lincoln, Neb.

The Missouri World.

Published Weekly at CHILLICOTHE, MO.

Is a People's Party paper that gives the general news and makes a specialty of Populist news, correspondence and speeches. It is not a local paper but is as good for one state as another. It circulates in every state in the Union. It is four pages, eight twenty-four inch columns to the page.

Price, 50 Cents per Year.

(52 numbers). Sample copy free. Free copy one year or 50 cents worth of reform books for club of six subscribers. Address,

MISSOURI WORLD, Chillicothe, Mo. We will send The World and THE WEALTH MAKERS both one year for \$1.25. Address, The Wealth Makers, Lincoln, Neb.

Advertisement for 'The Wealth Makers' newspaper, featuring the slogan 'LIGHT! LAW! LIBERTY! LOVE!' and 'LEADERSHIP!'. It describes the paper as being published weekly for six years and offers a three-month trial subscription for 25c.

Advertisement for 'The North-Western Line', stating it is 'the best to and from the BLACK HILLS' and listing 'Deadwood and Hot Springs, South Dakota'.

Advertisement for 'The New Story' magazine, mentioning it is 'Owing to a little misunderstanding, the first chapter of the new story, promised last week for this issue, will not appear till next week.'

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Advertisement for 'The North-Western Line' featuring 'The Elk Horn in Nebraska', describing it as a 'Pioneer line to Hot Springs, Rapid City, Deadwood, Lead City, S. D. and Central Wyoming'.

Advertisement for 'Three Cent Column' newspaper, offering a 'Three Cent Column' for sale. It includes contact information for O. Wilson, Attorney-at-Law, and a 'WANTED' notice for a fire and cyclone agent.

Advertisement for 'Furniture and School Supplies' from H. S. Bowers, located in Lincoln, Neb.

Advertisement for 'A Wonderful Offer' from Empire Novelty Co., featuring a grand catalogue and various goods.

Advertisement for 'For Sale at a Bargain', offering a 646-acre school land for sale.

Advertisement for 'For Sale at a Bargain', offering a 646-acre school land for sale, including details about the land's location and features.

TAKE NOTICE!

Advertisement for 'Book and Job Printing', 'County Printing and Supplies', 'Lithographing', 'Book Binding', 'Engraving', 'Blank Books', and 'Legal Blanks'.

Advertisement for 'Country Printers' and 'Wealth Makers Pub. Co.', featuring a diagram of a square root delineator and the slogan 'Be Your Own Carpenter!'.

Advertisement for 'Gillilan's Want: Column', offering various real estate exchange opportunities.

Advertisement for 'Gillilan Investment Co.', located at the Northwest Corner 11th & P Sts.

Advertisement for 'Jumping Beans', featuring a 'Wonderful Offer' and 'Agents Wanted'.

Advertisement for '80-Acre Farm to Rent', located near Alamosa, in the San Luis Valley, Colorado.

Advertisement for 'Farm For Sale', offering a 420-acre farm with a 5-room dwelling and 500 acres of pure water.

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Advertisement for 'Tingley & Burkett, Attorneys-at-Law', located at 1028 O St., Lincoln, Neb.

Advertisement for 'Tobacco Free!', offering a free sample of fine leaf tobacco.

Advertisement for 'The Leading Conservatory of America', founded by Dr. E. Tourje.

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