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

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 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 preceeding year, and the same is to be paid to the treasurer as soon as collected. The pre sent law is evaded by insurance com panies.

FFES 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, 325. For filing a supplementary statement, \$10. For any other paper filed in his office, \$1 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; fitten agents, at 50 cents each, \$7.50; total \$8.50.

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 shall 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 congiomeration 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 sem-

blance 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 dations drawn up by the board of than fair to say that the auditor says trade and other mercantile organizathat he does not know who the author

If a conference is called will you attend? If so, drop me a card at once, and look out for tht 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 success ful orchards.

OPINIONS ON THE MESSAGE. Expressions From Congressmen and Ser

ators 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 noment 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, sa id: "It i substantially the same measure that the house declined to order the previous question on, but more objectionable to the silver men than the cur-

rency 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 bime-tallism. 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 betieves in bimetallism now or hereafter can advocate it for a moment. It is the Wall street idea in parlia-

mentary language.

Mr. Reed of Maine declined to com-

ment on the message.

Mr. Dockery of Missouri, said: "I do not believe a bill formulated along the lines of the message can be enact-ed. 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 fol-

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

Mr. Wolcott of Colorado-The president speaks of "The tyranny of pre-conceived opinions." seeming to over-look 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 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 D mocratic party can not afford to antagonize that senti-

MEDIATION REJECTED.

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

Washington, Jan. 30.—The United States has exhausted all proper means of preventing war between Mexico and Guatemala. Secretary Greshem'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 Con-

ference Opens in Washington. WASHINGTON, Jan. 20 .- The twentyfifth 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 recommentions all over the country will be brought up for discussion. The most important topic will be the currency

STRUCK BY A SILVERITE.

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

NEVADA, Mo., Jan. 20 .- 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

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The New Story

Owing to a little misunderstanding, the first chapter of the new story. promised last week for this issue, will not appear till next week.

Look for it!



Known as THE ELKHORN in Nebraska, is the Pioneer line to Hot Springs, Rapid

City, Pradwood, Lead City, S. D., and Central Wyoming, and is the best line by which to reach these and all northern and northeastern Nebraska places in a quick and comfortable manner. Palace sleeping cars, free reclining chair cars, and standard day coaches are provided for this daily service. Morning and afternoon train service is maintained as far west as Norfolk; northeast to Omaha and Sioux City, and east to Chicago. City ticket office 117 So. 10th St. Depot corner S and 8th Sts.

Three Cent Column.

"For Sale," "Wanted," "For Exchange," and small advertisements for short time, will be charged three cents per word for each insertion. Initials or a number counted as one word. Cash with the order If you want anything, or have anything that anybody else "wants," make it known through this column. It will pay,

O. WILSON, Attorney-ar-Law, Rooms 90 and 91 WANTED-Fire and cyclone agents. Good pay. J. Y. M. Swigart, See'y, Lincoln, 37tf

SWEET POTATOES sent out to be sprouted on shares. No experience required. Direc-tions for sprouting free. T. J. Skinner, Colum-

MAN Wanted; salary and expenses. Permanent place; whole or part time. Apply at once. Brown Bros. Co., Nurserymen, Chicago.

For School Furniture and School Supplies address, H. S. BOWERS. Lincoln, Neb.

A GENTS WANTED—I have the fastest selling staple article in America. Costs agents 5 cents, sells for 25 cents. If you can't sell the goods I take them back. I want one good man or woman in each county. Also a few good men and women to travel and appoint agents. If you fall to answer this, you will miss the chance of a litetime.

Address, C. H. ROWAN, Milwaukee, Wis.

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Our grand catalogue, over 350 illustrations. agent's latest goods and novelties, 1 writing pen fountain attachment, 1 elegant gentleman's watch chain and charm, guaranteed 20 years Your name in agent's directory 1 year, all sent for 10 cts. Postage 2 cents, EMPIRE NOVELTY CO., 157 Tremont St., Boston, Mass.

For Sale at a Bargain.

Lease of 640 acres school land (improved) all enclosed with six-wire fence, 180 head of nice young hogs weighing from 100 to 200 pounds to go with it. This is in Custer county near Broken

Bow. Price. \$3,000. FOR SALE-Good 5-room cottage, barn, corner lot in good neighborhood. For sale cheap. E. T. Huff, 236 So. 11th St., Lincoln, Neb.

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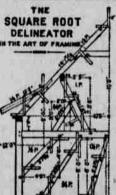
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Lincoln, Neb.



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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. Much other information such as intersection of different pitches, curved roofs, hopper cuts, etc. In short, it is a key to the wonderful mathematical problems solvable with the

steel square.

The publishers of this paper have made arrangements for their sale, and will send them postpaid to any address upon receipt of \$3.00. No farmer or carpenter can afford

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GILLILAN'S

Want: Column.

FOR EXCHANGE—Six-room house, large lot, fruit and shade; for land in central Nebraska. FOR EXCHANGE—Five-room cottage home on street car line; would take land.

FOR EXCHANGE—120 acres improved land in southeastern Kansss; for farm in eastern Ne-braska. FOR EXCHANGE—Four vacant lots near College; would consider live stock.

FOR EXCHANGE—Five eight-room house and corner lot, facing college campus, for farm. FOR EXCHANGE—Five acres, good house, six rooms, bath, hot and cold water, closet, sewerage, barn, hen and hog house, windmill and tank, fruit; near school and street car, the ideal suburban home; will exchange for 80 or 160 acre farm, convient to railroad.

FOR EXCHANGE—Ten acres adjoining Lincoln; would consider property in smaller town. FOR EXCHANGE—160 acre farm twelve miles northwest of Lincoln, for 60 acre farm in eastern Nebraska.

FOR EXCHANGE—160 acres ten miles from Lin-FOR EXCHANGE-80 acres, ten miles from Lin-coln, adjoining small town: for general mer-

FOR SALE-Six acres, no buildings-near school and street car. Fine site for a home.

FOR SALE—65 acres adjoining Lincoln, near College and car line, cheap for short time. FOR SALE—310 acres, well improved, twelve miles south of Lincoln; fruit and spring water.

FOR SALE—640 acres, close to Lincoln, on mile from street car and college; a bargain. FOR SALE—80 acres, twelve miles of Lincoln, at half the price of adjoining land; must be sold. FOR SALE-640 acres, eight miles of Lincoln good buildings, fruit, living water; cheap. IF YOU have land, improved or unimproved, city property, or merchandise, you wish to sell or exchange, list it at once. F YOU want to buy and want to get a bargain, call upon or address,

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JUM PING They nop, skip, jump, slide, turn BEANS from August to May. Wonder-Greatest curiosity to draw crowds wherever shown, on streets, in shop windows etc. Just imported. Everybody wants one Ful history of Tree and sample Jumpieg Bean to Agents or Streetmen 25 cents, postpaid. 3, 80c; 6, 81; 12, 81.50; 100, 810. Rush order and be first. Sell quantities to your merchants for window attractions and then sell to others. Quick Sales. Try 100. Big Money.

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Mostly creek bottom. All under fence. Good buildings. Three acres bearing orchard. Terms: -\$100 cash. \$100 Sept. 1st, 1895.

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of my own raising, with my low prices, and you will save money. I am a radical Southern People's Party man. My time, money, voice and pen have all been spent to promote this, the grandest-nay, the noblest and holiest cause since American patriots, inspired by the loss of liberty, unfurled the banner of freedom and struck for independence at Lexington, at Concord, and Bunker Hill. WM. L. PARKS,

320

820 acres of first class land for sale; al under irrigation ditch. 175 acres in cultivation. Price \$17 per acre. 1% miles from Champion, Neb. For further par-M. Cook, Champion, Neb. ticulars address.

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good well of pure water and cistern, 300 acres prairie, 60 acres timber: situated 2½ miles from Des Arc, the county seat of Prairie county, a busy little town on the west bank of White River: cheap transportotion by steamer line; good church and school privileges, Price \$2,850, \$1,500 cash, balance in deferred payments. Address, W. H. VIVION, Lonoke, Ark.

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80 acres of tableland, good pasture, 15 acres meadow land (12 tons of hay this dry year) good well, all new buildings, 3 head of work horses, 13 head of cattle, 46 head of hogs, (good Poland Chinas) wagons and implements necessary to farm; 75 chickens, household goods, po-tatoes, hay, seed oats and seed corn. Price \$2,600 half cash. 5 miles south-

west of Wisner, Neb. All parties coming to Wisner, should inquire for Mrs. Lutez or address all letters to ISAAC GENTZLER, Wisner, Neb.

All druggists sell Dr. Miles' Nerve Plasters.