

THE CO-OPERATORS' DEPARTMENT.

By the Christian Corporation.

By-Laws of the Christian Corporation.

PERSONAL LIBERTY.

ARTICLE I.—SECTION I. Recognizing that the inalienable law of our existence is to work, and the justice and necessity of the institution of the great Teacher, that in the sweat of their faces men shall eat bread, and if any will not work neither shall he eat; we therefore surrender such, and only such, freedom of conduct as is necessary to effectively assist in the various industrial enterprises undertaken from time to time by the corporation.

SUPREME AUTHORITY.

ART. II.—Sec. I. Supreme authority shall be invested equally in the general membership of this association and no privilege of authority shall be exercised by any officer thereof not especially delegated to him by the constitution, or by-laws.

OFFICERS' DUTIES.—PRESIDENT.

ART. III.—Sec. I. It shall be the duty of the president of this corporation to discharge the duties usually incumbent upon the presiding officer of other bodies in meeting assembled. He shall discharge such duties also for the board of directors when in session. He is empowered to call a special meeting of the members of the corporation by and with the advice of any two directors, provided that he serve notice upon each member personally, or in writing, or by mail at least 24 hours before the time set for such meeting. He may serve such notice by publication in THE WEALTH MAKERS provided seven days elapse between the date of the publication of such notice and the date of such special meeting. He may call a special meeting of the board of directors at any time he may think necessary, by personally, or in writing, or by mail, notifying each director of the time and place of such special meeting at least six hours before such meeting.

SEC. II. He shall sign all deeds to real estate and bills of sale of personal property ordered to be made by the Corporation, and countersign all warrants properly drawn upon the treasurer for funds.

SEC. III. The president of this corporation shall be and perform the office of general business manager and shall have general supervision of all departments of the corporation.

SEC. IV. At every regular meeting of the members he shall make a general statement of the condition of the affairs of the body with a view of informing all of the status of the various undertakings, and at the end of his term he shall make an explicit and more elaborate and written recapitulation of the years work, resources and liabilities of the corporation, and make recommendation of what in his judgment should be the future business policy; and said message shall be filed with other records for use.

SEC. V. In administering parliamentary law he shall be governed by the rules laid down in Cushing's Manual.

VICE PRESIDENT.

ART. IV. SEC. I. The vice president shall, in case of the absence, inability or death of the president, perform all the duties of the president.

SEC. II. He shall also be and perform the duty of official statistician and historian of the association and shall have access to all books, accounts, records, and files of the association and shall submit his historical manuscript at the end of his term of service to the annual meeting of the members for correction and amendment, after which it shall be filed with other records. He shall furnish statistics of cost of production, profit in production, probable cost of new enterprises etc., as the board of directors shall from time to time request.

SEC. III. The vice president shall be chairman of the membership committee and conduct the examination of applicants for membership.

SECRETARY.

ART. V.—Sec. I. The secretary (clerk) shall have charge of the records files and seal of the association, shall act as secretary of all meetings of the members and directors, and keep a record of the same, and shall draw and sign all warrants on the treasurer, authorized by the association or board of directors, and keep a list of the number and the amount of the same, in whose favor drawn and the date thereof.

SEC. II. The secretary shall perform the function of corresponding secretary for the association and the board of directors, and receive and answer all correspondence thereto.

SEC. III. The secretary shall prepare a half annual written report of the general condition of the association and furnish such general information to the members and directors from time to time as may be necessary, and make such recommendations as in his judgment will further the interests of the corporations.

SEC. IV. He shall sign and place the seal of the corporation upon such instruments as must be made under seal as provided by law or the by-laws of the association.

SEC. V. The assistant secretary shall, in case of the absence, inability or death of the secretary, perform all of the duties of the secretary.

TREASURER.

ART. VI.—Sec. I. The treasurer shall be the custodian of the funds of the corporation and the evidence of indebtedness to the corporation. He shall prepare, sign and issue all evidences of indebtedness authorized by the association and obtain the signatures of other officers as hereinafter provided.

SEC. II. He shall keep an accurate account of all receipts and expenditures of the funds of the corporation; stating by whose authority such expenditure is made, for what purpose, to whom paid or from whom funds are received, the date of all transactions, amount, etc.

SEC. III. The treasurer shall have general charge of the financial affairs of the association including the collection of all revenues and the payment of all obligations. He shall make a half annual written and

explicit statement of the financial condition of the association, attend all meetings of the association and of the board of directors and be prepared at such times to produce in evidence the cash on hand and on the first of each month shall make a condensed statement of the condition of the treasury, which he shall mail to each general member. When his successor is qualified he shall deliver to him all the property of the association and make such recommendation as to the future financial policy of the corporation as in his judgment may seem best for the general good.

MEETINGS.

ART. VII.—Sec. I. The members of this association shall meet in regular session on the last Saturday of each month at a time and place to be designated by the president.

SEC. II. Only general members in good standing shall be entitled to vote.

SEC. III. Three-fourths of all general members shall constitute a quorum for the transaction of business at any regular meeting, but if such quorum fails to appear the president shall adjourn the meeting to a specified time and place, when a simple majority of all members shall constitute a quorum, unless three-fourths of all members appear on time, when the usual rules of a three-fourths quorum shall prevail.

DIRECTORS' MEETINGS.

ART. VIII.—Sec. I. The board of directors shall meet at least once each week on a regular day and at a place agreed upon from time to time. Upon the request of any two directors the president shall call an extra meeting of the board as provided in Art. 2. They may adopt such rules and regulations as they may deem proper for the conduct of their business as directors, so long as they do not conflict with the spirit of the constitution or by-laws.

SEC. II. Four directors shall constitute a quorum for the transaction of business.

MEMBERSHIP COMMITTEE.

ART. 9.—Sec. I. The vice president and any two members he may choose from time to time shall constitute a committee to examine applicants for membership either personally or by mail as to their fitness for membership in the corporation and after due deliberation, and upon the written recommendation of such committee and the consent of the board of directors the applicant shall be admitted to membership on trial for six months; provided, however, that if the committee shall unanimously recommend that the applicant is acceptable at the time, and needed in some field of enterprise, then, upon the concurrence of the board of directors by a unanimous vote, the applicant's name shall at the next regular meeting of the members be voted upon and upon receiving a majority of all votes and complying with the conditions of membership, be declared duly a member made the same as if he had been accepted after the six months trial, and shall be entitled to receive all the benefits and considerations that any charter or any other member receives.

SEC. II. Any rejected application shall be returned to the maker with a statement of the reasons for such rejection.

LAND TRANSFER.

ART. X.—Sec. I. The title to the land belonging to this corporation shall be held in the name of the Christian Corporation, and all transfers of the same shall be made under seal, by the president, clerk, and treasurer, but no transfer of lands shall be made without a two-thirds vote of all members in good standing in favor of such transfer, stating the amount and terms of the consideration to be accepted.

PERSONAL PROPERTY.

ART. XI.—Sec. I. All personal property of whatsoever description belonging to the association shall be bought, held and sold in the name of the corporation as provided elsewhere in these by-laws, and no individual member of the association shall dispose of any property of the association unless as an officer or an agent of the same he shall have been duly and regularly empowered or instructed to do so.

FOREMEN.

ART. XII.—Sec. I. The workers of each department or sub-division of any department of labor shall choose from among their number, a foreman, head clerk or chief, as the case may be whose duty it shall be to take charge of and direct the work in hand with such advice of the workers as they may desire to give or he may ask to receive.

SEC. II. He shall hold his position at the pleasure of the workers, a majority of whom at any time may elect his successor, when the late foreman clerk or chief shall take his place with the others.

WITHDRAWALS.

ART. XIII.—Sec. I. Any member wishing to withdraw from this association shall give at least six months notice of such withdrawal and the corporation shall return to him, without interest or increase such capital, in kind, or its equivalent in cash, as the books show him to have contributed to the common stock, provided; that for every five hundred dollars in cash or property contributed by any individual six months additional notice and six months additional time for repayment may be required to be given by the withdrawing member, and provided further; that in the event of any disagreement the whole question shall be submitted to arbitration by three persons, one to be chosen by the withdrawing member, one by the president and the third by these two whose decision shall be final.

Dr. Davis, teeth on aluminum plates.

California and Utah Excursions

The Burlington runs on every Thursday a tourist sleeper, leaving Lincoln at 12:15 p. m. for Salt Lake, San Francisco and Los Angeles. Only \$5 for a double berth, Lincoln to Los Angeles. These excursions have proved very successful from the fact that they are conducted personally by a Burlington employe. For full information regarding tickets, apply at B. & M. depot or city ticket office, corner Tenth and O Streets.

There can be no doubt that a timely use of Ayer's Cherry Pectoral would prevent many serious throat and lung troubles.

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INSURANCE DEPARTMENT

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

The house committee has at last reported favorably on H. R. 246, allowing persons in cities and towns to organize mutual insurance companies to protect their property. The bill was at once placed on general file. It would now be in order for the towns' people to get up a petition something after this style, and send to your members, or, if you send to me, I will put them where they will do most good for the cause.

To the members of the legislature of Nebraska, Gentlemen:

We hereby petition you to use every honorable means to get H. R. 246 passed, the same being a bill to allow persons owning town property to organize a mutual insurance company to insure their property against fire, lightning and cyclones.

Last year we had to pay a raised rate to stock insurance companies and we may have to do the same again if we are not allowed the right of protecting our property in a company of our own in which we need pay only a nominal sum for managing expenses and the actual amount of damages done.

Again we ask your support of either that bill or some other that will relieve us from the bondage of the stock insurance companies.

They have the right to establish rates. Let the people have the right to do their own business.

You could clip the above and paste to a legal cap; then mark off a column for names and another for P. O., and get as many names as you can and send direct to your member or to me and I will use them at the proper time to do the most good.

There are two bills introduced that will repeal the value in policy law, which is as follows:

Section 43, chapter 43, compiled statutes of Nebraska of 1889.

VALUE IN POLICY.

"Whenever any policy of insurance shall be written to insure any real property in this state against loss by fire, tornado, or lightning, and the property insured shall be wholly destroyed, without criminal fault on the part of the insured or his assigns, the amount of the insurance written in such policy shall be taken conclusively to be the true value of the property insured, and the true amount of loss and measure of damages."

The repeal of this law, is of no benefit to any man in the state, but it would be of vast benefit to the insurance companies of the state. If this law was out of the road they would not care how much insurance a man would write on his old and dilapidated buildings; in fact, their unscrupulous road agent would get all he could, by fair means or foul, induce people to write; but after a loss occurs the adjuster would appear (in a few months) and at once tell you that the property was insured too high, and he would agree to allow you the amount you paid the company for carrying more than your property should carry, and then he would make mental calculation of your loss and put down in figures not more than half the amount of your loss, which he would offer you. You would be given the privilege of accepting that amount or suing the company just as you please.

With "Value in Policy" in force it is hard to get the insurance companies to do the proper act; but if it is repealed you will be at the mercy of a compact that was organized to make money, the easiest way possible.

There is a strong lobby here to see that that just law is put out of the way and it is using all the influence it can to that end.

Every property owner is interested, and should at once petition his members of the legislature to use his influence to indefinitely postpone all bills of that nature.

You could use this for a form: To the members of the legislature of Nebraska: We hereby petition you to use all honorable means to defeat any attempt to repeal the VALUE IN POLICY LAW.

Give name and P. O. Send the same to your member direct, or to me, and I will use them at the right time. I hope to see thousands of names to the above petitions within the next week.

Farmers are prone to think that a town mutual company is nothing to them; as you are now in a good farm company you need not care whether the towns' people can organize a company or not; but you should remember that you have to pay for all loss as well as all improvements; hence it is to your individual financial benefit to allow them the privilege of insuring in a company of their own. Please get up two petitions at once on the above subjects and get all the names you can and forward at your earliest convenience.

The secretary of the Farmer's Mutual Insurance Company of Nysted, Howard county, this state, writes me that his company was organized in 1888. Its carrying \$297,783 in risks, has had \$426 in losses since company started, has cash on hand \$432.79, have not had an assessment, the fees are \$1.00 for membership and ten cents per hundred dollars yearly; but the last two years the company has not seen fit to collect that amount, because they had money on hand.

Do you ever hear of an old line company that rescinded a collection from a policyholder because the company did not need the money?

This is a Danish company and I can assure you that it will prosper long and well if the laws of our state will only give them the privilege.

And, by the way, who will say that they shall not even if our mutual law is repealed?

Hans N. Larsen is the president, and Christen Jensen is the secretary-treasurer, both of Nysted.

We shall get out a report of the Lancaster county soon, and would like to exchange with all secretaries in the state.

We shall also get out our report in Cyclone company as soon as we can give the action of the law makers in reference to insurance.

The February number of the Iowa Farmer's Institute is a good one, and should be read by every mutual insurance man in this state. Send me 25 cents for it, or send \$1.10 for THE WEALTH MAKERS and Institute.

If you are a mutual insurance man and do not get the worth of your money and will ask it, I will refund the price.

I am quite anxious that the paper should have a good circulation in this state, as it is an educator not only on lines of insurance, but on farm work of all kinds. Send to me for sample copies.

A SPECIALTY MILLET SEEDS AND CANE SEEDS. CLOVER. TIMOTHY. J. G. PEPPARD. 1400-1402 Union Ave., Kansas City, Mo.

THE MARKETS.

KANSAS CITY, Mo., Feb. 26.—Receipts of wheat, 13 cars; a year ago 55 cars. Sales of car lots by sample on track, Kansas City: No. 2 hard wheat, 1 car 51 1/2 c; 2 cars 51 1/2 c; 2 cars 52 c; No. 3 hard, nominally 50 c; No. 4 hard, nominally 49 c; rejected, nominally 48 c; No. 2 red, 1 car 51 c; 3 cars 51 1/2 c; 1 car 52 c; No. 3 red, nominally 50 c; No. 4 red, nominally 49 c; rejected, 47 1/2 c.

Chicago Board of Trade.

Table with columns: Feb 25, Op'n'd, Hi, Lo, Feb 26, Feb 27. Rows include WHEAT, CORN, OATS, PORK, LARD, SUGAR.

Live Stock.

KANSAS CITY, Mo., Feb. 26.—Cattle—Receipts since Saturday, 4,500 calves, 107, shipped Saturday, 955 cattle. The market was steady to strong on heavy cattle and in some cases a shade higher. On common the market was about steady. Cows and heifers of good quality were steady to strong and active, while common and medium were about steady.

Horses—Receipts since Saturday, 183 shipped Saturday, 117. The market was quiet to-day. The outlook for the week is rather promising, as the buyers are in the city in larger numbers. The Southern trade is expected to open more freely, as better weather is looked for.

Sheep—Receipts since Saturday, 6,584 shipped Saturday, none. The market was slow and there was no quotable change from Saturday.

The following are representative sales:

Table with columns: 20 Mexican yearlings, 87 lbs., 4.25; 21 lambs, 84 lbs., 4.00; 24 Colo 84 lbs., 3.75; 60 Colo 9 lbs., 4.30.

The Famous EXTRA EARLY TOMATO. A Perfect Wonder. The Best Tomato in the World. Extremely Early, bears abundantly of the finest flavored, bright red tomatoes and is distinguished from all others by its tree form, standing erect and requiring no support at all.

Mammoth Tomato FREE. To every person sending 10c for above Tomato Collection and giving us the name, and address of three or more of their friends who purchase Seeds, Plants or Fruits, we will add, free, one packet of Mammoth Tomato, a magnificent variety of enormous size, often weighing 3 lbs. each.

At 1/2 Price Gold and Silver Watches, Bicycles, Tricycles, Sewing Machines, Carriages, Harness, Saddles, Wagons, Carriage Seats, Bicycles, Tricycles, Sewing Machines, Carriages, Harness, Saddles, Wagons, Carriage Seats.

WOVEN WIRE FENCE. Why pay 60 to 80c a rod for fence when you can make the best Woven Wire Fence on earth, horse high, bull strong, pig and chicken tight, for only 13 to 20c a rod?

COLE'S Illustrated FREE SEEDS. The Best and Largest Assortment in READY TO SHIP. LETTUCE, MELON, TOMATO, SWEET PEAS, HAVE MONEY IN YOUR POCKET. Address COLE'S Seed Store, Pella, Iowa.

EVERGREENS FRUIT AND FOREST TREES. Grape Vines, Small Fruits, Shrubs and Roses. Sample Order No. 1: 20 evergreens, seven varieties, including Colorado Blue Spruce, (Picea Purpurea), sent to any address in the United States, express prepaid, for \$2; one-half of above for \$1.00. See our new catalogue and "How to grow evergreens" Free. Received highest award at the World's Fair. Large discounts for early orders. Address, Ricker National Nursery Co., Riga, Ill.

KANSAS SEED HOUSE. EVERYTHING IN THE SEED LINE. Our Specialties: Seed Corn, Tree Seeds, Onion Seeds and Sets, Alfalfa, Salsolin, Lathyrus, etc.

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ASH... 100 APPLE TREES \$3.50. All the Leading Varieties. 100 Choice Concord Grapes for \$2.00. Shade and Ornamental. A complete Price-List Free. Address, Jansen Nursery, Jefferson Co., Jansen, Neb.

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SEEDS ALFALFA SEED A SPECIALTY. Cans, Millet Seeds, Kamr, Rice and Jerusalem Corn, all grown in 1894. For prices address: MOETZ & BIERHOFF, Garden City, Kansas.

DIXIE RELIABLE SEEDS. Awarded World's Columbian Grand Prize Medal for Purity, Always Fresh and Reliable. SPECIAL OFFER: For only 10c, I will send 2 lbs. Holland Cabbage and New Dixie Water Melon. Beautiful Seed and Plant Catalogue FREE. Address at once H. W. BUCKNER, Rockford, Ill.

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BUY OF A HOME NURSERY! CRETE NURSERIES. Established in 1879, point to many thousands of successful orchards in Nebraska supplied from their nursery. Their stock for 1895 is complete in all departments, and as good as ever sent out. Large orders for apple trees, filled on eight month's time. Purchase at first hand and save agent's and dealers' profit. Correspond early before the rush of spring trade opens. E. F. STEPHENS, Manager, Crete, Neb.

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POLAND CHINAS FOR SALE. If in need of a choicely bred Poland boar write to J. V. WOLFE, Box 325, Lincoln, Neb. He has a few w pig pups of April and early May farrow.

Furnas County Herd. L. E. Berkshire. Poland-Chinas, Holstein Cattle.

H. S. WILLIAMSON, Beaver City, Neb. I have all the leading strains including Free Trade, Wilkes and Black U. S. families. The best lot of pigs I ever raised first by Padra Chp 1892, Pa Wamma maker 1892, Col. U. S. 10605. My sows are mostly Free Trade and Wilkes strains.

Elkhorn Valley Herd of Poland-China Swine. I have all the leading strains including Free Trade, Wilkes and Black U. S. families. The best lot of pigs I ever raised first by Padra Chp 1892, Pa Wamma maker 1892, Col. U. S. 10605. My sows are mostly Free Trade and Wilkes strains.

L. H. SUTER, Neligh, Neb. THE OLD RELIABLE PEERLESS FEED GRINDERS. Grinds more grain to any degree of fineness than any other mill.

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