INSURANCE DEPARTMENT.

J. Y. M. SWIGART, EDITOR.

This Department will be edited for the benefit of Mutual Insurance Companies throughout the State.

Cyclone.

Our cyclone company is a certainty. I presume that by May 1 (or 15 at the farthest) we will commence to issue policies judging from the amount of applications sent in during the past few days and the many promises of more by several who are interested in the welfare of the company.

But do not let this fact deter you from writing to the editor of the insurance department for an application and instructions to insure yourself. Name your county and state in all letters. We have over $100,000 of insurance now on file.

If you have had insurance in a stock company for the last five years on time and will now loan the same amount to your neighbor at 10 per cent per annum, the interest will more than pay for your insurance, and at the end of five years you will have the principal left.

We draw our conclusions from the precedent we have in the Iowa Tornado Association, which was organized in January, 1884, with a membership fee of $1.00, survey fee $1.00 and 10c per $100.00 insurance, or $5.00 for the first $1,000, since which time there have been but two assessments of fifty cents per $1,000 each time.

At the end of five years members paid a re-survey fee of $1.00, and the 10c per $100.00, omitting the membership fee of $1.00 the total costfor over the eight years insurance is $6.00 per $1,000 or 75cents per annum or $3.75 for five years insurance. The company has over $3,000 on hand to pay losses.

Now let us look at the stock company's rate at lowest cash rate which is one per cent or $10.00 per $1,000 insurance. Allowing ten per cent the interest would be $1.00 per year, a total cost to policy holders of $15.00 against $3.75 in the mutual company, a difference of $11.25. But if you call the $10.00 worth seven and one half per cent per annum the interest alone will pay all dues to a purely mutual insurance company while the principal will be gone to a corporate *loan* company.

In the above I have taken the lowest rate, but most of the farmers insure on time and pay at the end of the first year. Let us look at that rate which has been two per cent, $20.00 per thousand (until the mutual insurance law was passed last winter) allowing seven and one-half per cent for the four years after payment the total cost would be $26.00, while the total cost in a purely mutual with interest on fees paid would not exceed $5.00.

And yet we have some farmers who would rather pay the two per cent to a stock company than join a company of farmers, claiming that by so doing they know that they will not have to pay any more money, while in a mutual company no one can tell how much the members will be called upon to pay during the five years, which is true, but let us look at some of the expense. In our Mutual Cyclone company the agent gets $1.00 and the secretary gets 50 cents for each application received and twenty cents per hour for doing the office work. In the stock company the agent gets one-fourth the amount of the note he takes or when he gets a farmer's note for $20.00 he has done a good days work, but when he gets $40.00 or $60.00 worth of notes he has made more than a mutual insurance agent can make in a week's good work, and further we find a president, vice-president secretary and treasurer all on a good salary, while the board of directors come in for a good per diem for a week or two every couple of months during the year, to say nothing of the dividends, fine offices and many other lines of expense that are of no possible use to a farmer's company. In fact the whole working of a stock company is against the interest of the farmer for these reasons.

A stock company is organized in order that its incorporators may have employment at good or exorbitant wages and further that their money may make them a good interest.

Since the losses for a series of years can be mathematically demonstrated to be about a certain percentage of the whole amount of property to be insured a rate can be established by which all of the above items including dividends, and interest and that rate is always high enough as you can see when you contemplate that last year there was one hundred and twelve stock companies doing business in this state.

These one hundred and twelve companies wrote insurance last year to the amount of $121,707,787, receiving therefor $1,843,531, paid for losses $383,438, and leaving in the hands of these *loan* companies $960,093. The above refers to insurance of all kinds in the state except the farm mutuals

But if we take the companies that do most of insurance on farm property as is the case of the three state companies which last year insured $24,464,196, received premiums therefor $423,729 and paid for losses $158,229, leaving a balance of $265,500 for the three companies, viz., Farmers and Merchant's Home Fire and Omaha Fire. [See auditor's report for 1891.]

In the case of the one hundred and twelve companies, which includes the insurance of city and town property, plate glass, steam boilers, security, etc., the amount paid for losses was about 48 per cent of the premiums received and the three state companies paid about 30 per cent of the premiums received.

Now on the other hand mutual companies are organized for the purpose of insuring its members at cost, therefore it is an object for each one interested in the welfare of the company to see to it that all expenses are kept down.

Hence the difference of cost. Another difference is that in a stock company the cost of managing is not borne by those who manage, while in a mutual company each member pays his pro rata share. In the latter he is a member and has a vote whether he will have an honest farmer to handle his money, but in the stock company the policy holders have nothing to say.

If the incorporators are a set of lightning rod peddlers and they elect a horse thief for secretary and treasurer, all the policy holder has to do is to pay his money and trust to Providence, (or otherwise.)

Hail.

If you want to insure against hail read the FARMERS' ALLIANCE of March 31st and tell us how many acres you want to insure anp are willing to give 50 cents in cash and a note for 10 cents per acre, payable Nov. 1st.

Next week in this department the subject of hail insurance will be given in detail. Be sure and read it and tell your neighbor. Ask him for fifty cents for THE ALLIANCE until Nov. 1st. I will try to give him the value of his money in this department alone.

Cheap Lands.

I have for sale or trade 6,900 acres of land situated in the corn and sugar belt of Nebraska. Full sections, halves and quarters, all improved. If you wish to buy for cash, on time, or trade a well improved farm for a larger body of land your correspondence is solicited.

C. M. LEIGHTON,
Real Estate Broker.
145 South 10th St.
Lincoln, Nebr.

Supporting the Mayor.

WHEREAS, A conflict of authority now exists between the mayor of this city of Lincoln and Messrs. Doolittle ank Kelly of the excise boarn, and it is clearly to be seen that the latter are pandering to the vicious, lawless and depraved elements of the city, therefore, be it

Resolved, By this assembly, 1808, K. of L., that we will do all in our power to snppoat our worthy mayor, in his courageous and manly course, and we earnestly call upon all lovers of good government to do likewise, that our fair city may not be dominated over by thugs and gamblers as has been the case under past administrations.

H. M. REEVES, J. M. HUMPHREY,
M. W. Sec.

In Buffalo County.

The Buffalo county alliance held a very successful meeting Saturday, April 9. Resolutions were adopted thanking congress for recognizing the people's representatives; eulogizing the leaders of the independent party in Nebraska; especially endorsing Hon. O. M. Kem's banking bill, and declaring for his renomination, and ratifying the action of the St. Louis conference.

A public meeting was held in the evening. W. L. Grrene was the first speaker and gave one of his eloquent and instructive speeches. He was followed by Hon. John Stebbin's, J. A. Edgerton, C. A. Borders and others, all of whom made excellent short speeches.

An indepenpent club has been organized in Kearney with a large membership and bright prospects.

Meeting at Auburn.

There will be a grand mass meeting at Auburn, Johnson county, April 23, for the purpose of ratifying the work of the St. Louis conference, remodeling and perfecting the organization of the people's party and arranging for the organization of people's party clubs.

For the Germans.

The first and only work ever written on currency reform in German is "Geld" by Robert Schilling. It is a translation and enlargement of his "Silver question" and sure to make converts. The retail price is 25 cents, but it will be furnished to reform organizations and agents at a greatly reduced rate. A sample copy will be sent for 15 cents. Address

ALLIANCE PUB. CO.,
20tf Lincoln, Neb.

Notice.

The Nebraska State Hail Association will issue policies June 1, 1892. Any one wishing hail insurance at cost should address J. M. Sanford at Fairfield, Neb., enclosing stamp.

Give him your name, post office, section, town and range, with amount of insurance desired. He will make out and send proper papers and return for your signature should you wish to become a member. Address,

J. M. SANFORD, State Agent.
[41-9t] Fairfield, Neb.

Mr. B. E. Ingraham will open to the public at Bennett, Neb., this week, a large stock of general groceries. Experience in the business has prepared him to buy good goods at lowest prices, and it is his purpose to build up the largest possible trade by means of small profit attractions. He will make the interests of the people his own, serving them to the best of his ability as buyer and seller, and consumers will find it to their financial advantage to patronize him. Mr. Ingraham has been for some time connected with J. W. Hartley in the Alliance State Agency store here. He is a man of the people, one with them in both interest and sympathy, and from the first will especially attract the farmers and working classes to deal with him.

Send for catalogue of Griswold's garden and flowerseeds, 140 South 11th.

The Population of Lincoln is about 60,000, and we would say at least one-half are troubled with some affection of the Throat and Lungs, as those complaints are, according to statistics, more numerous than others. We would advise all our readers not to neglect the opportunity to call on their druggist and get a bottle of Kemp's Balsam for the Throat and Lungs. Trial size free. Large bottles 50c and $1. Sold by all druggists. 27-6m

Articles of Incorporation.

Know all men by these presents that we, John M. Thompson, Charles H. Pirtle, S. Edwin Thornton, John F. Mefferd and O. Hull, do associate ourselves together for the purpose of forming and becoming a corporation in the State of Nebraska, for the transaction of the business here-in-after described, and adopt for their government the following Articles of Incorporation:

ARTICLE I.

The name of this corporation shall be the "Alliance Publishing Company," and its office and principal place of business shall be Lincoln, Lancaster County, Nebraska.

ARTICLE II.

The nature of the business to be transacted by said Company shall be to edit and publish a newspaper, and to publish, buy and sell reform and other literature, and do a general printing and publishing business.

ARTICLE III.

SEC. 1. The capital stock of said corporation shall be twenty thousand dollars, divided into shares of twenty dollars each, and no stock holder shall own more than three hundred shares of stock at one and the same time, and all transfers of stock must appear upon the books of the Company before purchasers are entitled to vote.

SEC. 2. Each stockholder shall have one vote for each share of stock owned by him.

ARTICLE IV.

SEC. 1. Said corporation may commence business when two-thirds of its capital stock is subscribed and these articles of incorporation filed in the office of the county clerk of Lancaster county, Nebraska, and shall continue until the first day of January, 1922, unless said articles of incorporation are extended or dissolved by consent of a majority of all the stock holders.

SEC. 2. Fifty per cent of the stock shall be paid at the time of subscription and no assessment shall be made without thirty (30) days notice, nor more than ten (10) per cent of unpaid stock at any one time on each share of stock, and at least sixty (60) days shall intervene between any two assessments.

ARTICLE V.

SEC. 1. The affairs of said corporation shall be managed and controlled by a board of five directors who shall be elected at the first meeting of the stock holders, and annually thereafter, and shall hold their office until their successors are elected. Said directors shall be stockholders of said corporation.

SEC 2. Said board shall elect from their number a President, Vice-President, Secretary and Treasurer; and shall appoint or provide for the appointment of such agents or employees, as they may see fit, prescribing their duties and fixing their compensation and requiring such bond for the faithful performance of their duties as they may deem advisable and in accordance with the By-Laws of said corporation.

SEC. 3. The board shall have power to fill all vacancies occuring in their number. A majority of said board shall constitute a quorum for the transaction of business.

ARTICLE VI.

This corporation shall not incur liabilities for more than one-fourth of its capital stock actually subscribed.

ARTICLE VII.

The first meeting of the stockholders shall be on the 12th day of April, 1892, and the regular annual meeting shall be on the first Wednesday in February of each year, and shall be held at Lincoln, Nebraska, in the principal office of said corporation.

ARTICLE VIII.

This corporation may make By-Laws not in conflict with these articles of incorporation.

ARTICLE IV.

The stockholders shall not be liable for the debts of the corporation beyond the unpaid amount, at any time, of their capital stock.

ARTICLE X.

These articles of incorporation may be amended at any regular annual meeting by a majority vote of all the stockholders.

JOHN M. THOMPSON,
CHAS. H. PIRTLE,
S. EDWIN THORNTON,
JOHN F. MEFFERD,
O. HULL.

Notice.

J. B. Romine will speak at South Bend, Neb., at 7:30 p. m. Thursday, April 28th. He will also meet with the independent county central committee at Weeping Water, April 23d. □

A full line of flower ane garden seeds at Griswold's Seed Store, 140 South 11.

EGGS, EGGS, EGGS.

Thirteen eggs for $1.25—26 eggs for $2.25 from great big light Brahmas. Also White Guinea eggs 13 for $1.25. Bronze turkey eggs 9 for $2.00.

Satisfaction guaranteed.

Address, ROSA D. RAND.
Wahoo, Neb.

For Sale.

356 acres fine bottom land on the Big Blue river, 1-4 miles south of Ruby, Seward county Neb. Good orchard, barn, and out buildings, farm most all fenced, also 3 English Red Poll bulls that are very fine. Call on or address

42-4w J. C. DAVIS, Ruby, Neb.

The Eye and Ear

Are two most delicate and complicated organs; without the eye we could not guide our footsteps nor observe the beauties of nature; without the ear we could not hear the voices of our friends nor enjoy the sweet sounds of music. No one is so helpless as the blind and more deserving of pity than the deaf. Many persons lose sight or hearing by neglect, which timely aid might prevent. Among the specialists who treat these organs none have been more successful than Dr. Dennis whose officeis is over the First National Bank Lincoln. Mr. C. M. Marshall who has been in the employ of the big furniture dealers, Gruetter & Co. was deaf in one ear from which was a constant offensive discharge for twenty-five years. The Dr. cured it entirely in one month. Mr. Willis Short, Clerk in the Mo. Pacific R. R. offices, Mr. George Carter, commission merchant, Mrs. Edward Grouse, wife of a steam fitter with Pomerine & Cooper, Mrs. Chas. Hook, fireman on B. & M., Mr. T. E. Slatterly, guard at the penitentiary, and dozens of other well known Lincoln citizens have been cured after other specialists had failed. Dr. Dennis' is a graduate of Rush Medical College, Chicago, the Post Graduate Medical College, N. Y. City and the Polyclinic Hospital, N. Y. City.

30 tf

A complete line of fresh and thoroughly reliable seeds at Griswold's Seed Store, 140 South 11th.

State Alliance Business Agency Can Furnish Anything Needed on the Farm.

WE QUOTE THIS WEEK—

Pure flax seed, per bu	$1 25
" german millet, per bu	60
" timothy, per bu	1 50
Sweet corn, per bu	1 20
Red clover seed, per bu	7 to 8 00
Blue grass seed, " "	2 50
Low grade flour, per 100	1 35
Good Brand " " "	1 80
Extra " " " "	2 20
The finest pat " "	50
Sugar is higher.	
C, per 100	4 to 4 50
Gran. per 100	4 87½
White Russian soap	3 85
Fairbanks Standard, 100 bars	2 50
Horse Shoe, per box	2 25
Evap. apples	5 to 8
Cal. evap. peaches	7 to 10
Evap. blk. berries	5
Bird seed, per pac	5
Gloss starch, per pac	6
Canned string beans, per doz	1 00
" 3lb tomatoes, " "	1 00
" 3lb pumpkin, " "	1 00
Pail jelly, York State	60
OILS:	
Pure White, (in bbls.)	10
W. W., " "	11
Perfection, " "	11½
Head Light, " "	12½

All prices subject to change without notice.

Cash with order in all cases.

Send for price list on machinery.

J. W. HARTLEY, St. Agt.

BEST IN THE MARKET.

5,000 IN USE.

HUBER ENGINES AND SEPARATORS.

For Prices and Catalogue write to

A. McMULLEN,

1312 Izard St., Omaha, Neb.

A. J. RIGBY & CO.,

REAL ESTATE,

Loans, Law and Collections.

J. L. MACK, Att'y & Mg'r.

1025 O Street, Lincoln, Neb.

CAUTION

TO DICTIONARY PURCHASERS.

Don't be Duped

There have been placed upon the market several photographic reprints of an obsolete edition of "Webster's Dictionary." These books are offered at low prices

By

canvassers, dry goods dealers, grocers, clothiers, etc., and in a few instances by newspapers as a premium for subscriptions. Books consisting partly or wholly of this comparatively

Worthless

reprint are given various names, "The Original Webster's Dictionary," "Webster's Encyclopedic Dictionary," "Webster's Unabridged," "Webster's Big Dictionary," etc., etc. Many announcements concerning these

Reprint Dictionaries

are very misleading, but the Webster reprint portion of each from A to Z is the same,—forty-five years behind the times, and printed from plates made by photographing the old pages. There are no illustrations in the body of these books, and such as are grouped at the back are mostly discarded pictures from old books. The old dictionary

Long Since Obsolete

is padded out by various additions culled from various sources, but the body is the same that was published when Polk was president and duly buried at the incoming of Lincoln. The Webster current from Lincoln to Harrison, is the popular copyrighted "Unabridged," which has recently been superseded by WEBSTER'S INTERNATIONAL DICTIONARY, a new book from cover to cover, fully abreast of the times.

☞ Send for free pamphlet giving particulars.

C. & C. MERRIAM & CO.,
Springfield, Mass., U. S. A.

STATE LECTURERS DATES.

Dates of Assistant State Lecturer W. P. Wright:

Swanton, Saline Co., Sat. Evening, April 23.
Fillmore County, April 25 to 30.
Jefferson " May 2 to 7.
Thayer " " 9 to 16.
Nuckols " " 16 to 22.
Webster " " 23 to 28.
Franklin " " 30 to June 4th.

Dates of Assistant State Lecturer Dech,

Seward, April 16 } Afternoon & Eve'ngs.
Germantown, " 30. }

Nance County:
Geneva, April 18.
Fullerton, " 19.
Belgrade, " 20.
Sherman County:
Loup City, April 22.
Ashton, " 23.
Platte County:
Columbus, April 25.
Platte Center, " 26.
Humphrey, " 27.
Lindsey, " 28, Evening.

COUNTY ALLIANCE MEETINGS.

Saunders County Farmers' Alliance will meet in Wahoo, Saturday, Apr. 30. Presidents and lecturers of Sub. Alliances in good standing are requested to be present at 10 o'clock a. m., sharp, to receive the usual written work. All members are invited to attend the afternoon meeting. Delegates please send in your credentials early in April.

W. A. BATES, JR., G. S. LAMBERT,
Sec'y, Fremont, Neb. Pres., Cerosco.

Open Alliance Meetings.

President Powers will address meetings during April as follows:

Chase	"	Lamar,	23rd
"	"	Imperial,	25th
"	"	Wauneta,	26th
Hayes	"	near Elmer,	27th
"	"	Hayes Center,	28
Hitchcock	"	Trenton,	30th

The officers and members of the local Alliances in these counties should cooperate to make these meetings successful. Appoint committees to look after details and provide for reception and entertainment of the speaker.

Notify State Secretary Thompson at once as to time when meeting will be held, whether afternoon or evening.

State Agency quotes:
Glidden barb wire, painted, $3.25; galvanized, 3.75; (hog or cattle) in stock for immediate shipment.

J. W. HARTLEY, State Agent.

The St. Charles Hotel at the foot of O street, Lincoln, Neb., seems to be headquarters for the farmers that come to the city. Said to be the best one dollar a day house in Lincoln. 44

REMOVAL NOTICE

Our increased business has compelled us to seek larger and more commodious quarters, where we will show the largest and finest line of agricultural implements of all kinds in Nebraska. Also buggies, wagons, carriages, etc., all on one mammoth floor, on west side of Government Square in the Fitzgerald block lately occupied by Plummer Perry & Co., 109 to 115 North 9th Street, where we shall be pleased to see all our old customers and anyone desiring anything in our line. This will also be the general agency for Wm. Deering for the South Platte country. All persons purchasing goods to the amount of $50 and over shall be entitled to one ticket for a $150 buggy which will be given away at the State Fair Grounds this fall.

Wallingford & Shamp.

RUDGE & MORRIS CO.,

Hardware AND Furniture

1118 AND 1122 N ST., LINCOLN, NEB.

CARLAND STOVES.	CHAMBER SUITS,	$14. to $200.
BUILDERS HARDWARE.	PARLOR SUITS,	$20. to $20 .
BARB WIRE AND NAILS.	DINING ROOM SUITS	$10. to $50.
FARMERS TOOLS, ETC., ETC.	Couches and Lounges	$5. to $50.

We will make a Special Deliverd Price on Furniture delivered out of City.

Rudge & Morris Co.

JOHN B. WRIGHT, Pres. T. E. SANDERS, Vice-Pres. J. H. McCLAY, Cashier.

THE

COLUMBIA NAT'L BANK

OF

LINCOLN, : : : NEBRASKA.

Capital $250,000.00

DIRECTORS.

A. S. RAYMOND. CHAS WEST. THOMAS COCHRANE.
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Interest Paid on Time Deposits.

Farmers and Alliancemen's Patronage Solicited.

YOU USE
WE MAKE
WE SELL

LUMBER ! !

FOR SALE: 20,000,000

FEET OF DRY PINE LUMBER ETC., ETC.,

At our Chicago yard, and mills in Wisconsin and Minneapolis.

Send us an Itemized Bill for Delivered Price.

Orders from Farmers' Alliances Solicited. Write us for pricelist.

Address 35tf GEO. WOODLEY, 242 South Water St. Chicago, Ill.

Mention THE FAMERS' ALLIANCE.

HOW IS IT?

Have you bought your new spring suit? If not try us. Our stock is complete with with all the latest Novelties as well as staples. Prices are correct. You can find no fault when you take into consideration what you receive for your money.

Satisfaction Guaranteed. We Always Try to Please.

If you should buy anything of us and it should not prove satisfactory let us know and we will be pleased to make it right.

Come and Bring your Boys with You.

STOCK CONSISTS OF

Clothing, Furnishing Goods, Hats, Etc.

TRUNK AND VALISE DEP'T IN CONNECTION.

Have been in bufiness several years, and have succeeded in building up a good trade—now we want you for a customer.

Baker Clothing House

1125 O St. LINCOLN, NEB.

Farmers' Headquarters

THE LEADER.

The Great Cheap Store. 1211 O Street Lincoln, Neb.

Cheapest Store In The State.

Always ahead with bright, new bargains. Your chance now to buy the very latest the market affords for less money than the following goods can be manufactured for. We just succeeded in closing out at a great loss all the remnants of a well known wholesale dry goods house and beginning Monday morning we will have this stock in good shape. What we mean by remnants is last few pieces of a kind not short lengths.

DRESS GOODS.

Best double width broadhead Dress Goods only 35c, sells everywhere for 60c,

Double width novelty Suiting only 22c, regular price 38c.

Double width cashmere, sells for 40c everywhere, our price 12½c.

Very latest Challies, elegant styles 5c a yard.

Extra heavy Shirting only 10c, sells all over for 15c.

Very heavy shirting only 8c, sells everywhere for 12½c.

Choicest styles Dress Ginghams only 8½c, worth 12½c.

Scotch Zephyr Ginghams, regular 17c grade, only 10c.

Good white goods only 5c a yard.

Very fine white goods, our regular 15c grade, only 9c.

All linen towels only 10c, sold for 15c.

French Sateens only 10c, sold for 30c.

Apron ginghams only 5c a yard.

50c fine knotted fringe towels 25c.

Very fine muslin 5c a yard.

Fruit of the loom muslin 8c.

Regular 30c hose, seamless, 17c.

Ladies 75c silk lisle only 30c.

Misses fast bl'k hose, worth 15c, only 8c.

Table cloths, all linen, only 50c each.

Silk Suspenders 15c each.

Silk embroidered nightshirts only 39c.

Our $2 men's pants only $1.

Very best silk thread, all colors, 4c spo'l.

Boys' knee pants 25c.

Boys' Suits, sell everywhere for $1.90 only $1.08.

Boys' suits for $1.25, worth $2.

Boys' suits for $1.60, sell for $2.50 everywhere.

Boys, suits for $2, cheap at $3.50.

Youths' suits $3.48, worth $6.50.

Youths' suits $5, worth $9.

Fast Black corsets only 29c, sell for 50c.

Our French shaped corsets 35c worth 65 cents.

Our C. B. corsets, any color, 50c, worth $1.25.

Our $1.25 kid gloves 75c.

Unheard of Bargains in Millinery.

Cheapest Millinery ever shown in Lincoln.

Be sure and examine our Millinery when at THE LEADER. It will pay you.

All linen goods at less than half price.

50c silk embroidered handkerchiefs only 25c.

Remnants of muslin underwear at less than the material costs.

Don't buy a dollar's worth of Dry Goods until you visit the "LEADER" this week. It's money in your pocket.

MAIL ORDERS PROMPTLY FILLED. 1211 O STREET.

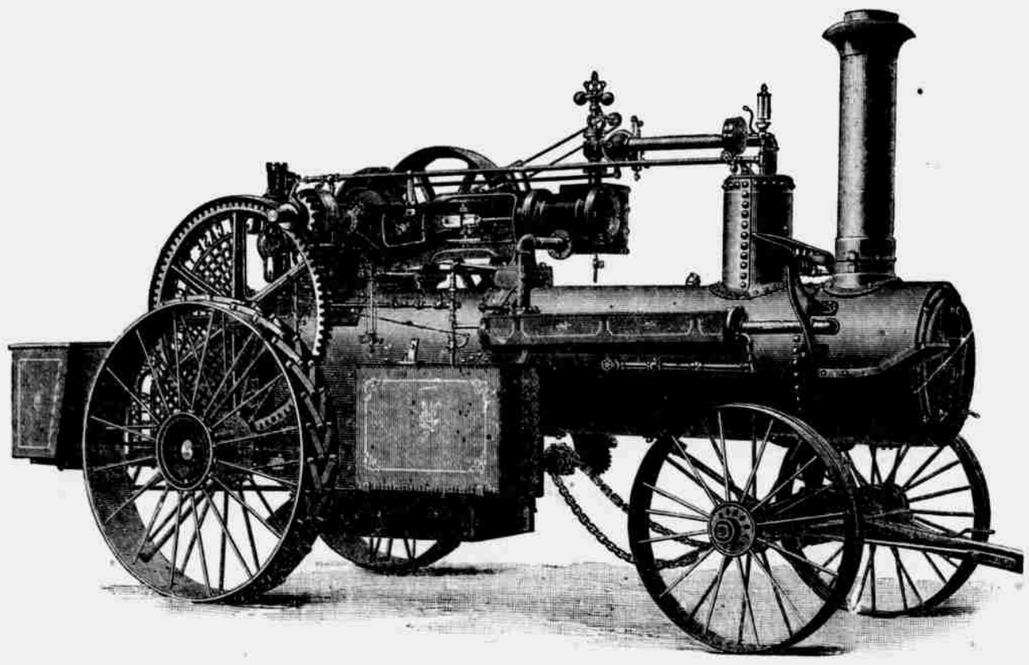
THE LEADER,

The Great Cheap Store.

1211 O street 1211

J. I. CASE THRESHING MACHINE CO.

DINGEE WOODBURY POWERS.



IRON SIDES SEPERATORS.

Center Crank Stationery and Traction Engines.

Send for Catalogue. 34-6m GUS STATES, General Agent, Branch House Lincoln, Neb.