

INSURANCE DEPARTMENT.

J. Y. M. SWIGART, Secretary of the Nebraska Mutual Cyclone, Tornado and Wind Storm Insurance Company, EDITOR. All communications on Fire, Cyclone or Hail Insurance should be addressed to him at Lincoln, Nebraska.

Hail.

In the Hail Company we now have over one thousand members and should like to have twice as many.

The fees are 50 cents at time for making contract, and a contract for ten cents per acre insured payable November 1st, or as much thereof as may be needed to pay losses. The 50 cents membership fee will pay all other expenses and no doubt have something left to help pay losses. If you are desirous of helping a good cause along please send to the editor of this department for blank contracts. As we pay no man for agents work we have all who are insured will send in at least one more, and thus spread the news so that next year mutual hail insurance will ripen into a mammoth concern and be pushed to the front by the state alliance officers.

All losses on small grain will be adjusted at threshing time, corn losses at husking time, and all will be paid for December first.

Write names plain and if the member does not write in a plain english hand the writer should write it on the margin.

Cyclone.

There are a few members who have not yet sent in their fees, let us hear from you and oblige the secretary.

Fire and Lightning.

There are men in different parts of the state on the road with circulars which state that a member is a stock holder of a mutual company and his farm has a contingent mortgage upon it for any amount the company may be called to pay, but let us look at these things square in the face and admit that it is true that all farms are mortgaged to the full extent of their value. What is the probable cost to members is the question that looks us in the face as farmers.

In many other states there have been mutual insurance company's for many years, and in all cases the average cost has been less than one per cent for five years insurance, and if you will look into the cases you will find that in the mutual companies no one is paid except those who are doing work, and usually the pay comes by the application i. e. \$1.00 for each one written, and if the secretary is paid anything extra it is for time actually employed in the work. While in stock companies the agents fee is 25 per cent to 40 per cent of the amount of the premium, then each officer and director whether he does any work or not is on the pay roll and their pay is simply enormous, and then at the time of loss the losers find that the valid policy law is evaded in all ways possible. In the mutual companies the losses are adjusted in a brotherly manner and often the member gets double the amount he would have received had he been insured in a stock company, and with this in view the average of mutual companies is still below one per cent. To prove that our estimate is correct we could go to the office of any stock company and see that the losses on farm insurance is below one per cent, but of course they would object to any one looking up their business. For want of time and space I will continue this next week.

IT IS rumored that the state board of transportation will made a sweeping reduction of the rate on wet goods from Omaha to the state house by the way of Covington, Nebraska.

President Powers Appointments.

The following appointments has been made for the President of the State Alliance:

Ravenna, July 15th; Sutton, July 20; Clay Center, July 21; Fairfield, July 22; York, July 23; Stromsburg, July 25th; Osceola, July 26th; Shelby, July 27th.

Local committees will make arrangements as to hour and securing hall for these meetings. This will close the president's work previous to the state convention.

OVER THE STATE.

Grant county has no licensed saloon.

Beatrice has 2,987 children of school age.

Hyannis has a fine new depot ready for business.

Minden will offer a \$20,000 bonus for a \$25,000 distillery.

The Union Pacific is making extensive improvements at Kearney.

Brad Slaughter has been appointed receiver of the Riley hotel at Plattsmouth.

It is rumored that Jay Gould has got his clutches on the Kearney & Black Hills railroad.

Herman proposes to entertain 3,000 veterans and their friends on the 10th and 11th of August.

The Buffalo county farmers' alliance hold its regular quarterly meeting at Kearney on Saturday.

A Fremont fire causes a loss of \$3,000 in the destruction of the barn of J. W. White. The loss is fully covered however by insurance.

Omaha contributes a school ma'am to Durango, Mexico. Miss Ida K. Wilson goes to Durango to teach English in a Spanish school. She has been a teacher in the Omaha schools for many years.

Chadron is making extensive preparations to entertain the clerks of the district courts who meet there July 13. Chadron boasts of fine hotel facilities and all things needful for the comfort of visitors.

OUR CAMPAIGN SONGS

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PEOPLE'S PARTY.

NEW WORDS

WEDDED TO NEW HARMONIES.

The Voice of the Industrial Classes.

Powerfully voicing our rights and wrongs, our needs and demands.

Melting and wirthful, sarcastic and truthful, flashing and forceful.

Our national leaders are welcoming the "Songs of the People" most heartily and declare "Music more than anything else will sweep victory to our door."

"With glee clubs formed all over the west and south, I would have no doubt as to the outcome of this present contest," says B. O. Flower, the editor of the *Arena*. Our "Songs of the People" are to be reviewed in the August number of this great magazine. They are pronounced admirable by our great *literateur* and party leader, Hon. Ignatius Donnelly. At our recent national convention they were sold and carried into all the states, from Maine to California.

Hon. James G. Field, our candidate for vice-president, says of them:

"They are indeed the voice of the people's party and industrial classes. They contain the pure gospel of industrial salvation and are calculated to move the people mightily."

Order at once and awaken enthusiasm with these songs of freedom. Additional songs will soon be ready, including "Timothy Hayseed," "The Money Power Arraigned," "A Politician Here You See," etc.

The Workers' Battle Hymn of Freedom 25
 Right Shall Reign 25
 The Weakest Must Go to the Wall 35
 The Taxpayers Settle the Bills 35
 Sons of America 35
 Get Off the Earth 35
 The Flag of Liberty 35
 The Coal Baron's Song 35
 Truth's Approaching Triumph 30
 God Save the People 30
 We Have the Tariff Yet 35
 The Alarm Beat 35
 The Millennium Army 35
 That 'Honest Dollar' 35
 Losses and Lies 35

Address all orders to the Alliance Publishing Company, Lincoln, Nebraska.

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There can be no more said. Nothing can be better than the best. On top of that we put the undisputed fact that our prices are below any that can be put on a like grade of shoes.

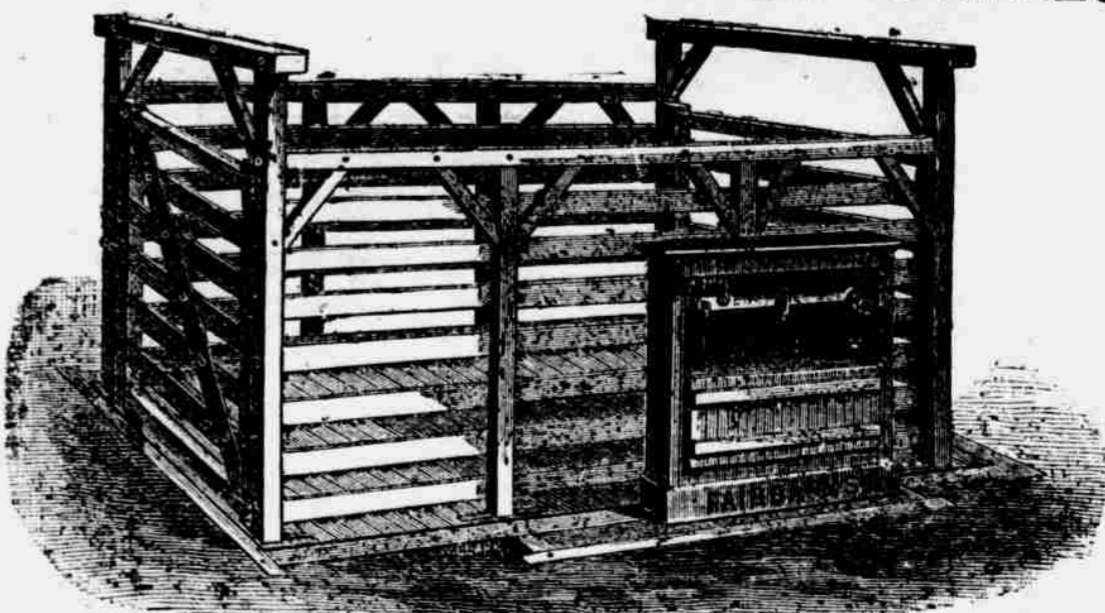
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