

## 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.

### Mutual Insurance.

If you ever see a mutual insurance company making a great display you may at once conclude that the members have to pay for all and as a rule if they were asked would object.

Large advertisements are an evidence that the concern is a money making scheme. And further, all agents who are working for a strictly and purely mutual are not ashamed to tell you how much fees they will get out of you if they write your insurance.

There are over two hundred insurance companies, of different kinds, now doing business in this state and are represented by over six thousand agents. If all this business was done on a strictly mutual plan it could be done at one-tenth the present cost outside of the actual losses.

All companies must pay its losses but as purely mutual companies need but little to pay expenses none of them are charging a large membership fee. Neither are they expending money by the handful for advertising.

We will have headquarters in the Alliance building on state fair ground during the fair, and hope to see many of our people and perhaps have a meeting on Wednesday evening at this office.

There are twenty-eight farm mutuals now incorporated in this state, represented by one hundred and fourteen agents.

There should be one in each county or else there should be one in which the people have confidence covering the entire state.

By the way, at our next State Alliance this subject may be talked up and made a permanent feature of the alliance.

### An Enterprising City.

Kearney the "Midway City" of the plains deserves all the reputation she has secured. The superior enterprise of her citizens has pushed Kearney to the front among the manufacturing centers of the west.

A reporter for the ALLIANCE INDEPENDENT paid Kearney a flying visit last week, took a whirl around the city, saw her great canal and beautiful lakes, her great cotton mill, her elegant opera house, her various other factories, and made the acquaintance of some of her enterprising citizens. He found everywhere evidences of steady growth, and business enterprise. The following are some of the interesting notes taken:

Kearney Hall, a home school for both sexes, has been established for the purpose of placing a liberal education within the reach of all. The expenses are very low and the buildings are new throughout, with steam heat in all.

The school starts Sept. 6th, with a large and superior faculty of experienced teachers and professors. The school is under the jurisdiction of the Rt. Rev. Anson R. Graves, Bishop of the Diocese of the Platte. Clarence A. Murch, of Kearney, is the Superintendent.

One of the most genial and courteous citizens of Kearney is C. J. Burke, who has become famous for his great success in hydraulic well work. He will bore a well and guarantee to get water where others have tried and failed. He also has the agency for the famous Challenge Windmills. Mr. Burke has one of the most comfortable and home like residences in Kearney.

Mr. J. T. Anderson, a strong Independent, is the proprietor of the finest and best equipped livery in town. It is situated just one door west of the opera house.

The principal farmers' hotels are the Beckett House, (feed barn attached,) Geo. W. Bryant, proprietor, and the National Hotel, John Adams, proprietor.

Henry Dodge is the inventor of a new and valuable harness oil which he will soon place on the market.

On the whole, Kearney is a city for Nebraska and the west to be proud of.

## DEMOCRATIC STATE CONVENTION.

### A Full State and Electoral Ticket Nominated.

The democratic state convention met at 11 o'clock in Funke's opera house, Lincoln, and finished its labors at 6:30 p. m.

The following is the ticket named:

For governor, J. Sterling Morton of Nebraska City.

For lieutenant governor, Sam Wolbach of Grand Island.

For secretary of state, F. M. Crow of Adams.

For auditor, P. F. O'Sullivan of Cuming.

For treasurer, Andrew Beckman of Burt.

For state superintendent, J. A. Hornberger of Madison.

For attorney general, Matt Gering of Cass.

For commissioner of public lands and buildings, Jacob Bigler of Chase.

For presidential electors, John Sherwin, X. Piescki, Albert Watkins, Edgar Howard, George H. Thomas, R. E. Dunphy, Albert Gordon, P. B. Golden.

Mr. Morton, who was nominated for governor by acclamation, is a well-known old democratic warhorse. He is a goldbug of the strictest sect, bitterly opposed to free coinage of silver, and stands well with the corporations. He is a bitter partisan and has no sympathy with the independent party. With the exception of Wolbach, the Jew clothier of Grand Island, the nominees are men of little notoriety.

The platform endorses the Chicago platform, favors an elective railroad commission, declares for a just and reasonable freight rate law, condemns the pediteitary contract and denounces the republicans generally.

### Wan Wyck's Appointments.

Grand Island, Sept. 1, 2 p. m.  
Greenwood, Sept. 3, 2 p. m.  
Omaha, Sept. 5, 2 p. m.  
Sartoria, Sept. 6, 2 p. m.  
North Bend, Sept. 8, 2 p. m.  
Genoa, Sept. 9, 2 p. m.  
Schuyler, Sept. 10, 2 p. m.  
David City, Sept. 13, 2 p. m.  
Humphrey, Sept. 15, 2 p. m.  
Seward, Sept. 17, 2 p. m.  
Holdrege, Sept. 19, 2 p. m.  
Trenton, Sept. 20, 2 p. m.  
Imperial, Sept. 21, 2 p. m.  
McCook, Sept. 22, 2 p. m.  
Indianola, Sept. 22, 8 p. m.  
Arapahoe, Sept. 23, 2 p. m.  
Oxford, Sept. 23, 8 p. m.  
Alma, Sept. 24, 2 p. m.

### Book Notices.

The Arena for September presents a rich and varied table of contents, as will be seen from the following: "The Future of Islam," by Ibn Ishak; "Old Stock Days," by James A. Herne, with full page portrait of Mr. Herne; "Psychical Research," by Rev. M. J. Savage; "The Communism of Capital," by Hon. John Davis, M. C.; the third paper in the Bacon-Shakespeare controversy, by Edwin Reed; "Successful Treatment of Typhoid Fever," by Dr. C. E. Page; "Under the Dome of the Capitol" by Hamlin Garland; "Walt Whitman," by Professor Willis Boughton, Ph. D.; "Bricks Without Straw," a story of the modern west, by John Hudspeth; "A Symposium on Woman's Dress Reform," prepared under the auspices of the National Committee of Women of the United States, containing papers by May Wright Sewall, President of the National Council; Frances E. Russell, chairman of the Dress Reform Committee; Mrs. Jenness Miller, Mrs. Elizabeth Smith Miller, and Frances M. Steele. The editor writes on "The Menace of Plutocracy," and the books of the day are critically reviewed. The Arena should be read by thoughtful people, especially if interested in the new thought of the age and the reformative impulse of the hour.



## W. J. WROUGHTON & CO.,

Cambridge, Furnas County, Nebraska.

IMPORTERS OF

Shire, Clyde, Percheron, Belgian, German, and Oldenberg Coach, French Coach, Yorkshire Coach, and Cleveland Bay Stallions.

We Handle More Horses Than Any Firm in Nebraska.

We import our own horses thus saving the customer the middle man's profit. Buyers have the advantage of comparing all breeds side by side at our stables.

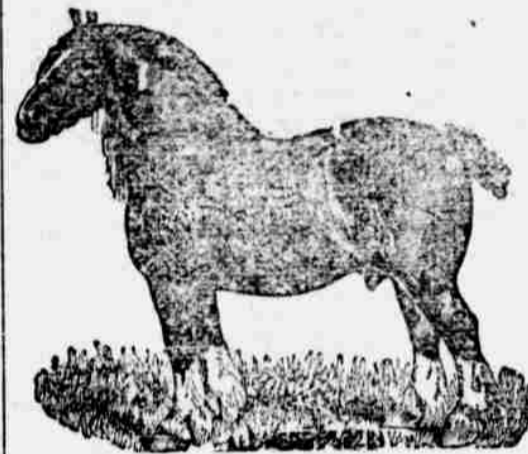
We Have 40 Good Young Acclimated Horses on Hand.

Another importation of 40 will arrive about October 1. We guarantee all our horses in every respect. We make farmers companies a specialty, having a system whereby we can organize companies and insure absolute success.

We Will Send a Man to Any Part of the State,

On application to assist in organizing companies. We give long time thus enabling purchasers to pay for horses from services. Correspondence promptly answered. Mention this paper. Address,

W. J. WROUGHTON & CO., Cambridge, Neb.



Wm. Burgess

BLUE VALLEY -  
- STOCK FARM,

CRETE, NEB.

IMPORTER

# English Shire Stallions and Mares

To intending purchasers of this breed I can show them as good a lot of young stock from yearlings up, as there is in the west.

THOROUGHLY ACCLIMATED. LAST SHIPMENT 1890.

Their breeding is from the best strains of prize winning blood in England coupled with superior individual merit. My imported mares are superior to any in the west; they are all safely in foal.

All My Stock Guaranteed, and All Recorded and Imported by Myself.

If you want a Hackney Stallion, I have as good as was ever imported. Come and see what I have got, and if I cannot show you as good stock as any man, will pay your expenses. Prices as low as the lowest. 41-6m

## OBTAIN CHICAGO PRICES FOR ALL YOUR PRODUCE.

# WOOL SHIP YOUR WOOL

Direct to us and receive all the value there is in it. Hundreds of Wool Growers have shipped us their wool in the past and will do so again this season. Why can't you? And they are entirely satisfied with the results. We are almost daily in receipt of letters from some of them ordering sacks for this season's shipment, and thanking us for the way we have handled their shipment. Write us for our Wool Circular. It gives the range of the market. Our terms for handling and other valuable information.

## SUMMERS, MORRISON & CO.,

COMMISSION MERCHANTS, 175 South Water Street Chicago.

Reference: Metropolitan National Bank, Chicago.

ALLEN ROOT, Stock Agent, Nebraska State Farmers' Alliance. Office and Financial M'gr.

GEO. S. BROWN, Salesman.

## SHIP YOUR OWN STOCK

# ALLEN ROOT AND COMPANY,

## LIVE STOCK COMMISSION MERCHANTS,

South Omaha, Neb., Room 34 Exchange Building.

Before You Ship Send for the Market.

REFERENCES: First National Bank of Omaha; Packers National Bank, Omaha; Commercial National Bank, Omaha; Nebraska Savings and Exchange Bank, Omaha; Central City Bank, Central City, Nebraska.

Shippers can draw sight draft on us for 90 per cent of cost, bill of lading attached.

## WESTFALL COMMISSION CO.,

General Produce Merchants (legal representative for Kansas Alliance.) Special department for hides and game. Free cold storage and special salesman for butter, eggs, cheese and poultry. Receivers and shippers of car lots of potatoes, apples, onions, hay and cabbage. Give us a share of your consignments. We get the highest market price and make prompt returns. Direct all communications and orders to.

461 Westfall Com. Co., 423 Walnut St., Kansas City, Mo