

## INSURANCE DEPARTMENT.

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

### HAIL.

The collections are coming in fairly well but we have only about \$5,000 so far.

I had hoped to get all collected and paid out before the state alliance but I presume that that will not be the case unless the members stir up those of their neighbors who are yet delinquent.

Some of the losses that I adjusted by mail after I came home had complaints filed against them and also one that I adjusted by meeting a man in town.

I presume I will be under obligations to reduce the amount of damage of some two or three men as their claim is excessive.

We have another class of men who have awakened now since they have received their notice of assessment and lay claim for damage and promise that they will call their claim square and not pay any assessment.

If these members had been reading the insurance department they would have known just what and how to do.

All who refuse to pay will have their names sent out to over 1,400 members. I hope not one will get this free advertisement.

We have done the best we knew how to do with our hands tied as they were. All our members have an experience that will do us all good if a permanent company is organized next year.

### CYCLONE.

The Cyclone company is still growing, even this cold weather when some people think that wind does no damage.

### FIRE AND LIGHTNING.

Since the law took effect, viz: August 1, 1891, there have been thirty-two farm mutual companies incorporated which means that not less than \$5,000,000 have been insured in the mutuals thereby saving to the members thousands of dollars.

There is a movement on foot to organize a company with three departments, viz: Fire and lightning, cyclone, and hail, with each department entirely independent of the others.

This would save the necessity of more than one set of officers, etc., etc. This will be considered at the meeting on the evening before the state alliance. I hope to meet several men who are interested in this subject.

PROF. D. S. DUSENBURY has bought the Alliance Herald of Nelson, and become its editor-in-chief with C. H. Polhemus, its former editor, for assistant. We hope the new editor will keep the Herald up to the mark set by Mr. Polhemus.

### Kansas City Produce Market by the Westfall Commission Co.

Owing to the cold weather that has just set in there is a much better feeling in our market generally, while there is nothing particularly bullish about it we find a firm feeling in hay, corn, oats, potatoes, onions, cabbages, butter, eggs, poultry and particularly game. We note today from actual sales:

Best timothy hay \$9.10 a ton.  
Second grade \$8.25 a ton.  
Best green prairie hay \$8.25 a ton.  
Lower grades \$6.75 a ton.  
Corn No. 2 old white 44c.  
Corn, mixed, new, 41c @ 43c.  
Oats, Nebraska, white, 34c.  
Oats, mixed, 31c @ 33c.  
Potatoes, car lots, 73c @ 85c.  
From store, 85c @ 90c.  
Onions, car lots, \$2.00 a ton.  
From store, 1.60 @ 1.81.01.  
Cabbage, car lots, \$3.50 a ton.  
From store, 2 1/2 @ 3.00 a ton.  
Butter—easier and more plentiful.  
Best creamery 32c @ 34c.  
Best dairies, 16c @ 20c.  
Eggs firm and scarce.  
Slightly fresh 12c @ 14c.  
Cold storage, 12c as to quality.  
Poultry firm and wanted.  
Dry picked turkeys (well handled) 10c @ 11c.  
Sealed and poor, 7c @ 9c.  
Live Tom 8c; hens 9c.  
Chickens, broilers, dressed, 9c; old hens dressed, 7c; ducks, dressed, 7c @ 8c; geese, dressed, 6c @ 7c.  
Game, scarce and in good demand. Quail \$1.25 to \$1.35; prairie chickens 4 to 6; mallard ducks \$3 per doz; teal ducks 1.75 to 2.00; mixed ducks \$1.75; rabbits \$1.00 per doz.

### Chicago Produce Letter—From Summers Morrison & Company.

Chicago, Dec. 11, 1892.

The usual activity shown in this market owing to the commencement of the Christmas trade is very noticeable, and in consequence some things are advancing in price.

The greatest advance so far has been in poultry. Owing to light receipts and a very strong demand, prices advanced today from 2 to 3 cents per pound. Choice turkeys sold readily at 14 cents per pound. Ducks and geese 10 to 12 cents and chickens 10 to 11 cents. These present prospects indicate a still further advance in price, as the demand from now on until Christmas will be very large.

There has been but little change in the price of potatoes. The receipts for the last week have not been so large and the market is more steady. Choice Burdett's 75 cents per bushel on track in cars and other good well assorted varieties 70 to 72 cents. The cold weather prevents shipping out to a large extent and prices are unchanged.

Fresh eggs are again scarce and owing to a very strong demand have advanced price to 24 cents per dozen.

Game of all kinds is wanted and selling very readily. Prairie chickens \$5 to \$5.50 per dozen. Partridge \$5, quail \$1.50 to \$1.75. Small rabbits \$1.25 @ 1.50. Jack rabbits \$3 @ 3.50.  
There is no special change in butter. Choice brands are selling fairly well but off grades meet with slow sale.  
Best creamery 28 to 29 cents, best dairy 24 to 25 cents, roll butter 20 to 21 cents.  
Dressed hogs are in very good request at \$6.75 @ 7.25 per hundred. Large well fattened veal 4 to 6 cents.  
Hay and grain market steady. Cash grain closed as follows: Wheat 72 1/2 cents, corn 35 cents, and oats 30 1/2 cents.

### THE MARKETS.

#### Chicago Grain and Live Stock.

CHICAGO, Dec. 15, 1892.  
WHEAT—Five cents higher than a week ago. Common \$3.50 @ 3.75; good light, \$3.90 @ 4.00; prime heavy \$4.00 @ 4.15.  
CATTLE—Western range cattle, \$3.25 @ 4.50; good steers \$3.00 @ 3.50, depending on weight and quality; good cows \$2.15 @ 2.50.  
GRAIN—Wheat, 71 1/2c; corn, 42 1/2c; oats, 31c.

#### Omaha Live Stock.

OMAHA, Dec. 15, 1892.  
HOGS—Higher \$5.95 @ 6.15.  
CATTLE—Prime steers, 1,500 lbs., \$4.75 @ 5.25; fair to good steers, 1,000 lbs., \$3.75 @ 4.25; good western steers, \$2.50 @ 3.00; choice corn-fed cows, \$2.25 @ 2.75; medium cows \$1.25 @ 2.00.

### LIMITED TO FORTY.

#### The Study of Beet Sugar Industry to Be Continued at the University.

The second session of the Nebraska Sugar School will open on January 27, 1893. The success of the session of 1892 has encouraged the regents of the university to so broaden the scope of the school as to include instruction in all of the most important operations connected with the beet sugar industry. It is intended to give a general view of the whole field, and to offer thorough instruction on such points as are essential to managers and inspectors of beet and seed farms, chemists and assistants in factories. The services of Mr. E. Salich, C. E., the gentleman who built and equipped the factories at Grand Island, have been secured in giving instruction in the technology of sugar manufacture. The following courses of instruction will be offered:

I. Technology of sugar manufacture by E. Salich, C. E. Beet Silos—Hydraulic beet carrier; Washing machine for beets; Weighing and slicing the beets; Diffusion process; Beet refuse and its utilization. Purifying of Juice—Lime kiln; Preparation of lime milk; Lime milk pump; Carbonic acid washer; Carbonic acid pump; Mixer for lime milk and juice; Double carbonation; Automatic juice pump; Mechanical filtration; Boneblack filtration; Revivifying the boneblack; Washing machine; Acidifying the boneblack; Roasting the boneblack; Evaporation—Double, triple and quadruple effects; Air pump, wet and dry; Condenser for wet air pump; Vacuum Pan—Mixer for massecuite. Centrifugals; Sugar conveyor and elevator; Granulator; Molasses and its utilization.

II. Analytical Chemistry as applied in control of factory operations—T. L. Lyon, B. Sc. Sugar and substances containing sugar. Position of the sugars among the carbohydrates and other carbon compounds. Methods of Analysis—Polariscopic methods: (a) Cane sugar in the presence of Dextrose or presence of Invert sugar. (b) Cane sugar in the presence of Raffinose. Specific gravity methods. (c) Volumetric. Specific directions for the complete analysis of the following substances: Sugar beets, sugar, syrup, massecuite, molasses, thin juice, diffusion juice, sweet water, saccharate of lime, strontium saccharate, press cake, boneblack, exhausted cassettes, carbonation gas, water, limestone, coke, coal.

III. Sugar beet agriculture, Prof. Ingersoll, M. S.—1. The sugar beet and its varieties. 2. History of beet sugar industry; general view. 3. Natural and artificial distribution of sugar producing plants. 4. Discussion of soils and climatic conditions necessary to success. 5. Growing the beet crop—(a) Soil preparation. (b) Seeding. (c) Cultivation. (d) Harvesting. (e) Time of each of above. (f) Implements and improvements. (g) Costs, profit, etc., alone in a rotation of crops. (h) Fertilizers and their use. 6. The growing of sugar beet seed. (a) Seed tests. (b) Plant tests in connection with seed. 7. Preservation of beets. (a) Silo construction. (b) The conditions necessary to success. 8. The production of new varieties of sugar beets with increase of sugar content. 9. Irrigation for special locations, with results. 10. The sugar movements of the world. (a) Production. (b) Exports. (c) Imports.

IV. Steam as applied in factories. Prof. R. D. Owen, E. E.—Type of boilers, material of boilers, properties of steam, boiler design and construction, boiler setting and fitting fuels, care and management of boilers, steam piping.

V. Steam machinery. Prof. Owen, E. E.—Nature of heat, pressure and volume of gasses, expansion of steam, distribution of steam in cylinders, steam engine indicators, stationary land engines, engine detail, care and management of engines.

VI. Optical instruments. Prof. D. B. Brace, Ph. D.—Light, polarization of light, polariscopes, care and management of polariscopes in the sugar house. The extensive apparatus, the laboratories, the library and the university farm are accessible to the students of the school. There are no charges for admission or tuition, students are received on the same conditions as are other students of the university. The number of students will be strictly limited to forty and they will be registered in the order of their application. For further information and for registration, address, H. H. Nicholson, director chemical laboratory, State university, Lincoln, Neb.; or the chancellor of the university.

### News Notes About Nebraska Places and People.

Fremont's new Catholic church is nearly completed.

Revivalists have so far given Norfolk the go by. It is already full of good people.

The Hastings Times is one paper out of 10,000 that says it has all the advertising it wants and acknowledges that it has all it deserves.

The postmaster at Etna, Custer county, has signified his willingness to resign in favor of a democrat. He states the emoluments of the office are from 3 to 13 cents per week and exemption from military duty.

Kearney has a full regiment of would-be postmasters, and the recruits are still coming forward to pass muster and enlist for the fight.

A Miller man crazed by the demon of drink, drove his family out into the night at the point of a shotgun and declared himself lord of the manor and master of the situation.

Kimball people are justly proud of their new court house, which is nearing completion, and their new depot. Both are creditable buildings and add much to the appearance of the town, the depot especially filling a long felt want.

Fred Novotny, a school district treasurer in Hayes county, has been bound over to the district court on the charge of embezzling \$171. He claims that the cash was burned when his house met destruction and thinks the district should stand the loss.

### TRUST DEALS DEFENDED.

#### The Whisky Corporation's Directors Explain the Recent Distillery Purchases.

New York, Dec. 14.—At the quarterly meeting of the directors of the Distilling and Cattle Feeding company at the new club to-day it was announced that the price of whisky had been advanced the past week ten cents per gallon, and the directors prepared a circular announcing the purchase of the Star and Crescent distilleries at Pekin, Ill., the Nebraska City distillery of Nebraska City, Neb., and the Central distillery of St. Louis, aggregating a capacity of about 10,000 bushels per day. In defense of this they said:

Early in the season your board became satisfied that the situation of government finances would render inevitable an agitation in congress during the present session for an increased tax on spirits, and in view thereof we decided that the purchase of distilleries named would greatly inure to the profit of the company. This strong reason for the departure from the settled policy is not one that is likely again soon to rise, and it is not necessary for the company to increase its property holdings, nor is it the desire of the board to do so. The extraordinary demand for goods which we are now experiencing and which bids fair to continue, in our opinion, furnish a complete justification to that board for its action in this instance in reversing the established policy of the company in respect to the purchase of distilleries.

The reduction of dividends put the company in financial condition to these purchases without the issuance of new stock or the creation of other bonds. The profits of the company will, in the opinion of the board, enable it not only speedily to restore its surplus after paying therefor from those distilleries, but to add very greatly thereto.

### THE OPTION BILL UP.

#### Mr. George Speaks First on the Measure—Treasury Investigation Ordered.

WASHINGTON, Dec. 14.—After bills on various topics had been introduced in the senate to-day, Mr. Daniel offered a resolution calling on the civil service commissioners for a succinct statement of the government positions inside or outside of the civil service rules, the methods of appointment and examination of each state, filled or vacant, and what positions were open to appointment outside of the civil service rules, the purpose being to secure in a compact form information for the use of those desiring to enter the civil service. In explanation Mr. Daniel made some remarks and presented a communication addressed to himself by Commissioner Lyman, which was read. The resolution went over without action.

The consideration of the anti-option bill was resumed at 2 o'clock and Mr. George addressed the senate.

### HOUSE.

WASHINGTON, Dec. 14.—The attendance in the house to-day was small. Mr. Catchings, of Mississippi, from the rules committee, reported back favorably the resolution offered by Mr. Wilson, of West Virginia, directing the committee on ways and means to inquire into and report on the present condition of the treasury and the future probable revenues under existing laws. It was adopted.

### IT WASN'T A CRISP CROWD.

#### Congressman Tom Johnson on the Reform Club Dinner Incident.

CLEVELAND, Dec. 15.—Congressman Tom L. Johnson, who passed through here last evening on a business trip to Louisville and St. Louis, asked in regard to the alleged insult to Speaker Crisp at the Reform club banquet in New York said: "It wasn't much of a Crisp crowd, but no insult or snub was intended. The speaker was invited to the banquet, but was not invited to speak, and it was never announced that he was to be one of the speakers. He did not leave the banquet earlier than many others. In fact, the speeches were short and the banquet was concluded at a comparatively early hour. I spoke at about 11 o'clock. There were more calls for Wilson to speak than for Crisp, but neither of them were called upon to speak. I certainly don't think any insult was intended, but if there was any such intention I had no knowledge of it and have no idea that Speaker Crisp blames me. He is an elegant gentleman—a magnetic fellow whom any one who knows must like."

"Will there be any opposition to Speaker Crisp's re-election?"

"I do not know, but I hope there will. I believe that if Crisp is re-elected the finance committee will be continued about as it is now, and I don't think that is the kind of a committee wanted by the great majority of the Democrats of the country."

### Big Four Operators May Strike.

CINCINNATI, O., Dec. 14.—General Manager Ramsey of the Big Four to-day refused to accede to the demands of the telegraph operators who ask increase in salaries and recognition of their organization. There is some apprehension of a strike.

### Big Specie Shipment.

NEW YORK, Dec. 14.—One of the largest shipments of specie taken out for many months on one vessel was carried to Europe to-day on the North German Lloyd steamer Trave. There was \$2,750,000 in gold and \$475,000 in silver.

### A Michigan Gold Craze Ended.

ISHPEMING, Mich., Dec. 14.—The Ropes gold mine has closed down. The stockholders will no longer furnish money to continue its business. Assessments to the amount of \$400,000 have been sunk in the futile attempt to make the mine pay a profit.

### School Teachers Afraid to Strike.

WEST SUPERIOR, Wis., Dec. 14.—The public school teachers, who last week threatened to strike for an advance of salary, have backed down and last night withdrew their demands from the school board.

### For Homestead Strikers.

KANSAS CITY, Mo., Dec. 14.—The 3,000 members of the Kansas City industrial council, devoted to-day's wages to the destitute Homestead strikers.

FOR ONE  
WEEK  
\$1.00  
FOR  
BOYS  
OVER  
COATS.



Blue or brown plaid, ages 4 to 12.  
Better over-coats \$1.50 \$2.00 and upwards. A good sled free with boys' over-coats \$2 and upwards. Order at once. Mail orders promptly filled.

**HUB**  
104 and 106 N 10th Street.  
LINCOLN, NEB.

The Columbia Daily Calendar.

remains the only valuable daily pad calendar: The calendar for '93 is of the same general design as that of previous years, consisting of 366 leaves, one for every day in the year and a calendar for the entire year. The day of the week, of the month, and of the year are given, and on each leaf is a short sermon on the "Gospel of Outdoors. Health and Happiness," with valuable hints on practical, road making. The leaves are so arranged that there will be no stub left, and each one can be referred to at any time during the year. The pad is upon a metallic stand of ivory black, arranged so as to rest upon the desk at a convenient angle. The pad matter, which in the aggregate is enough to make a book, is all fresh and new, and is of more pertinent value than that of any previous calendar. The calendar is issued by the Pope Mfg. Co., of Boston, New York and Chicago.

Van Wyck ran best where he was best known. In Otos, which by the way is a democratic county, the home of both Van Wyck and Morton, the former polled more votes than either Morton or Crouse—Wheeler County Independent.

London's Enormous Passenger Traffic.

Statistics show the number of passengers carried by steam within the area of the British metropolis in a single year does not fall short of 327,000,000. Next come the tramways, or horse cars, which transport in a year no fewer than 191,000,000 passengers. The omnibuses are credited, with carrying at least 300,000,000. There still remain the riders in cabs and the patrons of the river steamers. Including these, the number of passengers moved from place to place in some form of public conveyance is estimated at about 777,000,000. Taken by itself, the figures seem large, yet it only indicates on an average one journey every two days for every inhabitant of London.

Phillip Rock Island Personally Conducted Excursions.

They in a very satisfactory way, meet the demands of the public for a QUICK TRIP AT CHEAP RATE, and you can make this trip with your family, or send your friends by this route, and depend upon it, they will be properly cared for.

This is an old established company, and has carried more people than all other excursion companies combined. The conductors appointed by this excursion company are men who can be trusted and relied upon, and will look after your every comfort.

Our next PERSONALLY CONDUCTED excursion will leave Des Moines, Friday, at 8:18 a. m., December 9th, and every two weeks thereafter, as per following dates: December 23d, January 6th, 20th, February 3d, 17th and March 3d, 17th and 31st.

The route of this tourist car is west through Iowa to Omaha, leaving that city at 1:20 noon, and Lincoln, Neb., at 3:40 p. m., same dates as above mentioned.

Write for rates and reservation in this car, or apply to  
CHAS. KENNEDY,  
Gen'l N.-W. Pass Agt.,  
Omaha, Neb.  
JNO. SEBASTIAN, G. T. & P. A.,  
Chicago, U. S. A.  
City Ticket Office 847 P St., Corner  
9th, Lincoln, Neb.

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No other school in the west stands so well with business men. This is a point not to be overlooked. We can put you on the road to success if you are made of good metal. Lady students can assist in private family for board. Write for our catalogue at once, Address,  
A. M. HARGIS, Pres., Grand Island, Neb.

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**FERTILE EGGS**  
at less cost and trouble than any machine in the market.  
Circulars free. Address  
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Quincy, Ill.  
Send 2c. for Catalogue.

**A SACRIFICE SALE**  
TO MAKE ROOM FOR  
Holiday Goods at  
**FITZGERALDS.**

REDUCTIONS equal to a discount of 33 1/2 per cent. on Cloaks, Dress Goods, Blankets, Underwear and Domestic.

Buy your winter goods now, lower prices during this sale than you'll get in February.  
All new goods, not a last year's garment in house.

**Ladies' CLOAKS Children's'**

Ladies Black Cheviot Coats, regular Price \$4.00; sale price \$2.50. 32 inch Colored Cheviot Coats, regular price \$4.50; sale price \$2.75. 32 inch Blue Tilled Beaver Coats, regular price \$3.00; sale price \$1.99. 40 inch all wool plain and fancy Dress Goods, regular price 50c; sale price 25c.  
300 Tan, Black and Navy Blue Coats; plain and fur trimmed, all new goods and latest shapes; reduced for this week only to 5.00, 7.50 and 10.00; regular price 7.50 to 15.00. 40 inch all wool French Crinches; regular price 50c; sale price 30c.  
Ladies' Hosiery and Underwear at a reduction equal to 33 1/2 per cent.

**DOMESTICS.**

Unbleached Cotton Flannel, regular price 5c; sale price 3 1/2c. Unbleached Cotton Flannel, regular price 7 1/2c; sale price 5c. Unbleached Cotton Flannel, regular price 10c; sale price 7 1/2c. L. L. Brown muslin, regular price 6 1/2c; sale price 4c. Lonsdale muslin, regular price 10c; sale price 7c. Standard Calicoes, regular price 6c; sale price 3c.  
Ladies' Gloves and Mittens at a reduction equal to 33 1/2 per cent.

**FITZGERALDS,** The Popular Cash Dry Goods Store,  
1036 O Street, Lincoln, Nebraska.

**ALLIANCE STATE BUSINESS AGENCY.**

State Agent quotes prices on the following goods.

A good common flour at 90 cts. per 100.	Soda and Butter cracker 6c per lb. in cases.
White Rose flour at \$1.50 per 100.	40 Grain vinegar in jugs, 25c per gal.
Silver Leaf " " 1.75 " "	Lemon extract 2 oz. bottles 50c per doz.
Prime Brown Sugar \$4.00 per 100.	Vanilla " " " 55c "
Best Granulated Sugar \$5.65 per 100.	Finest full cream Y A cheese 12c lb.
Fine Uncolored Japan Tea 25c per lb.	A good Overall for only 50c.
" " " 12c " "	An extra good overall for 65,
Good Coffee 20c per lb.	Rockford half hose 75c per doz.
A full line of Spices, Pepper, Cinnamon, Cloves, Ginger, Mustard, Allspice, etc., at 20c per lb.	" " " best made \$1.05 a doz.
One gallon best coal oil with glass can 40 cents.	Write for anything you eat or wear.

**J. W. HARTLEY, State Agt., 245 S. 11th St., Lincoln, Neb**

**\$500,000.00 TO LOAN ON FARMS**  
IN EASTERN NEBRASKA AT 6 PER CENT

interest and a very small commission. Privilege given borrower to pay in installments and stop interest. Money always on hand. Write or call on us. **STULL BROS.,** 11TH AND N STS., LINCOLN, NEBRASKA.

BEST ASSORTED STOCK OF

Shawls,	Cloaks,	CHRISTMAS
Mufflers,	Fine Towels,	
Silk Handker's	Dress Goods,	
Perfumer,	Skirts,	
Neckwear,	Blankets,	
Suspenders,	Hoods,	
Underwear,	Fastinators,	
Table Covers	Gloves,	
Boots,	Mittens,	
Shoes,	Hats and Caps.	

**GOODS**

**TOYS:**

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When you are ready to make your purchases, and just now you should be, it will not take long for you to examine our list of bargains.

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Has written under the above title  
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The grandest reform book now in print. Every thinking voter should read it. Price, \$1.50. For sale at this office.  
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White beans, honey, sorgham molasses butter and eggs to sell on commission.  
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State Agent.