

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 Earth Insurance should be addressed to him at Lincoln, Nebraska.

LEGISLATURE.

The committee on insurance in the house has four bills for consideration before them, but at this time they have not had a meeting. But I presume that all will be recommended to pass. One by Mr. Wood to change the law regulating un-incorporated mutuals so that a company under that law may provide pay for its agents, adjusters, etc.

We are interested in this because the bill company is organized under this law, and we think that the interest of the company would be looked after better if those who work for the company could at least get enough to pay expenses.

Bill by Mr. Olson, which changes the law passed two years ago, so that any company that chooses may insure detached dwelling-houses in towns or cities. In as much as some of the companies are seeking this, we see no valid reason why it should not pass.

Bill by Mr. Roggie changes the old law which requires \$5,000.00 in cash when the company shares, so that the company may incorporate when it has \$25,000.00 in notes on its proposed members. The Farmers Union of Grand Island is the only company now working under this law, and was it not for that fact I would favor the repeal of the whole of the old law so far as it pertains to mutual insurance; but since there is a company now working under this law, I see no objections to the change.

Bill by Mr. VanHousen relating to cancellation, is the best bill on insurance subjects. It is fair and equitable and at the same time clear and concise.

This bill, if no other, should pass with the emergency clause, as thousands of men in this state would like to get out of the stock company and organize a mutual of their own. This law would not affect those who have insurance written before the law takes effect, but any man may insure after that time and then when a few of them are ready they may organize the mutual and then cancel out of the old company and will only have to pay a slight advance of the prorated rates.

Wants Authority.

DICKER'S, NEB., Feb. 14, 1893. Editor ALLIANCE-INDEPENDENT: I would like to know if you can give the date of paper New York Tribune in which the statement below in full was issued:

"The time is near when they (the banks) will feel compelled to act strongly. Meanwhile a very good thing has been done. The machinery is now furnished by which in any emergency the financial corporations of the east can act together on a single days notice with such power that no act of congress can overcome or resist their decision."

This appears in Mrs. Emery's works, also in Moses Hull's.

"Is not a dollar enough to buy bread. Water costs nothing. A man who cannot live on bread is not fit to live. A family may live, laugh, love and be happy that eats bread in the morning with good water, and water and good bread at noon and water and bread at night."

The above is supposed to be stated by Henry Ward Beecher from the authority of Moses Hull author of "The Irrepressible Conflict," "Your answer on your life" and other works.

I wish to know if these were the actual words used or not. I had a dispute with a republican editor about it and he says he heard Beecher use some thing like the above words but it was not as it is written above.

Is it generally held by newspaper men that any statement appearing in their paper under the head of contributions on which no adverse criticism is offered by the editor, meets with the views of said editor?

Yours Truly,
JAMES COOPER.

First I think the quotation from the Tribune was first used as a reform text in "Whither we are drifting" by Wiley and that both Mrs. Emery and Hull have copied it from that book. I believe Wiley fails to state the date of the paper in which the paragraph appeared. I have never heard its genuineness questioned.

Second, I believe there is no doubt that Beecher expressed the sentiment attributed to him in the paragraph, but can not say as to the exact words. I remember to have seen a good deal of comment and criticism on the statement a good many years ago, just after it was uttered.

Third, an editor is not supposed to endorse all the views set forth by contributors, even though he abstains from criticizing them.

It is, however, a custom with many editors to plainly state that they do not wish to be held responsible for the views of contributors, especially if they are in the habit of publishing many contributions containing views which they can not endorse.

I think if some competent writer in the east would search the files of the newspapers, and magazines, and establish the genuineness of the quotations and circulars current in the reform literature of the day, he would perform a very valuable service to the reform movement, and I would suggest to Mr. Cooper that he write to Dr. F. B. Bland of Washington D. C. and ask him to do this.

THE EDITOR.

We call special attention to the advertisement of Messrs Youngers & Co., of Geneva Nebraska, who have gained a well merited prominence as extensive growers of choice nursery stock. Their stock of western trees is more complete than that of any other Nebraska firm. We take pleasure in recommending the members of this firm to our readers as square dealing responsible business men.

For a center work call on or address L. A. Peters, 3403 Vise St. Lincoln Neb

LEGISLATIVE NOTES.

Money Saved to Taxpayers—A Farce Knocked Out.

The general appropriation bill which passed the house a few days ago, is liable to become a law just about as it stands. The senate may raise a few appropriations, but on the whole there will be few changes.

The total amount appropriated by this bill is \$1,421,383.00 as against \$1,457,805.00 for the same purposes two years ago. This makes a difference of \$436,422.00 in favor of the present bill. So much less burden for the tax payers of the state. This reduction has been made by cutting off all needless outlay.

The state institutions were not cut short of the necessities, but were cut short of the luxuries. No building fund was provided for any of them. Moreover no fund was supplied to enable the great steals which have been carried on in some of these institutions in the past.

There were no deficiencies to supply as there were two years ago. That was another item of saving.

The traveling expenses of the state officers were cut off. These officers admitted that they rode on passes, so there was no need of appropriating a lot of traveling expenses to go into their own inside pockets.

Thus the contingent expenses of state officers is \$16,400 less than two years ago.

The appropriation for the Lincoln insane asylum, where the great steals have been going on during the past two years is \$34,550 less than two years ago.

The penitentiary where it is being established that other great steals have been going on, is allowed \$55,838 less than two years ago.

The state board of transportation which was allowed \$3,950 for contingent expenses two years ago is allowed nothing this year.

The miscellaneous appropriations are \$76,600 less than two years ago.

Outside of the general appropriation bill, there will be several items of saving to the state.

The \$300,000 appropriated for the drouth sufferers of two years ago will be saved; so will the \$50,000 for the world's fair; so will the \$7,000 for the secretaries salaries of the state board of transportation.

Altogether, says Chairman Casie of the finance ways and means committee, "the appropriations of this legislature will be nearly a million dollars less than those of the legislature of either '89 or '91."

Knocking Out a Farce.

The action of the house last Friday in knocking out the appropriation for the maintenance of the state board of transportation is an action that will ever redound to the glory of the present legislature.

This practically puts an end to this fraud, at least for two years.

For the past six years this board has had the absolute power to reduce freight rates. And for the past six years they have done absolutely nothing in that direction.

They have drawn their salaries and gone on junketing tours about the state. They have been absolutely controlled by the railroads which they were supposed to regulate. Their very existence has been an insult to the honest people of Nebraska. And everybody will have a sigh of relief that they are no more. Let them rest in peace.

The End of the Contest.

Last Friday night the senate indefinitely postponed the Douglas county contest. The testimony had gone on far enough to show that there was absolutely nothing to be gained by taking farther evidence, and the senate did right in no longer fooling away time with the matter.

This ends all contest cases in the present legislature.

T. G. Ferguson's Cloverdale Holstein Friesian herd has been awarded 300 premiums including the \$100.00 premium awarded by the Holstein Friesian Association of America for best herd of cattle. The Cloverdale fine horse herd has won 50 premiums and now includes the sweepstakes stallion, the "champion breeder" also the sweepstakes draft mares and colts. This entire fine horse and Poland china herd will be sold March 1st, 1893, three miles north east of Stella, Nebraska on Missouri Pacific Railway.

Our readers who are afflicted with deafness should not fail to write to Dr. A. Fontaine, Tacoma, Wash., for his circulars giving affidavits and testimonials of wonderful cures from prominent people. The doctor is an aurist of world-wide reputation. See his advertisement elsewhere.

The success attained by the St. Charles hotel in this city as a \$1.00 a day house is largely due to the good table it sets, together with the fact that its popular clerk, Mr. Charles Womelsdorf, is one of the most gentlemanly and accommodating young men in the city.

The new spring styles and samples in suits and trousers have arrived at the Wannamaker & Brown agency, Lindell Hotel block. Prices are astonishingly low, within the reach of all. Come and inspect the latest.

The State Agent offers De Kalb painted wire at 3 cents per pound. Galvanized wire at 34 cents per pound. Glidden paint the best we have ever sold. Evaporated apples in 50 lb cases at 80 cents per lb. Fine Muscat Raisins 60 cents per lb. The best sweet corn in 2 dozen cases at \$1.20 per doz. Sugar 4 to 54 cents per pound. Rock Salt \$2 a barrel. Write for anything you want. J. W. HARTLEY, State Agent.

OUR SOCIAL SYSTEM

The last hundred years constitutes an era of the most wonderful material progress.

If the people of a century ago could have foreseen, or even imagined, the inventions, the discoveries, the industrial achievements of to-day, what would have been their natural conclusion? They would have said: "Blessed indeed will be the people of that age. Poverty, suffering and crime will be unknown. When the forces of nature shall be harnessed to the gigantic machinery of that age, man will no longer be doomed to a life of hard unrelieved toil. When the ability to produce wealth shall be so greatly multiplied, no one will have to go without the necessities of life, and all who wish can enjoy life's luxuries."

But how different from this is the actual result! Poverty and crime have greatly increased. There are more homeless people today than ever before in the history of modern civilization. There are millions who are doomed to a life hard unrelieved toil with no hope of ever rising above poverty. There are millions who suffer for the want of the mere necessities of life. There are thousands who are doomed to enforced idleness. At the same time there are a few who are piling up fortunes such as were never dreamed of in any previous age. The machinery of production is largely in the hands of giant soulless corporations, and even these are rapidly consolidating into mammoth trusts. Competition is strangled. The land is monopolized, and the people are shut away from it. Instead of peace and harmony prevailing among the people, there is bitter strife, and dissension, suspicion and hatred, toil and trouble, "vanity and vexation of spirit," instead of happiness, there is unrest, discontent, suffering, and hopeless despair.

And what is the condition of the wealthy few, the "upper class?" Does their great wealth lead them to develop all that is good in their natures? Are they as great in benevolence, in philanthropy, in intelligence, in true culture of the mind and heart, as they are in wealth? On the contrary, their finer sensibilities are blunted. The means and methods which they use to get their wealth sear their consciences, harden their hearts, warp their intelligence. Wealth getting absorbs their time and energies. When they do turn from the pursuit of gold, they turn to dissipation and soul searing pleasures.

Our social system is degrading and destroying both the rich and the poor. It is wrong. It is unnatural. It is a monstrosity. The people of today may be divided into two classes; the robbers, and the robbed. Producers suffer while non-producers pile up the wealth they can not enjoy.

And what is the remedy? How are things to be made right?

There must be a general arousing of that which is best in men's natures. There must be a universal quickening of consciences. There must be a general resolve on the part of the people to right wrongs, to establish justice and to make the world what it ought to be. These things must come first. Then remedies will easily be found, and applied. It is not impossible to right existing wrongs, but it can never be done till the people generally see these wrongs, and resolve in their hearts that they shall be righted. To this end let us work.

Printing Presses.

Country Campbell, seven column folio, in good repair. Has full appliances for power. Warranted to do good work. Cost when new \$750; will sell it for \$350.

Seven column Washington press in good repair. Will sell at Lexington for \$100. Call on or address, R D. V. CARR, Grand Island, Neb.

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 - "Sights and scenes in Idaho and Montana"
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- This is a set of six books, beautifully illustrated, full of story and legend as well as valuable information for the tourist, published by the passenger department of the Union Pacific System. Sent free on application and the receipt of 2c for each book to cover postage. T. T. MASTIN, C. T. A., 1044 O St., E. B. SLOSSON, Gen. Agt., Lincoln, Neb.

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The constant demand of the traveling public to the far west for a comfortable and at the same time an economical mode of traveling, has led to the establishment of what is known as Pullman Colonist Sleepers.

These cars are built on the same general plan as the regular first-class Pullman Sleepers, the only difference being that they are not upholstered. They are furnished complete with good comfortable hair mattresses, warm blankets, snow white linen curtains, plenty of towels, combs, brushes, etc., which secure to the occupant of a berth as much privacy as is to be had in first-class sleepers. There are also separate toilet rooms for ladies and gentlemen, and smoking is absolutely prohibited. For full information send for Pullman Colonist Sleeper Leaflet. J. T. MASTIN, C. T. A., 1044 O St., E. B. SLOSSON, Gen. Agt., Lincoln, Neb.

Work Well Done.

Are you standing aloof from the laboring man? Do your wife and your daughter his poor wife shame?

On all his endeavors your scorn puts a ban; Would you tarnish the glory his labor has won?

I have been to his home in the lonely gloom. And his wife is as weary with work and care That I dread to look in her face again! Till the burden is lifted her shoulders bear.

There's a power surging up from the hearts of the poor, All potent, restless as waves of the sea; And the board of the rich shall sink lower and lower; No nine-tenths fortune does justice decree. Scorn not the life of the poor working man. If true to himself he's your peer, every one; And as sure as you live there's a path and a plan, Will crown him a victor whose work is well done.

—MIRIAM BAIRD BUCK.

Farm for Sale.

640 acres, 7 miles north of Alliance, all tillable, 300 acres in cultivation, balance in pasture. Will sell in body or divide to suit purchaser. Price \$7 per acre. Would be suitable for four families. For further information address, F. D. KLINE, Alliance, Box Butte Co. Neb.

Send ten cents in stamps to John Sebastian, Gen'l Ticket and Pass. Agt., C. R. I. & P. Ry, Chicago, for a pack of the "Rock Island" Playing Cards. They are acknowledged the best, and worth five times the cost. Send money order or postal note for 50c., and we will send five packs by express, prepaid.

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Every Tree, Vine and Shrub a Bargain.
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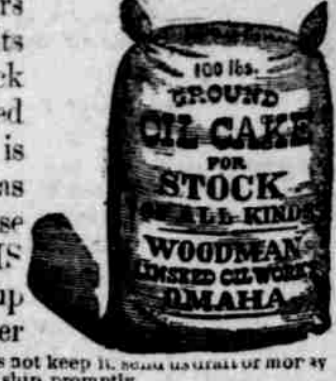
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