

INSURANCE DEPARTMENT.

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

We submit the following for the consideration of all who may want to insure. If any one has a criticism please notify us at once that the board may take action on same.

We want pledges to the amount of 100,000 acres before any insurance will take effect. Let us hear from you now.

ARTICLES OF ASSOCIATION.

First. This association shall be known as the Nebraska Alliance Mutual Hall Insurance Association.

Second. Its object shall be to insure growing crops against loss or damage by hail.

Third. The officers shall be president, vice president, secretary and treasurer who shall attend to the duties custom assigns to such officers, and shall also act as the executive committee or board and shall be elected at each annual meeting.

Fourth. The secretary and treasurer shall each give bonds for double the amount that is likely to come into his hands the same to be approved and held by the president.

Fifth. All who desire to become members of this company can do so by listing their planted crops with the secretary under such rules as the executive board may prescribe, and by giving such pledge or valid obligation as will be demanded by said board.

Sixth. No assessments to pay losses shall exceed fifteen cents per acre in any year and shall not be higher than is needed to pay all losses and expenses adjusted and allowed at the end of each season.

Seventh. No officer of the association shall receive more than two dollars per day for services actually rendered.

Eighth. The executive board shall appoint adjustors from among the members not to exceed three in any county, whose duty it shall be to adjust the losses in the county in which they live. The adjustors to be recommended at a called meeting of the members of each county. The losses are to be adjusted according to rules to be formulated by the executive board.

Ninth. In case the losses adjusted exceed the amount collected each loser shall not receive more than his proportionate share of the amount of money collected.

Tenth. The annual membership fee shall not be less than fifty cents (50c.), but any member who insures 100 acres or more shall pay \$1.00 for membership fee. These fees to be used to pay expenses and losses.

Eleventh. No member shall receive more than five dollars (\$5.00) per acre for a total loss.

Twelfth. The annual meeting shall be held at the same time and place as the annual meeting of the Nebraska Farmers' Alliance. The secretary shall give notice of said meeting to each member at least ten days previously.

Thirteenth. Insurance shall not take effect until 100,000 acres are secured.

RULES.

Rule 1. At the time of giving application each person will be required to give two good names as security on his note, or give a mortgage on chattel security on live stock three times the value of the obligation in which case he is to pay 20 cents extra for filing purposes, or give a time certificate of deposit due November first, issued by local bank properly endorsed to the Nebraska Alliance Hall Insurance Association. All obligations to become due on November first, the secretary to proceed to collect on the fifteenth of said month.

Rule 2. All applicants must state who her all or only a part of the kind of crop owned by them is listed for insurance and shall make a diagram of location of crop insured on back of application.

Rule 3. No insurance will take effect until noon of the date of approval by the secretary.

Rule 4. No member will be allowed to insure any crop except his own. In case he has an undivided interest, such fact shall be specified in the contract.

Rule 5. The members of this company may meet at the county seat of their respective counties on the first Saturday in June and recommend from among their number not to exceed three persons for adjustors and forward the names of same to the secretary at Lincoln for approval.

Rule 6. In case the members in any company fail to recommend an adjuster the secretary shall appoint some one to settle any loss that may occur in said county.

Rule 7. If any adjuster is in any way interested in any loss or damage he shall not act as adjuster.

Rule 8. If any member sustains a loss he must notify the secretary within five days from date of loss, otherwise his claim for loss will be null and void.

Rule 9. Adjustments of losses on small grain will be made within twenty days from receipt of notice of loss by the secretary. Losses on corn will be adjusted within sixty days.

Rule 10. Losses will be adjusted on the percentage plan, but no loss will be allowed unless said damage exceed five per cent.

Rule 11. This company shall not be liable to any member who fails to give the secretary notice of loss within five days of said damage, nor will it be liable for any loss by drought, frost, wind, water, or anything else than loss or damage done by hail.

Rule 12. If there is a failure of the parties to agree upon the amount of such damage or loss the same shall be

submitted to three persons as arbitrators, one of whom shall be selected by claimant one by the company and the third by these two persons all of whom shall be sworn to make a fair and impartial investigation and award. Said adjustors shall have authority to examine witnesses and determine all matters in dispute, and shall make their award in writing to the secretary of the company and such award shall be final.

Rule 12. In no case will the company be liable for loss or damage on any small grain after it has been cut, nor when it is over ripe unless it be proven to the executive board that the failure to have such crop harvested in season was unavoidable. The liability of this company for loss or damage on corn shall cease on September 15th, of each year.

Rule 14. After an assessment has been made the secretary shall draw orders on the treasury to pay losses as soon as there is money enough in the treasury to pay (25) twenty-five per cent of all the losses. Said orders shall be drawn in favor of all losers in proportion to the amount of his loss.

Rule 15. The treasurer shall give a bond for \$10,000.00 and the secretary for \$5,000.00 both of which shall be approved by the president and held by him.

Our travelling representative Mr. George S. Currie is taking in Kansas and Missouri. He is now in Kansas City where he will remain this week, leaving Monday for Leavenworth where he will stop a short time and then go on to St. Joseph. Any assistance or courtesies extended him will be appreciated by the firm.

THE MARKETS.

Chicago Grain and Live Stock. CHICAGO, March 7, 1893.

CATTLE—Receipts, 6,500 head; shipments, 1,200 head; market slow; head: top steers, \$5.50 to \$6.00; others, \$4.00 to \$5.00; stockers and feeders, \$3.00 to \$3.50; Texas, \$2.00 to \$2.50; cows, \$2.00 to \$2.50.

HOGS—Receipts, 17,000 head; shipments, 9,000 head; market 10 to 15c lower; fair to good, \$5.00 to \$5.50; prime and butchers, \$5.00 to \$5.50; light, \$5.00.

SHEEP—Receipts, 12,000 head; shipments, 1,000 head; fancy natives, \$7.00; others, 10c lower; native, \$4.00 to \$5.00; western, \$5.00; fat clipped Texans, \$4.00 to \$5.00; lambs, \$4.00 to \$5.00.

GRAIN—Wheat, 73; corn, 41; oats, 30 1/2.

Omaha Live Stock. OMAHA, March 7, 1893.

Hogs—Fair to good hogs of all weights sold at \$7.00 to \$7.50.

Cattle—Prime, \$4.00 to \$5.00; good western steers, \$3.00 to \$4.00.

HEEP—Pr. av. average 115 lbs., 5.00; fair to good natives, 3.75 to 5.00.

A Few Testimonials from Council Bluffs.

We the undersigned have tested the Excelsior Home Baker and Roaster on a recent hunting trip and pronounce it to be superb for roasting ducks, etc., giving the meat a rich flavor entirely unknown before. We cannot speak in too high terms of the merit of the pan.

S. Farnsworth, ex. pres. First Nat. Bank.

H. D. Harle, wholesale druggist.

Aug. Bersheim, cashier, C. B. Savings Bank.

J. W. Peregoy, wholesale cigars.

H. H. Van Brunt, wholesale implement dealer.

Grape Vines.

No farm or village lot complete without them. The grape can be grown as easily as corn. I will furnish the following sorts, well-rooted, No. 1 stock, by mail postpaid, 10c each:

Concord, Worden, Niagara, Brighton, Elviren, Ives, Ayawam, Catawba; or 1 Concord and 2 of any of the above, 3 for 25c. In large orders I will make low prices. 1 Fay Prolific Currant, 10c. Part Paul, 3 for 25c.

M. D. TIFFANY, 116 So. 29th st, Lincoln, Neb.

Ripian's Tabules cure dizziness, headache, flatulence, constipation and torpid liver.

WANTED. White beans, honey, sorgham molasses butter and eggs to sell on commission. J. W. HARTLEY, State Agent.

Tourists Trips.

Round trips to to one Pacific Coast. Short trips to the Mountain Resorts of Colorado.

The Great Salt Lake. Yellowstone National Park—the most wonderful spot on this continent.

Puget Sound, the Mediterranean of the Pacific coast.

And all reached via the Union Pacific System. For detailed information call on or address,

J. T. MARTIN, C. T. A., 1044 O St., E. B. SLOSSON, Gen. Agt., Lincoln, Neb.

Homes and Irrigated Farms, Gardens and Orchards in the Celebrated Bear River Valley on the Main Lines of the Union Pacific and Central Pacific R. R. near Corinne and Ogden, Utah.

Splendid location for business and industries of all kinds in the well known city of Corinne, situated in the middle of the valley on the Central Pacific R. R. The lands of the Bear River valley are now thrown open to settlement by the construction of the mammoth system of irrigation from the Bear lake and river, just completed by the Bear River Canal Co., at a cost of \$3,000,000. The company controls 100,000 acres of these fine lands and owns many lots and business locations in the city of Corinne, and is now prepared to sell on easy terms to settlers and colonists. The climate, soil, and irrigating facilities are pronounced unsurpassed by competent judges who declare the valley to be the Paradise of the Farmer, Fruit Grower and Stock Raiser. Nice social surroundings, good schools and churches at Corinne City, and Home Markets exist for every kind of farm and garden produce in the neighboring cities of Ogden and Salt Lake, and in the great mining camps. Lands will be shown from the office of the Company at Corinne. 1517

Nerve Tonic Blood Builder. Dr. Williams' Pink Pills for Pale People. Send for descriptive pamphlet. Dr. Williams' Medicine Co., Schenectady, N.Y., and Brockville, Ont.

New England Mutual Life Insurance Co. OF BOSTON, MASS. 49th Annual Statement. BUSINESS FOR 1892.

Table with columns: Net ledger assets, Jan. 1, 1892; Receipts; Disbursements.

Table with columns: Death claims, Matured and accounted for, Canceled and surrendered policies, Distribution of surplus.

Table with columns: Total paid to policyholders, Amount paid for commissions, salaries, medical fees, advertising, printing, stationery and all other incidental expenses.

Table with columns: Net ledger assets, Dec. 31, 1892; Interest over ledger cost; Market and rents accrued Dec. 31, 1892; Net premiums in course of collection; Gross assets, Dec. 31, 1892.

Table with columns: Reserve at Massachusetts Standard 4 per cent; Balance distributions unpaid; Death and endowment claims approved; Supplies.

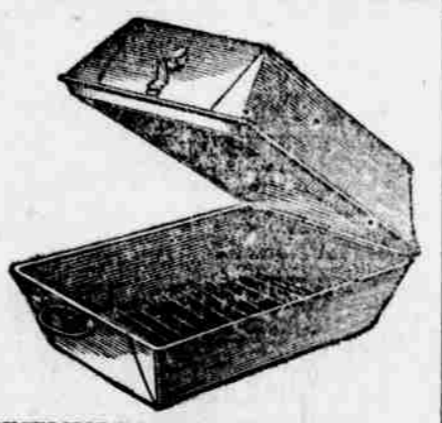
Every policy has endorsed through the cash surrender and paid up insurance values to which the insured is entitled by the Massachusetts statute. LIFE ROLE ENDOWMENT policies are issued at the old life rate premiums. ANNUAL CASH DISTRIBUTIONS are paid on ALL policies. Pamphlets, rates and values for any agent sent on application to the company's office.

W. J. FISCHER, Gen. Agent. A. E. JENNINGS, Manager. C. R. Cook, E. H. Botton, J. S. Allam, E. J. Olive. Special agents, 301 and 302 Bruce Bldg., Lincoln, Neb.

3000 COMMON SENSE ARGUMENT. That we, as manufacturers, can give BEST VALUE FOR YOUR MONEY.



QUALITY AND PRICE BOTH RIGHT! Quality at the Top, Price at the Bottom. Send for catalogue, illustrating our Chicago No. 1 Singer, only \$8.75, and the highest grade modern to be made in the world for \$19.95. 25 different sizes at intermediate prices. REMEMBER! WE save you from one to three profits. WE give you 30 days free trial. WE warrant every machine 5 years. WE furnish the latest attachments. WE offer an opportunity to secure a sewing machine FREE. Mention this paper. Address: Chicago Sewing Machine Co., Mfrs., 12-53 N. Halsted St., Dept. A51, Chicago, Ill.



EXCELSIOR HOME BAKER AND ROASTER none genuine without brass fittings) our latest improved style, is a solid machine, has deep flange strong but high grade, and closes perfectly tight saves 23 per cent nutritious elements. Full descriptive circular on application. AGENTS WANTED in every county in the U. S. Address, CHARLES SCHULTHEISS, 40 N. Main St., Council Bluffs, Iowa.

W. C. T. U. DINING HALL, 138 S 12th St., Lincoln. MEALS 25c. First class table and attendance Lunches at all hours, 80c

My New Method FREE. If you are sick, I will mail you 12 days' trial treatment of the famous American Electro Pills FREE. A reliable training school for young men and women who desire to follow commercial pursuits, or wish to learn shorthand, typewriting, telegraphy, etc. Correspondence solicited, catalogue free. Three lessons in shorthand by mail free. NATIONAL BUSINESS COLLEGE, Y. M. C. A. Bldg., Kansas City, Mo. Send for special spring and summer offer.

NATIONAL BUSINESS COLLEGE. For young men and women who desire to follow commercial pursuits, or wish to learn shorthand, typewriting, telegraphy, etc. Correspondence solicited, catalogue free. Three lessons in shorthand by mail free. NATIONAL BUSINESS COLLEGE, Y. M. C. A. Bldg., Kansas City, Mo. Send for special spring and summer offer.

FRUIT TREES AND PLANTS! Forest Tree Seedlings—all varieties—Red Cedar, etc. Before ordering elsewhere, write for my Price Lists and Save Money. Address: Geo. C. Hanford, Mulanda, Jackson Co., Ill.

STEEL WONDER Fence Machine. Powerful, durable, easy, rapid. Weaves 60 to 80 rods per day, strong, stock-proof fence, from slats, poles, willows, &c. Wholesale price, 10c per rod, direct from factory. For circulars address: GOSHEN FENCE MACHINE Co., Goshen, Ind.

Tested - Seed - Corn.

LEGAL TENDER YELLOW DENT, and Mills Co. white Dent. Best in cultivation. Immense yield. 1-1 premium and sweetstakes at Iowa state fair '91 and '92, 1st at St. Louis in '92. Each took 1st at Winter Corn Show in Des Moines, Jan. 12, '93. Suited to Central Iowa and south. \$1.75 per bushel. Two bushel orders, sacks free. Write for '93 circular.

NIMS BROS., Emerson, Iowa.

Hardy Small Fruits! An immense stock of Northern Growth Plants of finest quality; all the best varieties at lowest prices.

Seed Potatoes. The cream of new introductions at \$1.25 per bushel. Write for free list to JOHN F. DAYTON, WAUKON, ALLAMAKEE CO., IOWA.

Jersey Bulls for Sale. One a son of Pennsylvania, the Grand Sweepstakes Cow, Rate 23 lbs. of butter in 7 days—1890.—Sire, East Woods Pagis.

One a son of East Belle, the Grand Sweepstakes Cow, 1891-1892, beating Holsteins and all milk breeds. Rate 17 lbs. 5 1/2 oz., 7 days.

One a son of our Comassie Cow, Imported Star, 14 lbs., 14 oz., 7 days.

East Woods Pagis won Grand Sweepstakes 1891 and 1892, beating Holsteins and all milk breeds.

Lincoln Jersey Cattle Co., Lincoln, Neb.

Van MOREHEAD Albion, Neb. Has plenty of L. B. and B. P. Rock cockrels and pullets for sale. Eggs in season.

JANSEN - NURSERY. Nursery Grown Ash 65c per 1000. Ash and Box Elder larger \$1.10 per 1000. Fruit Trees, Grape Vines, Small Fruits and Evergreens, Osage and Honey Locust Hedge.

Every Tree, Vine and Shrub a Bargain. Satisfaction guaranteed. Send for price list. Address: Jansen Nursery or C. B. CALBRAITH, Jefferson County, Jansen, Nebraska.

SEEDS Warranted. Best in the World. By mail, postage paid, I send a package and up. Grand lot of EXTRAS given with every order. Prettiest and only FREE Catalogue in the world, with pictures of all varieties. Send yours and neighbors' address. R. H. SHUMWAY, ROCKFORD, ILLINOIS.

RUBBER STAMPS HALF PRICE. Send 2c for catalogue.

SOUTHWESTERN STAMP WORKS; 123 Grand Ave., Kansas City, Mo.

PIGS ARE VALUABLE. Farmers should SEND AT ONCE for circulars of my new Pig Forcypes; with these instruments you can save many fine sows and pigs every year. Wanted to give satisfaction. If your dealer does not keep them, send direct to me. Agents wanted. J. N. REIMERS, 1108 E. High St., Davenport, Ia.

FARM LANDS FOR SALE IN NEBRASKA. We have land for sale in Adams, Butler, Chase, Custer, Dundy, Frontier, Furnas, Greeley, Gosper, Garfield, Hitchcock, Kearney, Hall, Hayes, Kearney, Loup, Lancaster, Perkins, Sherman, Valley and Webster counties in Nebraska. These lands belong to us, and we will sell them from \$4.50 Per Acre Up, AND ON EASY TERMS.

Call and see us or write us for list naming the county or counties you wish to invest in. C. C. BURR & SON, Room 11, Burr Block, LINCOLN, NEB.

GROUND :: OIL :: CAKE. IS NOW used by all the principal feeders of stock, and is better appreciated as its merits become known. It is used for stock of all kinds and you cannot afford to feed stock for market without it. There is nothing that assists so much in fattening as THIS MEAL, and you have only to use it to be convinced. ONE POUND IS EQUAL TO 3-lbs. OF CORN. Put up in bags of 100 lbs. each. Price, \$1.40 per 100 lbs., or \$25.00 per ton. If your dealer does not keep it, send us draft or money order and we will ship promptly. Woodman Linsed Oil Works, Omaha.

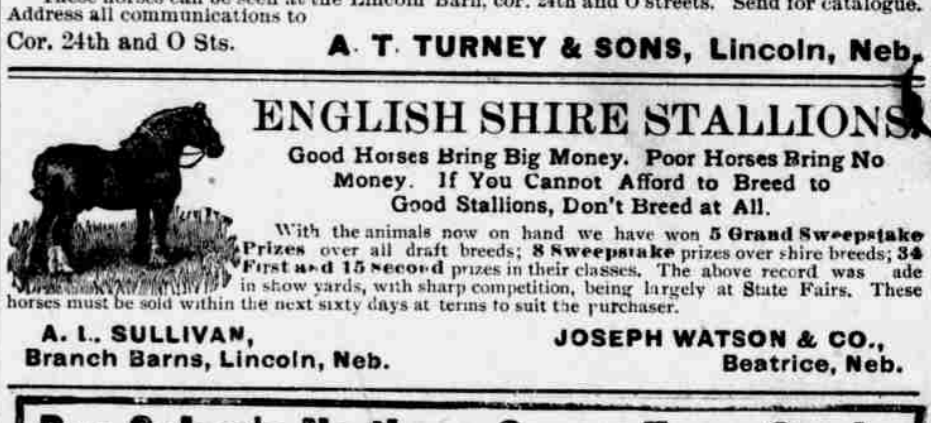
Champion of Nebraska Traits. Winner of the fastest heat and the fastest three heats ever trotted by a stallion in the State. Sire of Manetta, 3-year-old record 2:24; Anxiety, 3-year-old record 2:33; Guelph, Jr., 4-year-old record 2:26; Judge Gresham, 3-year-old record 2:40. His sire is Princeps; dam Mary by Messenger Duroc; 2d dam Bonnie Lassie by Hambletonian 10. Guelph has been a consistent campaigner, and one of the gamest race horses that ever lived. He has size, style, color and speed, all of which are essential in a horse to breed to. Guelph will trot a mile in 2:10 or better this season, barring accident. He has trotted a mile in 2:12 1/2, showing that his record is no measure of his speed. Guelph will make the season at Lincoln, Neb., at \$25.00. These horses can be seen at the Lincoln Barn, cor. 24th and O streets. Send for catalogue. Address all communications to Cor. 24th and O Sts. A. T. TURNEY & SONS, Lincoln, Neb.

MONTE CARLOS 9947. Brother in blood to the great Jay Bird. Sired by Monte Cristo (brother to Lumps 2:21) by Geo. Wilkes; dam Lady Frank, p. 1, 2:24 (dam of Early Dawn 2:21, Jay Bird 2:21, Dewey Eve, dam of Galileo Rex 2:12 1/2, McGregor Wilkes 2:27 1/2) by Mambrino Star 2:28 1/2; 2d dam Lady Franklin 2:29 1/2 (dam of Ottawa Girl 2:29 1/2) by Esty's Black Hawk. Monte Carlos is the sire of Dan Hendee, 2-year-old record 2:43; his first colt and others that are showing early speed. He is destined to make as great a sire as Jay Bird. He will make the season at Lincoln, Neb., at \$25.00. These horses can be seen at the Lincoln Barn, cor. 24th and O streets. Send for catalogue. Address all communications to Cor. 24th and O Sts. A. T. TURNEY & SONS, Lincoln, Neb.

ENGLISH SHIRE STALLIONS. Good Horses Bring Big Money. Poor Horses Bring No Money. If You Cannot Afford to Breed to Good Stallions, Don't Breed at All.

With the animals now on hand we have won 5 Grand Sweepstakes Prizes over all draft breeds; 8 Sweepstakes prizes over shire breeds; 24 First and 15 second prizes in their classes. The above record was made in show yards, with sharp competition, being largely at State Fairs. These horses must be sold within the next sixty days at terms to suit the purchaser. A. L. SULLIVAN, Branch Barns, Lincoln, Neb. JOSEPH WATSON & CO., Beatrice, Neb.

Buy Salzer's Northern Grown Farm Seeds. AVERAGE YIELDS 110 TO 130 BUS. PER ACRE. Salzer's Great Northern Oats.



Salzer's Great Northern Oats. This is a wonderful degree. Its straw is stiff, upright and never falls to return a tremendous field. The wide-awake farmer will plant a few acres to this oat this spring, and then sell it to his neighbors for seed in fall, for everybody seeing it grow will want it and will pay you a big price for same. 10 Farm grain samples, including Great Northern Oats, 8c., with catalogue, 15c. postage.

60,000 BUS. SEED POTATOES CHEAP. Largest growers of seed potatoes and farm seeds in America 5000 acres. Farmers can save money in buying our choice seeds. Special low freight rates from La Crosse. Our farm-wood catalogue contains valuable information on grass, clover, wheat, oats, potatoes, etc., etc. for the farmer. It is mailed upon receipt of 8c. in stamps.

John A. Salzer Seed Co., La Crosse, Wis.

When Writing to Salzer be Sure and Mention THE ALLIANCE-INDEPENDENT.

PILES, FISTULA, and all other Diseases of the Rectum cured by Drs. Thornton & Minor, Kansas City, Mo., without knife, ligature or caustics—no money to be paid until patient is cured. We also make a specialty of Diseases of Women and Diseases of the Skin. Beware of all doctors who want any part of their fee in advance, even a note. In the end you will find them expensive. Send for circular giving names of hundreds who have been cured by us, and how to avoid sharpers and quacks. Office, No. 100 West Ninth Street. Rooms 31-32-33 Bunker Bldg.

Dr. McClellan & Co., STAR MEDICAL AND SURGICAL INSTITUTE. Special attention given to the treatment of Private and Chronic Diseases of the nose, throat and lungs. We also have a radical cure for catarrh in all its forms, discovery. Piles or Hemorrhoids fissure and all diseases of the rectum. Positively cured by the use of knife caustic or ligature. All forms of Diseases of Men in all conditions are positively and satisfactorily cured. For further information call on or address: Opp. St. James Hotel, 222 Temple Block. J. P. McCLELLAN, M. D., Kansas City.