URANCE DEPARTMENT

ucted by J. Y. M. Swigart. Correspon

he last annual meeting of the Nea Mutual Cyclone Company the arof incorporation were changed to a fire and lightning department, was to be entirely independent of clone department, so far that each ment was to defray its own exin every way. One of the prowas, that the insurance would fect when we got \$100,000 worth perty listed. There has been no look after the pushing of this hence we have not at this time the \$100,000. But we hope by 1st to be ready to issue poliany one wants to insure in a mutual company we hope to hear im at once.

seed not send any fees until he gets jey. Write to us for particulars. did not add this department to ny insurance away from any local ny, and hence we do not desire to any one in the territory of any ompanies. If your insurance in an d line company expires within a you could make application with us tate date of expiration of policy.

you will do this you will help a good along along and in time save money ourself. Do not wait for an agent all on you, because we have none in field except where there are local fire panies. Their agents sometimes rep-it the Cyclone Department of our

any one tells you he is representing company you could confer a favor on you would send us his name and ad-Now is the time to act.

ext week we will be in Des Moines in indance at the annual meeting the Iowa Mutual Insurance Assoion. We expect to meet there e of the best authorities on mutual in-ince in the United States. There will three days session, full of interest to mutual insurance man. Hence, if miss the Insurance Department you conclude that we are laying in a of knowledge that will help all Nefarmers if they will only insure in

ly mutual company. would urge you to avoid any y making mutual with as much tness as we would urge you to a stock company (and even more); use in the latter every one expects to eaten, in the former he expects fair

Ve want you to notice every new "ad" our columns. They are put there escially for your benefit.

LESSON IN USURY.

hat a Money Lender Taught a Man About Business

He was hard up and wanted money badly that he finally concluded to desit a handsome diamond ring in the

Can I borrow \$100 here on adiamond rth \$250?" he said to the proprietor." somme see the stone," demanded the

ey lender. as handed over and examined.

ell?" inquired the applicant.

yess you can have it."

nks. What are your rates?" er cent a month in advance. I take out the interest and give

t care how much you do it; all the money.' ay you want \$100?"

long?'. ed if I know, but a long whfle, I hink."

a year?"
not that long; say about ten
and the applicant hummed "I tuation," in a low key, as the er was making his calculation

of wrapping paper.
all right," finally said the
ider. "You can get the ring call with the money." here's my hundred?" asked the

applicant. terest has absorbed it," re-the money lender, with a placid Ten months, you know at ent in advance. Didn't you wanted a hundred for ten I think you did. There's your hanks. Callagain, please. We selad to assist the needy."

utes, then he walked out and a policeman.-Detroit Free

is due to an enfeebled state Hall's Hair Renewer quicktritive functions of the skinind preventing the formation of

AVENWORTH, Kan., Nov. 12.hough Warden S. W. Chase's term office will not properly expire till o years from next May, leading Republicans of the state, some of whom live in this city, declare that he will not be allowed to remain at the head of the penitentiary long after the in-duction of Major Morrill into the governor's office. He is to be fired for cause, and charges to be preferred against him are being prepared.

of the world's be

to the war in the east.

wage has a paper on "The Emerson." Hon. John Da-

describes "The New Slavery."

Alies Catherine H. Spence, of Australia, writes a very convincing and valuable article entitled "Effective Voting the Only Effective Moralizer of Politics,"

proportional representation being her theme. W. L. Garver has a paper on

freeland University. Byron A. Brooks discourses on "Christianity as It Is Preached." C. J. Buell writes on "Immigration and the Land Question." Edward W. Chamberlain writes on "In the Midst of Wolves." Mr. B. O. Flower be-

gins a series of papers on "The Century of Sir Thomas More." Thomas E. Will, A. M., writes on "Political Corruption: How Best Oppose." The book reviews

se writer gives the

The first gray hair should be a warning that the scalp needs the strengthen ing applications of Ayer's Hair Vigor. Don't delay.

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Ayer's Cherry Pectoral Received Highest Awards AT THE WORLD'S FAIR

WHAT DOES IT MATTER

It matters little where I was born, Or if my parents were rich or poor; Whether they sank at the cold world's scorn, Or walked in the pride of wealth secure But whether I live an honest man, And hold my integrity firm in my clutch, I tell you, brother, plain as I am. It matters much!

It matters little how long I stay In a world of sorrow, sin or care, Whether in youth I am called away, Or live till my bones and pate are bare; But whether I do the best I can To soften the weight of adversity's touch, On the faded cheek of my fellow man, It matters much!

It matters little where be my grave, On the land or on the sea. By purling brook or 'neath stormy wave,

It matters little or naught to me; But whether the angel Death comes down And marks my brow with his loving touch. As one that shall wear the victor's crown, -From the Swedish.

How it is Done

Yes, the monopolists are folks who use their brains; they have got where they are precisely because they ase so habitually alert; it does not take an army of Samsons to drag them into the breach when what they call their "rights" are threatened. But with the dear people, you may have observed, it is not quite the same. They have not sucked at the opium pipe of submissiveness all these centuries for nothing; the trick of dividing and conquering them-over religion, race, color and God knows what-has not been played upon them all these long years in vain; and, inasmuch as not one in a hundred has given to the study of this all-important social question the intellectual effort that he expended in learning his alphabet, the first of all necessities is to get the people themselves to discussing what they have as yet too confidingly entrusted to the care of others. We are, even now, only at the first chap-ter of this great volume of debate, and those who would close the book by not "allowing" others to discuss are no re-formers. It is discussion that has brought the labor movement into being. and free discussion is the only good upon which it can be nurtured to maturity.— Twentieth Century.



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Y OUNG MAN, attend Business College this winter and fit yourself for commercial life, I have a scholarship for a full course in the LINCOLE BUSINESS COLLEGE, which I will sell Chenp. H. H., FISH, Lincoln, Nob.

FOR SALE OR EXCHANGE—300 sers farm in Nemaha county, Neb., finely improved, clear, \$16,000.00. Large house and all necessary buildings. Might take \$5,000.00 worth of good property. Good terms to right party. A choice home. Money to loan, Henry C. Smith, Falls (1tx Neb.)

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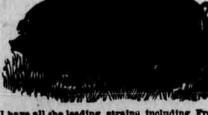
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pensable work to people who would intelligently discuss the political situation. It is a very exhaustive compendium of Political Facts, and literally answers thousands of questions. To illustrate:

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What would be the tax on the farm!

What would be the tax on suburban property, and how much on the acre worth two million dollars in the center of the city!

What does a Republican believe!

Why be a Republican and favor high protection acres.

What are the arguments for and against

What do the Socialists want!

What would be the conditions if Socialistic What do the Populists desire!

never hid their money and all money came out and into active circulation, and money was so abundant that interest became low, and all enterprise started up and everybody had employment, what then! What do the Nationalists want! Why nationalize the railroads, the countries and various industries!

What do the eight-hour advocates pose! If working certain hours yields cer-tain profit, how could working less hours yield more profit!

How could women be benefited by voting! What started the financial panic of 1893! Who commenced the tirade against silver, that resulted in the repeal of the Sherman

Who started the stampede on the banks in 1893, by which 714 of them failed in eight months, and four hundred million dollars

Who have been the occupants of the presi-dential chair since 1879! Who have been members of the Cabinet during every presidential administration?

during every presidential administration.

How many Democrats, Republicans, and members of other parties have we had in each and every Congress!

How many lawyers in each Congress!

Whence originated the names of "Brother Jonathan," "Uncle Sam," "Loco-Foco," "Silver Greys," etc., etc.!

what do the Populista desiref

What do the Populista desiref

What were the issues involved in the Missouri Compromise, the Monroe Doctrine, the Dred Scott Decision, Fugitive Slave

What of the biographical record of the great leaders in our early history, including Washington, Patrick Henry, Hamilton, Webster, Franklin, Clay, Calhoun, Jefferson

What has thrown so many people into

What is the history of the Coxey move When did the coal miners strike begin and what was the extent of that movement What are the facts about the Pullman strike, the American Railway Union and the boycott of the Pullman cars!

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