

INSURANCE DEPARTMENT

Conducted by J. T. M. SWIGART, Correspondent. First, cyclone or hail.

The last annual meeting of the Nebraska Mutual Cyclone Company...

Do not send any fees until he gets his policy. Write to us for particulars.

Next week we will be in Des Moines in attendance at the annual meeting of the Iowa Mutual Insurance Association.

We want you to notice every new "ad" in our columns. They are put there especially for your benefit.

LESSON IN USURY. That a Money Lender Taught a Man About Business

He was hard up and wanted money badly that he finally concluded to deposit a handsome diamond ring in the bank shop.

"Can I borrow \$100 here on a diamond ring?" he said to the proprietor.

"What are your rates?" "Ten percent a month in advance."

Notice our cheap clubbing rates with "The Prairie Farmer" and "The Picture Magazine."



DON'T WAIT For a Cold to Run into Bronchitis or Pneumonia. Check it at Once WITH AYER'S Cherry Pectoral.

"Early in the Winter, I took a severe cold which developed into an obstinate, hacking cough, very painful to endure and troubling me day and night, for nine weeks, in spite of numerous remedies."

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.

It matters little how long I stay in a world of sorrow, sin or care, whether in youth I am called away.

How it is Done Yes, the monopolists are folks who use their brains; they have got where they are precisely because they see so habitually alert; it does not take an army of Samsons to drag them into the breach.

THE KEYSTONE Dehorning Clipper, The most humane, rapid and durable knife made. Fully warranted.

THE FARMERS' Exchange. Waverly, Neb. Seed Grain a Specialty. References:—Every man within Five Miles of Waverly. Correspondence solicited.

THROW AWAY YOUR CURRY COMB AND BRUSH AND BUY BURLINGTON "Stay-On" Stable Blanket.

Notice our cheap clubbing rates with "The Prairie Farmer" and "The Picture Magazine."

NEURALGIA cured by Dr. Miles' PAIN EXPELLER. "One cent a dose. At all druggists

Three Cent Column.

"For sale," "Wanted," "For Exchange," and small advertisements for short time, will be charged three cents per word for each insertion.

O. WILSON, Attorney-at-Law, Rooms 80 and 81 Burr's block, Lincoln, Neb.

WANTED—Fire and cyclone agents. Good pay. J. Y. M. Swigart, 827, Lincoln, Neb.

TINGLEY & BURKETT, attorneys-at-law, 1028 O St., Lincoln, Neb.

TINGLEY & BURKETT, attorneys-at-law, 1028 O St., Lincoln, Neb. Abstracts examined.

LOTS of Rain, Big Crops, Cheap Land, delightful climate in Northern Texas. Send for circular. McDONALD & HICHEL, Fender, Neb.

WE do a general Exchange business in Real Estate and stocks of Merchandise. What have you got to trade? McDONALD & HICHEL, Fender, Neb.

LAND WANTED—440 to 2,000 acres in Eastern Nebraska, good for grain and stock. Send plat, description, etc. Henry C. Smith, Falls City, Neb.

COLONIAL PORTRAIT BUTTONS and Pins, celluloid portrait, 2 1/2 by 3 inches, 10 cents. Bibbon Badges, 15 and 25 cents. F. E. HAGE, Lincoln, Neb.

YOUNG MAN, attend Business College this winter and fit yourself for commercial life. I have a scholarship for a full course in the Lincoln Business College, which I will send cheap. E. H. FISH, Lincoln, Neb.

FOR SALE OR EXCHANGE—300-acre farm in Nemaha county, Neb., finely improved, clear, 18,000.00. Large house and all necessary buildings. Might take \$4,000.00 worth of good property. Good terms to right party. A choice home. Money to loan, Henry C. Smith, Falls City, Neb.

FOR SALE OR EXCHANGE—350-acre improved farm, timber, water, orchard, etc., Richardson county, Neb., \$40 per acre. \$3,000.00 mortgage, due March 1st, 1896. Will take good property to value of \$3,000.00 as part pay. Lands and other property for sale and exchange. Henry C. Smith, Falls City, Neb.

Business College AND NORMAL SCHOOL. No Money Required. Money is scarce and this College has decided to furnish board, tuition, books, etc., to students and wait for pay until they graduate and earn it.

DE LAVAL CREAM SEPARATORS. Address, for catalogue and particulars, Or THE DE LAVAL SEPARATOR CO., ELGIN, ILL., 74 Cortlandt Street, New York.

Given Away! If more good points can be shown in it than any other hay press made.

Martin & Morrissey M'fg Co., Omaha, Neb.

Furnas County Herd. L. E. Berkshires. Poland-Chinas. Holstein Cattle.

H. S. WILLIAMSON, Beaver City, Neb.

Elkhorn Valley Herd of POLAND CHINA SWINE.

I have all the leading strains including Free Trade, Wilkes and Black U. S. families. The best lot of pigs I ever raised by Paddy Chip 1889, Fe Wanamaker 2829, Col. U. S. 1828. My sows are mostly Free Trade and Wilkes strains.

L. H. SUTER, Nelish, Neb.

REGISTERED. BREEDER, Chester White, Jersey and Poland China, Jersey, Guernsey and Holstein Cattle, Thoroughbred Blood, Fancy Feeder, Feeder and House Dogs. Catalogue, A. W. SMITH, Cochransville, Chester Co., Penna.

We want you to notice every new "ad" in our columns. They are put there especially for your benefit.

Dr. Miles' Pain Pills cure Neuralgia.



ISSUED BY PAGE PUBLISHING CO., TIMES BUILDING, NEW YORK. A Novelty in Magazines. All Illustrations with Brief Descriptions. "It's a good thing, pass it along."

HERE IS A MINE FULL—1000 A YEAR. The "Paper World" says: "The Picture Magazine is in keeping with its title, a magazine of pictures; but they are not the ordinary kind."

It is not too much educational food that causes mental dyspepsia. It's how it is cooked and served. The Picture Magazine is "done to a turn."

By special arrangement with the publishers, we are enabled to send both "The Picture Magazine" and "The Wealth Makers" to any subscriber, new or old, for one year for only \$1.20.

WEALTH MAKERS PUB. CO., Lincoln, Neb.

HILL'S POLITICAL HISTORY OF THE UNITED STATES.

By Thomas E. Hill. This is a large octavo book of 450 pages, condensed by tabulation into a small book that it may be universally sold and circulated at a low price.

Its purpose is to clearly present, in a manner entirely non-partisan, the merit attaching to each party. No partiality is shown in behalf of any political organization. Like the dictionary, it simply defines. It gives the best-known argument in favor of each, and leaves the reader free to choose which he will serve.

It treats upon the important live issues of the time, and is an indispensable 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:

What are Democratic principles? What does a single tax advocate propose? If all tax was placed on land, what would be the tax on the farm?

What would be the tax on suburban property, and how much on the acreworth two million dollars in the center of the city? What does a Republican believe?

Why be a Republican and favor high protective tariff? What are the arguments for and against protection? What do the Socialists want?

What would be the conditions if Socialist principles prevailed? What do the Populists desire? If government owned and operated the banks, and banks never failed, and people 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 coal mines and various industries? What do the eight-hour advocates propose? If working certain hours yields certain 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 trade against silver, that resulted in the repeal of the Sherman law? Who started the stampede on the banks in 1893, by which 714 of them failed in eight months, and four hundred million dollars were drawn out of the banks and hidden within a period of ninety days?

Who was President of the United States in 1840-1850-1860? Who have been the occupants of the presidential chair since 1870? Who have been members of the Cabinet 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 were the issues involved in the Missouri Compromise, the Monroe Doctrine, the Dred Scott Decision, Fugitive Slave Law, etc., etc.?

What of the biographical record of the great leaders in our early history, including Washington, Patrick Henry, Hamilton, Webster, Franklin, Clay, Calhoun, Jefferson and others? What has thrown so many people into idleness of late years? Why so many tramps? What is the history of the Cozy movement? 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? What are the remedies proposed whereby capital and labor may each have justice? See "Hill's Political History of the United States."

PRICES. Bound in fine morocco, stamped in gold, convenient and durable for editors, public speakers and others who wish to use it constantly as a work of reference. \$1.00 Bound in substantial, elegant cloth. .75 Bound in paper cover. .25

SENT POSTPAID ON RECEIPT OF PRICE, And also for sale at the office of this Publication.

Irrigated Farms-\$1,000!

OUT of a thousand farms in SOUTHWEST KANSAS, of 160 acres each, we are selling a limited number equipped with an independent and permanent irrigation plant sufficient for at least ten acres on each farm. The price at which these 160 acre farms are selling is merely about what the ten acres and irrigation plant are worth.

Before buying a farm investigate this. Special terms made for Colonies. Call on us or write for particulars. THE SYNDICATE LANDS & IRRIGATING CORPORATION, Room 412 New England Life Building, 8th & Wyandotte Sts., KANSAS CITY, MO.

SHIP YOUR RAW FURS Hides, Tallow, Pelts, Wool, Etc., to JAS. McMILLAN & CO., 200-212 First Avenue North, MINNEAPOLIS, MINN.

Goods bought right out; no commission charged. Shipping Tags Furnished Free upon request. There is NO DUTY on Raw Furs or any other goods we handle. Fair selection; immediate returns. Write for Circular giving Latest Market Prices.

A RICH MAN'S PLOW AT A POOR MAN'S PRICE \* PLOWS HARD TIMES FOR HARD GROUND. Right of LEFT HAND. Send for the "PROOF" and read what is said by those who have used them. MANUFACTURED ONLY BY THE ROCK ISLAND PLOW CO. ROCK ISLAND, ILL.