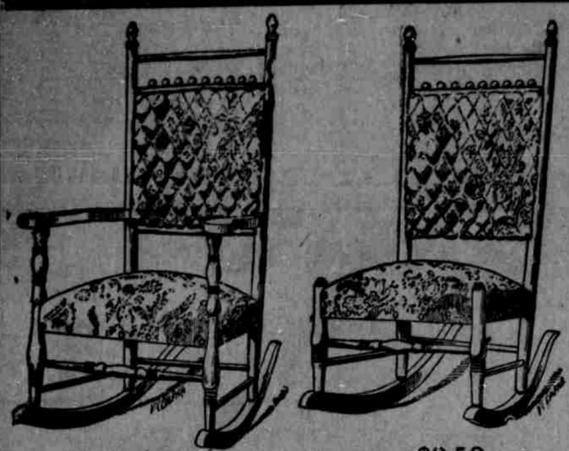


CHRISTMAS

Mail Orders Filled Promptly.



\$3.50. Gets you this solid Oak Gents' Rocker, full spring seat; no pad on back; a large, strong Rocker.
\$2.50 Buys you this full upholstered Seat, Oak Rocker, without pad on back. A strong, durable rocker.



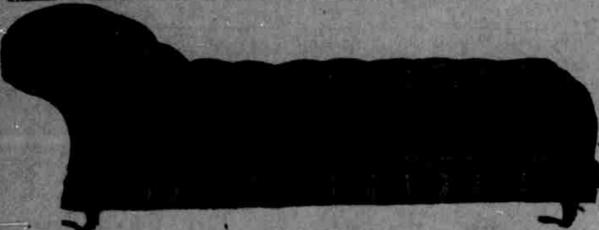
\$1.75 Solid Oak, Cane Seat, brace arm Rocker. A great bargain. Order one.
\$3.50 Is our price on this large size heavy Oak Rocker; leather seat; a splendid chair for the price.

\$4.00 Grandfather's Rocker; large, heavy; will last a lifetime; cane seat. You will be pleased with it.



\$1.95 Our large arm wood Seat Rocker; very strong. You can't miss it on this.

Send us a mail order for your Christmas furniture. We will supply you.



\$8.50 A full spring edge couch, covered in best corduroy. One of our best bargains.

We pay the freight 100 miles on all our Goods.



75 cents Centre Table; solid oak; a good strong article; worth at least \$1.25.
\$4.00 Extra large heavy Gents' Rocker, wood seat. Very strong.



\$2.50 Our Christmas bargain; well made and nicely finished leather seat rocker; solid oak. Order one.
90 cents A Solid Oak Center Table, good size and well made.



\$4.50 Our regular \$6.00 Rattan Rocker; full size, best class of work. Order one.



\$2.25 A large heavy Oak Cane Seat Rocker nicely carved. You can't miss it on this.

Hardy Furniture Co.,

1124 O Street, - Lincoln, Neb
ESTABLISHED 1871.

Freight paid 100 miles on all Furniture.

Insurance Department.

Conducted by J. T. M. Swigart, Correspondent.

We were in attendance at the Iowa mutual insurance association last month and had a very pleasant visit, to say nothing of the instruction received. Various subjects were discussed. Reports of companies for the year and since organization some have no assessments others have had a hard time of it but the average is about as usual i. e., a little less than \$2.00 per \$1000 an average for five years of less than \$1.00 or one half the price for insurance in a stock company. The secretary of the state hall insurance company was there and reported that the losses this year would amount to about \$250,000. They have \$11,000,000 insured in hail companies. I think that if we can get a favorable law this winter we will organize a company on the Iowa plan and proceed to do business next spring if there is any show for a crop. The secretary of the State Cyclone company also made his report. They now have over \$44,000,000 insurance. Losses paid \$16,263.34. Secretary of Town, Mutual (dwelling) reported that his company was O. K. and proved his assertion by what they had done in the last three years. City residence property detached is the best and safest property to insure. Secretary of Business Block Mutual, reported that his company was one year old and was prosperous.

Now if the incoming legislature will give us a good law our people will be able to save thousands of dollars per year. Among the questions discussed was the utility of lightning rods and spontaneous combustion. The former was considered of great use. It was considered that the best and cheapest rod would be galvanized hog fence wire nailed down to the roof and side of the house and fastened to the pump pipe wrapped several times around it. (No rod peddle need apply.) The latter was considered. Many instances were given where clover hay was set afire spontaneously, but it usually was fired from that part of the haystack that was put in damp either from dew or was not thoroughly cured and always where it was tightly packed under the hay fork usually. The following resolution was passed, viz:

Resolved, that it is in the sense of this association that hay, and especially clover, millet and shelled corn fodder should not be stored damp or in sheds or barns to the depth of over 12 feet. There were many other questions discussed all of which would be of interest to any mutual insurance man. The mutuals in Iowa consider that it pays to send their officers to this meeting and pay their expense while there because they get new and advanced ideas at each meeting and when they go home they put into practice what they can.

Now if these companies 20 and 25 years old, consider it a good investment to send their officers to a meeting of this kind would it not pay the new companies of Nebraska to get together and discuss mutual subjects?

I hope everyone who would like to have a subject discussed at our next

meeting, which is on January 20, 1897, at the Ideal hotel, Lincoln, Nebraska, 10 o'clock a. m., would put it on a postal card or letter and send it to me at once. It makes no difference whether you are here or not if your query has any merit and pertains to insurance matters, it will be discussed and reported in these columns. Who will be the first?

If you are interested in any particular subject, and can't be here, please send a paper. We want to get up a good program and print it in these columns on January 7, 1897, will you do your part. If you intend to be here and want to discuss any subject, please write it to me at once so that others may have a little time to think on the subject. We contemplate a good meeting as there are several members of the legislature who are members of mutuals and no doubt will attend. We have made arrangements with the Ideal hotel for a dollar a day rate.

We will try to make this department interesting during the legislature and have made arrangements to send it to mutual men from January 1, to April, for 20 cents.

If any one gets an extra copy please hand it to some one who does not take it and ask him to subscribe.

Deafness Cannot be Cured by local applications as they cannot reach the diseased portion of the ear. There is only one way to cure deafness, and that is by constitutional remedies. Deafness is caused by an inflamed condition of the mucous lining of the Eustachian Tube. When the tube is inflamed, you have a rumbling sound or imperfect hearing, and when it is entirely closed, deafness is the result, and unless the inflammation can be taken out and the tube restored to its normal condition, hearing will be destroyed forever; nine cases out of ten are caused by catarrh, which is nothing but an inflamed condition of the mucous surfaces.

We will give One Hundred Dollars for any case of Deafness (caused by catarrh) that cannot be cured by Hall's Catarrh Cure. Send for circulars free.

F. J. CHENEY & CO., Toledo, O., Sold by Druggists, etc.

SENATOR PEPPER'S TARIFF.

High Duties on Luxuries and None at all on What the Poor Consume

As a great deal has been said and written about what Senator Pepper believed on the tariff question, he took occasion last week to state them in the Advocate as follows:

As was promised last week in response to an inquiring reader, we now give a brief statement of Senator Pepper's views concerning the tariff.

First—He never was in favor of high duties on any articles except luxuries, as his writings in the Kansas Farmer abundantly testify.

Second—He has long favored free sugar, free salt, free lumber and free coal. This fact, also, appears in the columns of the Kansas Farmer, extending as far back as ten years ago or longer.

Third—He would lay high duties on all articles of luxury, such as fine dress goods, fine laces, embroidery, etc., costly carpets, fancy fowling pieces, wines, liquors, cigars, high-grade cutlery, and all articles used only by the rich and fastidious; and he would admit free of duty all articles of every day use among

the poorer classes of our people, such as sugar, low-grade clothing, common shoes, heavy gloves, cheap hats, agricultural implements, common furniture, rough lumber, fence wire, nails, etc.

Fourth—If the gold standard is to be permanently established he would favor free trade absolute in all classes of articles except such as are used only by the wealthy and the profligate.

Changing conditions have materially modified the senator's opinions on the tariff question: He believes in good wages and fair profits on the products of labor; and, until the effects of the gold standard policy began to show themselves in falling prices, increasing immigration and rapid development of agriculture in other lands, he had believed in the Jackson theory of protection—the laying of revenue duties so adjusted as to encourage domestic industries and protect them, as far as such revenue legislation could against foreign competitors.

But this sharp competition that our farmers now have to meet in foreign markets and the deadly rivalry of the foreign laborer in our own country, have put a new face on things and have brought new questions to the front.

The farmers' necessary isolation makes them the prey of speculators and the servants of organized capital. They now need the aid of friendly legislation, and a tariff law that does them no good ought not to exist. They have to compete in a free trade market with products of cheap foreign labor; the home price of all they have to sell is regulated by the price of what they sell abroad; hence they must be permitted to purchase their supplies at free trade prices, or they cannot hold their own.

And to talk about protecting the American laborer while admitting his foreign rival freely into the country and employing him in our shops, factories and mines side by side with our own people, is absurd.

It is for these reasons that Senator Pepper favors free trade in all articles of every-day use among farmers and working-people generally. For revenue he would substitute a graduated tax on large landed estates and on incomes. If the rich people are to rule the country, let them pay the taxes.

Wanted Situation.

First-class printer who has managed a \$10,000 plant wishes work or to lease some good office, location no object. If you have a plant you are not getting what you ought to get out of it, will do well to answer this. M. Oenors, Marion, Kan.

Who Pays the Freight.

It is truly a lesson to study when you understand that corn is 12 cents a bushel in Kearney and coal \$7 per ton, while at the coal mine corn is 50 cents a bushel and coal \$1.50 per ton. Who pays the freight.—Kearney Democrat.

TRY IT FREE
for 30 days in your own home and save \$10 to \$20. No money in advance. See Illustrated Circulars for \$1.00. 1000 Arlington Building, St. Louis, Mo. Catalogue and testimonials free. Write at once. Address: (In Ill.) G. W. BATES, 811 N. Dearborn St., Chicago, Ill.

Partnership Dissolution Sale.

Owing to the fact that we have purchased the interest of our former partner, Mr. Bumstead, we have decided to inaugurate a special sale commencing to-day,

Tuesday, December 15th, at 8 a. m.

In it prices on all fall and winter Suits and Overcoats, Underwear, Hats and Caps for men and boy's will be

REDUCED FROM 10 to 33 1/3 Per cent

Boy's and Children's Suits and Overcoats will be sold at and below cost.

A CUT OF FROM \$3.00 to \$10.00

Will be given on every Suit and Overcoat in our merchant tailoring department. Remember we have no old shopworn stock or new trash. Nothing but clean stuff, such as is turned out by the best manufacturers in America. Sale begins Tuesday morning. We want hard cash and expect to make this the Largest sale of Clothing ever known in any city. A CUT SALE at our store is a CUT SALE.

PAINE & WARFEL,

1136 O Street.