

Insurance.

Owing to a lack of time (having to be out of the city for a few days), I give readers a few extracts from letters received at the office of my company. Mr. Sanford's letter will be answered later. My friend J. Y. M.—Inclosed you find annual statement of Fairfield company, which I want returned. I believe the statement is full of deception—or in other words, to my mind it's a lie. The statement says, received from assessments, \$540. I want to say that one assessment of one mill, like the last four, on present risks in force would amount to \$919,358. I have been insured just one year. I've had four assessments, three regular and one in advance. I am insured for five years; five years at four assessments per year makes 20 assessments or 20 mills. It costs 3 mills for membership and survey fees, which makes a total of 23 mills. One year ago I insured in an old line company for 16 1/2 mills. Notice the year's losses, \$645.77. I feel like hunting for another company. I feel like taking a dig at Fairfield.

J. Y. M. SWIGART.—I am afraid I am losing faith in these "mutuals" somewhat, but will give you a trial, as I am anxious to help the mutual along. I do not see that I owe anything on that assessment and have sent nothing. Hoping our business relations may prove more satisfactory, I remain yours truly,

MR. J. Y. M. SWIGART.—As per request please find enclosed Fairfield policy and order for cancellation of same, and also notice of assessment with amount, 43 cents. I am glad to get out of that company. I made a kick to Mr. Sanford for being assessed to pay losses upon kinds of insurance with which my policy had, or should have had, no connection whatever. I asked some pertinent questions in regard to the same. All the satisfaction I got was an abusive letter with a demand that I get out of the company. So you see that I am glad to get out whole, and I thank you for the opportunity.

TO WHOM IT MAY CONCERN.

Blue Hill, Neb.—At the annual meeting of the Fairfield Hail Association, I was elected director, although I was not present at the meeting. In looking over the loss report of the company, I cannot make out that the losses for the year 1897 amounted to more than \$4200. I also find that the members were paid a dividend of about \$2000 total, \$6200.

The report shows, assets of over \$20,000, all of which was assessed. The amount collected has never been reported to the members. The company seems to be run in the interest of one man. Knowing all this, I concluded to assist in organizing another hail company.

JACOB GOLL.

TO THE PUBLIC GREETING.

I was in attendance at the annual meeting of the Farmers Mutual Hail Association of Fairfield, last January, elected one of the Auditing Committee. The Secretary's report showed that over \$12,000 had been collected, about \$1000 of which was on hand; that \$57,000 had been paid for losses, \$1500, of which was for losses that occurred in years prior to 1897, and for which the members of 1897 were not liable because they were not members during the year in which the loss occurred. The secretary reported that there was yet due, \$9000 from members.

About April first the members were paid about \$2000. I then concluded that I would help to organize a company that would be run in the interest of the members.

R. T. WILLIAMS. Blue Hill, Neb.

One Red Rose Rent for a Church Site.

A unique celebration occurs in June of every year at Manheim, Pennsylvania, according to the Ladies' Home Journal. It is known as the feast of roses, and is held to commemorate the benevolence of Baron Stiegel, who more than a century and a quarter ago leased a tract of land at Manheim to a congregation for a church site at an annual rental of one red rose to be paid in June of each year. After Baron Stiegel's death the rent was never demanded until a few years ago, and now it is formally paid to one of the baron's descendants. The occasion is known as "the feast of roses," and the quaint ceremony attracts the greatest interest.



A WELL DRESSED HORSE

Has its appearance improved a hundred fold, as well as its fire and spirit. Your horse seems to feel downcast when he looks shabby. There is no necessity of dispensing with a handsome, well-fitting and stylish harness, when we will sell you one at such a cut price.

COOK & BARLOW, 225 So. 11th St., Lincoln, Neb.

Cash 5c Laundry 1029 O STREET. Shirts 5c, Collars 2c, Cuffs 4c. No bundle less than 1lb. Bring your bundle or leave your address. We do the rest.

TRUST THE PEOPLE.

They Have to Do the Fighting and Pay the Bills—They Ought to Have a Say.

Four hundred millions of interest bearing bonds, with more to follow, and a tax upon nearly everything but air and water, with the administration moving with the velocity of a snail in the prosecution of the war, the metropolitan papers advocating an alliance with Great Britain, the money power is indeed happy, lounging in the cool retreats of seashore resorts while the boys—our boys—are trudging under heavy marching orders in the tropics.

When they are through whipping the Spaniards, they will return home—some of them—and spend the balance of their lives toiling to pay their own wages, with interest thereon, and Shylock by that time will have doubled the debt and reduced the debt paying power of the people by some sleight of hand performance or another under the plea of "national honor."

Bob Ingersoll—and he's a good Republican—said, "The government that will not protect its protectors is a disgrace to the nations of the earth." Now the question is, How does Mack propose to protect the protectors of the flag from the inhuman greed of the rapacious Wall street Shylocks? Perhaps he will refer the matter to the board of strategy!

If he would refer the matter to the people, they would say: "Give us some Abe Lincoln money—that like the first 60,000,000 of demand notes—without Shylock's treasonable exception clause. We'll accept it at par without interest and save our children from bonds and bondage."

That is what this American people would say if they had any "say" in the matter.

But they haven't!

That is a republic all right, but it isn't run by the people.

It is run by their enemies!

We want the people to run it!

Therefore we demand legislation by the people direct through the initiative and referendum.

We want such questions as this little bond issue referred to the people.

We would sooner trust them than the band of bloodsucking vampires whose sewing time is war and whose reaping time is always!

Wouldn't you?—Advance Guard.

Wanamaker Is Right.

"In order for us to have good times the people must not only make money, but they must also spend it freely. The two things are reciprocal. It is the market that keeps the factories and the stores going and pays the wages."

This is what John Wanamaker said recently. Mr. Wanamaker is one of the few rich men in this country with a glimmer of economic sense. The average editorial idiot is advising the people to save their money. They must be saving it. They certainly are not spending much of it. Nothing will so quickly breed hard times as an epidemic of economy. There is a circulating medium of but \$23 per capita, and probably \$15 of this is in the banks or otherwise idle.

If the people save the remaining \$8—which is not much to save—what becomes of our circulating medium? And yet the people are urged to save their money. You might as well ask a man to save his breath or dam up the circulation of his blood. Under our present laughable system of society the spendthrift is a benefactor and the prudent man is an enemy to the public welfare.

—New Time.

Senator Butler's Heroic Wife.

Mrs. Butler's life is another instance in history of a woman's heroic support of her husband through serious difficulties. She is a beauty and a belle and was well known throughout the state from the coast to the mountains of North Carolina, having married Mr. Butler in 1893, whom she had known from childhood. When Mr. Butler left the Democratic party and took a stand for the people, he and his wife suffered social ostracism. The change for them was a social as well as a political upheaval. The young pair was thrown entirely upon each other's society for solace and consolation. The circumstance made them both domestic. Mrs. Butler has devoted herself to making the home pleasant for her family. During all that cruel period she exerted herself to sustain her husband in the position he had taken. —Mary Nimmo Balentine in Woman's Home Companion.

Senator Kyle Not a Populist.

The Associated Press in its report of the action of the senate in issuing bonds, said that one Populist, Mr. Kyle, voted for the issue of bonds. Senator Butler corrected this statement on the floor of the senate, saying that Mr. Kyle was not a Populist, and that every Populist voted against the issue of bonds. He said that he trusted that the Associated Press would not slander the People's Party by classing Mr. Kyle as a Populist.

Senator Pettigrew then took the floor and proceeded to show that Mr. Kyle was elected to the senate by the Republicans under a bargain by which he secured his vote and that his vote gave the Republicans a majority in the senate—that he was, in fact, a Republican.—Caucasian.

Constitutionality of Gold Contracts.

The law passed by the legislature of Washington declaring that a contract to pay in gold coin should not be specifically enforced by the courts, but the debt might be "paid in and fully satisfied with any kind of lawful money or currency of the United States" has been declared unconstitutional by the supreme court of that state. The court decided that it was an attempt to legislate on a subject belonging exclusively to the federal government and that "a stipulation in a note or mortgage that the debt shall be paid only in gold coin of the present standard value and that the decree and judgment thereon shall so provide is valid."

NOT UP IN HISTORY.

Colonel Norton Gives a Writer, Who Evidently Needs Them, a Few Pointers.

A correspondent for a so called middle of the road paper, going back 30 years in political history, thinking probably that he will find few people well enough posted in events of those days to dispute his statements, says: "Look at the succession—Seymour, Greeley, Tilden, Hancock, Cleveland, all of Wall street."

Any man who ranks Horatio Seymour, Horace Greeley and General Hancock as "Wall street" men is either ignorant himself or imagines that his listeners are.

Horatio Seymour fought Wall street tooth and toe nail. He made one of the bravest and most gallant fights in the history of the country for the payment of the bonds in greenbacks and denounced in all his public speeches the infamous public credit act (pigeonholed by Andrew Johnson and afterward passed in 1869) which made the bonds payable in coin instead of greenbacks. The platform that he stood upon declared that "the dollar that was good enough for a musket holder and the plow holder was good enough for a bondholder."

Horatio Seymour was a victim and not an ally of Wall street. He was betrayed and sold out by August Belmont, the American agent of the Rothschilds and chairman of the national committee, and by Manton Marble, the publisher of the New York World, the leading organ of the Democratic party, which threw consternation into the ranks of the Democratic party by demanding Seymour's withdrawal on the eve of the election.

We voted for Grant in 1868, but we have come to believe that since Lincoln's time there has not been an occupant of the White House who was or is the peer of Horatio Seymour as a patriot and a statesman.

And, as for Horace Greeley, there was not a drop of blood in the old man's veins that had a particle of sympathy with Wall street. Had he been elected the financial policy of the government would have been changed. Men like John Sherman and Hugh McCulloch would have been kicked out and kicked down stairs after they were out. He was too good and great a man to be ranked as a "Wall street man."

And who does not know that General Hancock sacrificed his only chance of being elected by writing a letter of congratulation to Harris M. Plaisted, a Greenbacker, on his election as governor of Maine in September, 1880, prior to the presidential election in November?

That letter "cooked his goose" with Wall street, and he was defeated. Had he not shown his esteem for the Maine Greenbacker and manifested his friendship for the cause which he stood for the chances are more than even that Hancock would have defeated Garfield.

As to Tilden, nobody ever knew exactly what he did believe, but it is possible that he would have enjoyed a tilt with Wall street as he did with the corrupt rings in New York when he was elected governor. Still we never had much faith in Tilden. But he cannot be properly ranked as a Wall street man.

Up to Cleveland's time the Democratic party was not a Wall street party. Under Cleveland, however, it hauled down the banner of the people and substituted the piratical flag of Wall street.

We do not believe in fusion with the Democratic party nor with any other party, but we see no good to come from misrepresenting men who happen to be Democrats or Republicans.

There are just as good men in the ranks of the two old parties as there are in the People's Party, and we want to see them all rounded up under a banner of reform, forgetting old animosities and quarrels, just as the blue and the gray, burying the dead past, are today marching side by side under the old stars and stripes.—Norton's Monthly.

We Work For Them.

Now it is rumored that not only will an English syndicate obtain possession of many of the largest breweries of Cleveland and Sandusky, but some of the plants in Cincinnati and Chicago will be secured by the combine. The Otis Steel company, the Walker company and a number of other manufacturing concerns of this city are now owned by British capitalists, and thus Cleveland wealth producers play no small part in creating dividends and providing sumptuously for the "best" people of old England. The Anglo-American alliance is no dream. Some workmen believe it is already an accomplished fact.

Why Bonds Were Issued.

The United States government is being used as a fiscal agency to supply a safe investment for the millions of dollars extorted and to be extorted from toil by usury and unbridled greed. The possessors of this wealth have so overreached themselves in their grasping for gain that ordinary investments are no longer safe, and it is now determined that the United States turn rent collector, interest earner, dividend maker and under the forms of government and by means of the taxing power furnish its wealthier citizens an income from the sweat and toil of her poorer but productive classes.—Nonconformist.

Russia's Railway Policy.

Russia's policy of binding the remote parts of the empire together with state railways is about to be shown in other directions than in the construction of the great Transiberian railway. A very important line will be begun at an early date to connect Ufa, in the southern Ural district, with Tashkent, in Turkestan. This line will give the shortest route from Russia into central Asia, from which Russia draws its great supplies of native grown cotton. A second important line is projected from Nishanov-Nogorod into the Ural district, where a number of feeders to the new line will be built.

FUN OF THE WEEK.

CURRENT IMPIETIES OF AN IMPERSONAL CHARACTER.

The Serpentine Dance Craze Strikes the O'Hooligan Family with Surprising Results—A Fair Exchange—Turn About Fair Play.

Two Lawyers.

First Lawyer (angrily)—I've a good mind to sue you. Second Lawyer—I shouldn't like anything better. There's only one trouble about two lawyers going to law. A lawyer can never do himself justice when he pleads his own case. First Lawyer—That's easily fixed. I'll plead your case, and you plead mine.

A Fair Exchange.



Rafferty—They don't fit. O! want th' nixt larger size.

Marks—I o! xchange d se drounkers, mein frient; t'ey vos tort mit der knee.

Rafferty—Torn? Will, will; so dthey are! Niver moind; O! wants to do dh' fair thing. Just tear th' pair vez give me in exchange.

When They Begin.

Wholesale Merchant—No use stopping off at Lawville. That town has been burned to the ground. Not a store left.

Drummer—You don't say? I hadn't heard about it.

Merchant—Nor I; but it must be so. I saw an item in the paper to-day saying that the citizens of Lawville were talking about organizing a fire department.

His Face His Fortune.

Mr. Richmann—It seems to me that your charges are very high.

Poor Artist—I do not charge for painting your daughter's portrait, sir. That was a pleasure, and you are welcome to the picture as a free gift.

"Good gracious! Then what do you charge for?"

"For not eloping with her. The old man paid.

Her Love Explained.

He—If you did not love me, why did you encourage me?

She—? Encourage you?

He—For two seasons you have accepted every one of my invitations to the theater, etc.

She—That was not because I loved you; it was because I loved the theater.

Might Be Worse.

Practical Father (angrily)—I am told that that young man who comes to see you writes poetry.

Daughter—Y-e-s, father, he does.

"Huh! Publishes it, too, I suppose?"

"No. No one will print it."

"Then there's some hope for him."

Got Things Mixed.

Mr. Suburb—Well, how are you getting along with my artesian well?

Contractor (despondently)—We are down 500 feet and haven't struck rock yet.

Mr. Suburb—Rock! Good lords! You've got things mixed. I told you to bore for water, man—water. I don't want a stone quarry.

Honesty Pays.

Jim—Honesty is ther best policy arter all.

Bill—How?

"Remember that dog I stole?"

"Yep."

"Well I tried two hull days to sell 'im, an' no one offered more'n a dollar. So I went, like a honest man, an' guv him to th' ole lady what owned 'im, and she guv me five dollars."

Providential.

Teacher—Now, I have explained what "providential" means, and I want some of you to give me an illustration.

Bright Boy—Please, ma'am, I can.

"Very well. What is it?"

"The holes in a porous plaster."

"Hum! Why?"

"When you pull th' plaster off th' holes don't hurt."

Turn About Is Fair Play.



"Ah," remarked the cat, "I have been rushed many times but every dog has his day, and now it is my turn to rush the growler."

Among the Children.

Mrs. McShanies (triumphantly)—I see ye are takin' in washin' again, Mrs. McProddes!

Mrs. McProddes (whose husband has

THE "INDEPENDENT"

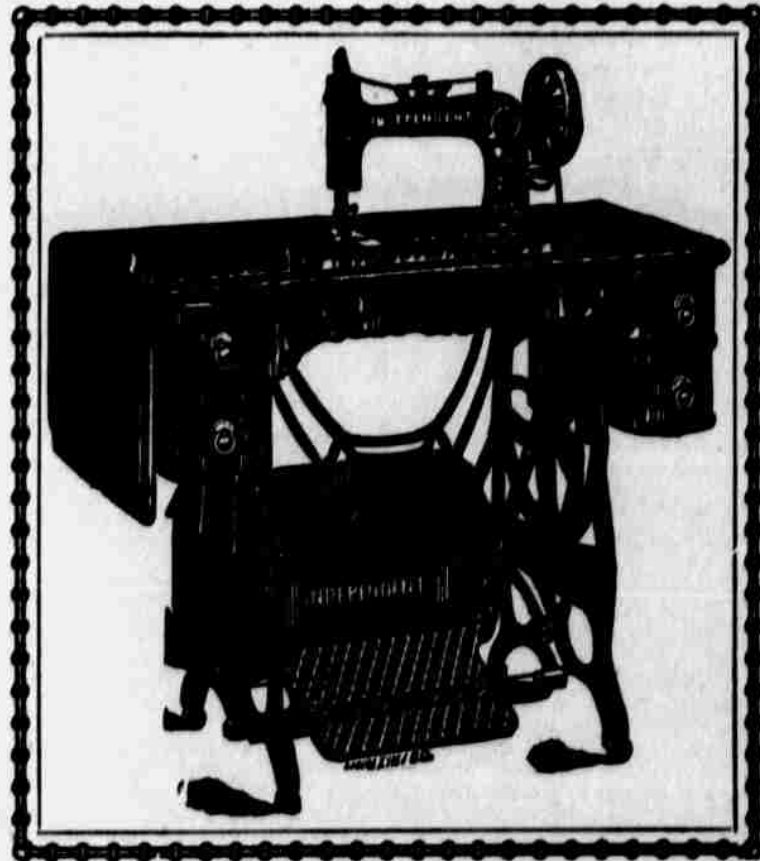
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A Perfect Machine at a Popular Price.

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Why pay three times as much in order to secure a popular name? When you buy some machines you pay 75 per cent for the name and 25 per cent for the machine. We sell you a Sewing Machine that will sew, and charge you nothing for the name. If you do not like the name "Independent," paint red over it and call the machine what you will. We are doing the advertising, and it does not cost us much. We buy the machines direct from one of the largest manufacturers in the world at factory cost, and we offer them to our subscribers at an exceptionally low price, and all we want in addition is One Subscriber. Our "Independent" Machine is a thoroughly first-class Family Sewing Machine, and is retained under its original name at \$65.00. Our arrangements with the manufacturers will not allow us to use their name, but instead we call it "Independent."

HIGH ARM, HIGH GRADE,

NOISELESS, LIGHT RUNNING,

SELF-THREADING,

SEWING MACHINE

Awarded the Medal Premium at the World's Columbian Exposition at Chicago in 1893.

EVERY MACHINE WARRANTED.—A written warranty accompanies each Machine. All parts are interchangeable, and we can supply duplicates at any time. Each part of the Machine is fitted with such exactness that no trouble can arise with any part, as new pieces can be supplied with the assurance of a perfect fit.

Our "Independent" is a strictly high-grade Sewing Machine, and finished throughout in the best possible manner. It possesses all modern improvements, and its mechanical construction is such that in it are combined simplicity with great strength, thus insuring ease of running, durability, and making it impossible for the Machine to be put out of order. It sews fast and makes a perfect stitch with all kinds of thread and all classes of material. Always ready for use and unrivaled for speed, durability and quality of work.

Notice the following points of superiority.

THE HEAD swings on patent socket hinges, and is firmly held down by a thumb screw. It is strong, substantial, neat and handsome in design, and beautifully ornamented in gold. The bed plate has rounded corners and is inlaid or counter sunk, making it flush with the top of the table. HIGHER ARM.—The space under the arm is 5 1/2 inches high and 9 inches long. This will admit the largest skirts, even quilts. IT IS SELF-THREADING.—There are absolutely no holes to put the thread through except the eye of the needle. THE SHUTTLES is cylinder, open on the end, entirely self-threading, easy to put in or take out; bobbin holds a large amount of thread. THE STRICH REGULATOR is on the bed of the Machine, beneath the bobbin winder, and has a scale showing the number of stitches to the inch, can be changed from 8 to 32 stitches to the inch. THE FEED is double and extends on both sides of the needle; never fails to take the goods through; never stops at seams; movement is positive; no springs to break and get out of order; can be raised and lowered at will. AUTOMATIC BOBBIN WINDER.—An arrangement for filling the bobbin automatically and perfectly smooth without holding the thread. The Machine does not run while winding the bobbin. LIGHT RUNNING.—The Machine is easy to run, does not fatigue the operator, makes little noise and sews rapidly. THE STRICH is a double-lock stitch, the same on both sides, will not ravel, and can be changed without stopping the Machine. THE TENSION is a flat spring tension and will admit thread from 8 to 150 pound cotton without changing. Never gets out of order. THE NEEDLE is a straight, self-setting needle, flat on one side, and cannot be put in wrong. NEEDLE BAR is round, made of case-hardened steel, with oil cup at bottom to prevent oil from getting on the goods. ADJUSTABLE BEARINGS.—All bearings are case-hardened steel and can be easily adjusted with a screwdriver. All lost motion can be taken up, and the Machine will last a life time. ATTACHMENTS.—Each Machine is furnished with the following set of best steel attachments FREE: One Foot Hammer Feller, one Package of Needles, six Bobbins, one Wrench, one Screw Driver, one Shuttle Screw Driver, one Presser Foot, one Belt and Hook, one Oil Can filled with oil, one Gauge, one Gauge Screw, one Quilter, and one Instruction Book.

A \$65.00 MACHINE FOR \$19.50.

OUR OFFERS

FIRST—Our "Independent" Sewing Machine as above described and Nebraska Independent one year for \$19.50.

SECOND—Our "Independent" Sewing Machine given as a premium absolutely free of cost for a Club of 50 Subscribers at \$1.00 each.

THIRD—Our "Independent" Sewing Machine for \$14.00 each and a Club of 25 Subscribers at \$1.00 each.

FREIGHT PAID—All machines shipped direct from factory at Chicago. Freight charges prepaid to any point in the United States on a railway, except in points in Washington, California, Nevada, Oregon, Colorado, New Mexico, Idaho, Utah, Montana, Arizona and Wyoming, to which states we will prepay all freight charges for \$3.00 additional.

Persons ordering Machines will please state plainly the point to which the Machine is to be shipped, as well as the postoffice paper is to be sent to. Give shipping point as well as postoffice address, and both Machine and paper will be promptly sent.

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