

INSURANCE DEPARTMENT.

J. Y. M. SWIGART, EDITOR. This Department will be edited for the benefit of Mutual Insurance Companies throughout the State.

Below you will find articles of incorporation and by-laws as agreed upon by some of the interested farmers of Lancaster county. It is now necessary to have twenty (20) men who have at least \$20,000 worth of property to insure and to sign these articles. And at this writing I am justified in saying that I will have more men and more property than the law requires by the 31st of August, at which time there will be a meeting for the purpose of completing the organization, election of officers, at corner 11th and M Sts., and at 1 p. m. Please cut these articles out. I have submitted these articles to the Auditor's Insurance clerk, Mr. Wheeler, and if officially presented he would accept them and authorize the company to do business.

Articles of Incorporation of the Lancaster County Farmers' Mutual Insurance Company.

ARTICLE 1. We, the undersigned residents of Lancaster county, Nebraska, who collectively own property of not less than \$20,000 in value which we desire to have insured, hereby form an incorporated company for the purpose of mutual insurance against loss or damage by fire or lightning according to law. (See chapter 33 section law of 1891.)

ARTICLE 2. The corporate name of this company shall be: The Lancaster County Farmers' Mutual Insurance Company. The principal place of business shall be Lincoln, Nebraska. The intended duration of the company shall be twenty years.

ARTICLE 3. There shall be nine directors, a majority of whom shall constitute a quorum for the transaction of business, to be elected from the members by ballot, and shall hold their offices until their successors are elected and qualified. The whole number of directors shall be elected at the meeting of the members that first meet, and articles to serve until the first annual meeting or until their successors are elected. At the first annual meeting of the company there shall be elected three directors to serve three years, three directors to serve two years, and three directors to serve one year.

ARTICLE 4. The policy holders shall elect by ballot at each annual meeting from their number a president, vice-president, and treasurer, and shall also elect a secretary who may or may not be a member of the company, all of whom shall hold their office for one year and until their successors are elected and qualified. All officers shall be elected at the meeting of the members which adopt these articles and by-laws, such officers to serve until the first annual meeting or until their successors are respectively elected and qualified.

ARTICLE 5. The secretary and treasurer shall give bonds to the company for the faithful performance of their duties upon the conditions and in such amounts as shall be prescribed by the board of directors, but in no case shall the amount be less than twice the amount liable to be in their hands at any one time, said bonds to be filed with the president.

ARTICLE 6. This company and its directors shall possess the usual powers and be subject to the usual duties of corporations and directors thereof, and may make such by-laws not inconsistent with these articles, and the law governing mutual insurance companies, as may be deemed necessary for the management of its affairs and may prescribe the duties of its officers and fix their compensation and alter and amend by-laws when necessary.

ARTICLE 7. Any person owning property in Lancaster county, Nebraska, may become a member of this company by complying with its articles and by-laws, and shall be entitled to all the rights and privileges appertaining thereto.

ARTICLE 8. This company may own, lease, or hold any real estate, including farm dwellings, barns, and other buildings, and such other property as may properly be contained therein, and also upon horses, mules, cattle, sheep and hogs against damage by fire or lightning for any length of time but not to extend beyond five years, and for any amount not to exceed two-thirds (2/3) of the actual value of the property insured provided that no insurance shall exceed \$2,000 on any one building and contents. Persons so insured shall give their obligations to the company in a written or printed application, binding themselves, their heirs and assigns, to pay the full share to the company of the necessary expenses and of all losses or damage by fire or lightning which may be sustained by any member hereof during the time for which their respective policies are written and they continue as members of the company, and they shall also, at the time of affecting the insurance, pay such percentage in cash, and such other charges as may be required by the rules and by-laws of the company.

ARTICLE 9. This company will only insure property in Lancaster county, Nebraska, and will not insure property within the limits of any city or village. LOSSES HOW ADJUSTED. ART. 10. When a loss shall occur the member sustaining the loss shall immediately notify the secretary of the company of the amount of damage or loss claimed. The secretary shall proceed to ascertain the amount of such loss and adjust the same. 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 (3) persons as a committee of reference, one of whom shall be selected by the claimant, one by the company, and the third by two persons, who shall be sworn to a faithful and impartial investigation and award, and who shall have authority to examine witnesses and to determine all matters in dispute, and shall make their award in writing to the secretary of the company, and such award shall be final. The pay of each member of such committee shall be two (2) dollars per day for each day's service so rendered in the discharge of his duty, which shall be paid by the claimant, unless the award of said committee shall exceed the sum offered by the company in the liquidation of such loss or damage, in which case said expense shall be paid by the company.

ARTICLE 11. Whenever the amount of any loss shall have been ascertained which exceeds in amount the cash funds of the company, the secretary shall make a pro rata assessment upon all the property insured by the company. NOTICE OF SAME. ART. 12. It shall be the duty of the secretary, whenever such assessment

shall have been made, to immediately notify every person composing this company by a letter or postal card sent to his postoffice address, of the amount of such loss or losses, and the sum due from him as his share thereof and of the time, and to whom such payment is to be made; but such time shall not be less than (30) days from the date of such notice.

ART. 13. Suits at law may be brought against any member of this company who shall neglect or refuse to pay any assessment made upon him or her, by the provisions of these articles and the directors or officers of this company who shall willfully refuse or neglect to perform the duties imposed upon them by the provisions of these articles and by-laws shall be liable in their individual capacity to the person sustaining such loss. Suits at law may also be brought and maintained against this company by members hereof for losses sustained, if payment is withheld after such losses become due.

ART. 14. It shall be the duty of the secretary to prepare an annual statement showing the condition of this company, and the business transacted the preceding year, and present the same at the annual meeting.

ART. 15. Any member wishing to withdraw from this company shall notify the secretary and deliver to him his policy and fifty cents as a cancellation fee. At the receipt of such notice, policy shall be cancelled at noon on the tenth day, but if there has been a loss prior to the receipt of such notice, policy and fee, such member shall pay his per cent of such loss before he is released from his liability to the company.

ART. 16. The annual meeting of members of this company shall be on the second Thursday of January in the city of Lincoln at 1 o'clock p. m., notice of time and place to be mailed to each member by the secretary.

ART. 17. It shall be the duty of the president, vice-president and secretary, on the first day of January of each year, or within a month thereafter, to prepare, under their own oath, and transmit to the auditor of public accounts a statement of the condition of the company on the last day of the month preceding, in such form as the law may direct.

ART. 18. This company shall never make assessments upon its members, as provided in article 11 of these articles, until lost by a vote of two-thirds (2/3) of the directors, who shall never make any dividends.

ART. 19. Any person owning property in Lancaster county, Nebraska, may become a member of this company by making application for insurance and paying to the agent one dollar (\$1), for membership and fifty cents (50) for survey fees. All of which will be returned to applicant if policy is not issued.

ART. 20. When a person obtains additional insurance, or when a renewal is made the member will not be charged the membership fee, but must pay the fifty cents (50) survey fee.

ART. 21. It shall be the duty of the president to reside at all meetings of the Board of Directors and members; sign all policies of insurance and orders drawn on the treasurer, and perform the duties pertaining to his office. In the absence of the president the vice-president shall perform the duties pertaining to the office.

ART. 22. The secretary shall keep an explicit account of all the proceedings of the association; keep a record when each person becomes a member, amount of property insured, and when membership ceases, account of all monies received for membership, assessments, or otherwise, and keep an account of all monies paid for blanks, blank books, stationery, postage, and any other duty imposed upon him by the board of directors necessary for the business of the association; and he shall pay over to the treasurer all money received from assessments within fifteen days after receiving the same.

ART. 23. It shall be the duty of the treasurer to receive all monies belonging to the association, and to pay the same on orders drawn on him, signed by the president and secretary.

ART. 24. No insurance of this company shall take effect until there is one hundred thousand dollars (\$100,000) insured. If at any time less than one hundred thousand dollars (\$100,000) worth of property shall be insured, it shall be the duty of the president and secretary to call a meeting of the company and it may take such action as it may deem best. The company may be discontinued by a two-thirds (2/3) vote of the members present at such meeting.

ART. 25. The members shall at all annual meetings elect a committee of three to examine the books and accounts of the secretary and treasurer or any other papers belonging to the company.

ART. 26. This company will not insure any old or dilapidated building, buildings with any straw, thatched, or rubber roof, or those that have a stovepipe through the roof, or side of house, or enter the chimney at the bottom or in the attic. Neither will this company be liable for any loss or damage caused by the willful negligence or design of the insured. Nor will this company pay any amount of loss when the amount claimed is less than five dollars (\$5).

ART. 27. All property must be owned by the person who insures it and must also own the land upon which the buildings stand for which he asks insurance, and under no circumstances will this company insure buildings upon land which is mortgaged for more than one-half (1/2) the actual value.

ART. 28. In insuring live stock this company will insure two-thirds (2/3) of the actual value (no more nor less) of all animals owned in the class (except yearling colts and sows) and will pay their full value (in case of damage or loss) up to the amount insured on any class provided that the company will not pay to exceed \$75 on any horse, mule, or colt, \$20 on any one cow or bull, and \$8 on any one hog or sheep. In the adjustment of loss the amount to be paid shall not exceed the cash market value of the animal at the time of loss.

SCIENCE AND PROGRESS.

INTERESTING MATTERS FOR INQUIRING MINDS.

A New Dynamite Gun--The Practical Man and the Scientist--Manufacture of Watch Glasses--The Wonders of the Camera.

A New Dynamite Gun. While Dr. Joel G. Justin of Syracuse is still bent on using shells charged with dynamite in powder guns, and while Mr. Louis Gathman of Chicago is engaged on the same problem, Lieut. James W. Graydon, formerly of the United States navy and now president of London, is devoting himself to the system of propelling enormous charges of the high explosives with a gun in which compressed air is the motor.

The weapon is supported at the breech end on fixed trunnions fifteen inches in diameter, which are bored for the passage of the compressed air. Toward the muzzle it is carried on movable trunnions engaged with two forged steel arms or levers. These levers have sliding fulcrum and are actuated by a hydraulic plunger for the purpose of elevating or depressing the gun. The breech is closed by means of a steel screw block with interrupted threads, as in a heavy ordnance. A peculiar feature of this gun is that it can be loaded at any degree of elevation within its working range, and its rate of discharge is stated to be one round a minute. Pivoted to the breech trunnions there is a loading slide or tray for the reception of the projectile. This slide, at all times when the barrel is elevated above the horizontal line, rises by hydraulic pressure to receive the projectile from a tram trolley. By opening a valve the slide is then made to descend with its load, and is brought into line with the barrel of the gun. On each side of the barrel is fixed a small double-acting hydraulic cylinder, the plungers of which not only control the movement of the loading slide, but also by their continued action draw the projectile up into the barrel, where it is held.

The breech-closing block, suspended above the trunnions by counterweights, then descends and is also drawn into the breech by the cross-head of the hydraulic plungers and locked. It has thirty-two compressed reservoirs, carried in four sections of eight each, two on each side of the gun carriage. These reservoirs are each ten inches in diameter and four feet high, and are tested to a pressure of four tons a square inch.

Filled with air compressed to 5,000 pounds a square inch, or about 1-340th of its original volume, the capacity of each of the working pressure is about 17,000 cubic feet of air, weighing 1,100 pounds in its compressed condition. Any number out of the four sections may be discharged, according to the range desired or the weight of the projectile. The discharging valves are a peculiar arrangement of the piston type, and are packed on the hydraulic system. The carriage on which the barrel is mounted is constructed of steel plates, with trunnion bearings of cast iron, secured to it by means of turned bolts.

The Practical Man and the Scientist. For the sake of illustrating the difference between the practical man and the scientist, let us suppose two persons to visit the northern peninsula of Michigan seeking for iron. The one runs along blindly, and takes up with every good show, and pipes. The result is, he either makes a lumpy strike by mere accident, or spends thousands of dollars in useless search. The other has studied the laws of electricity, and knows that certain ores of iron are magnetic. He understands also that these ores will exert their influence through any amount of superincumbent earth. Consequently he provides himself with a dipping-needle and compass, and by the operation of these tells where a bed is located, its approximate depth, and probable amount of material. To prevent being deceived by the magnetic schists in that region by means of his dipping-needle and compass he traces up the bed until he finds an outcrop. Thus he has been located, at little expense, many of the mining regions of that locality. What an achievement is this, and how much better than the blind guesses of the so-called practical man--Science Monthly.

Manufacture of Watch Glasses. In the manufacture of watch glasses the workman gathers with the blowing tube several kilograms of glass. Softening this by holding it to the door of the furnace, he puts the end of the tube into communication with a reservoir of compressed air, and a big sphere is blown. It is, of course necessary to get the exact proportion of material at the commencement of the operation, accompanied by a peculiar twist of the hand and an amazing skillfulness. The sphere ought to be produced without rents, and in such dimensions that it is of the requisite thickness. Out of these balls the workman cuts convex discs of the required size. This is a delicate operation. A "tourneuse," a kind of compass furnished with a diamond in one of its branches, is used. The diamond having traced the circle the glass is struck on the interior and exterior sides with a stick and the piece is detached. The discs, which are afterwards traced, are obtained very easily. They are seized by the thumb, passed through the aperture already made and detached by the pressure of two fingers. An able workman will cut 6,000 glasses a day.

Underground Travel by the Great-head System. The cars are supplied with longitudinal seats, lit by electricity, and luxuriously cushioned, the passengers facing each other. The locomotive is an electric motor picking up its electricity from a central rail through which the electric current is conducted by a copper wire, and inasmuch as, for each track, there is a separate tunnel only a trifle larger than the train (which fills almost the whole space, except only at stations) each train acts as a piston, driving out from station to station, the air through which the preceding train

passed. The stations are connected with the open air not more than three-quarters of a mile apart; any foul air which gathers in the tunnel is thus expelled by each passing train. Indeed, the air in the tunnel is of a more equable temperature, and keeps more constantly moved and freshened, than the air on the surface; and frequently on dark and murky days it has been noticed that the air and atmosphere, strange as it may appear, are far more pleasant in the tunnel than on the street surface--Forum.

An Invention to Stop Cock-Crowing. In the suburban districts of London much annoyance has been caused, and unneighborly squabbles induced, by cock-crowing at untimely hours. A correspondent says a contrivance has been devised whereby the nuisance complained of may be obviated, peace secured, and harmony restored. It is a very simple one. Let a lath be loosely suspended over the roosting place of the aggressive bird, and immediately he rears his head and stretches his neck as a preliminary to a raucous blast he receives a rap on the comb which checks his performance and fills him with astonishment. After repeated attempts, attended with a like disconcerting result, he subsides into a gentle melancholy, and ruminates, possibly, about the degeneracy of the times, till the day being sufficiently advanced, he is allowed to roam abroad.

A Start. "Seventy-three miles an hour!" That's what a Worcester, Mass., inventor claims is the speed which riders can attain on one of his cycles. Is it safe to laugh at this man? Let us see. Twenty miles an hour was deemed impossible only a few years ago; 2-20 for the mile was scoffed at, as being beyond the range of possibilities a few months ago, and yet these performances are now known to be very much within the bounds of reason today. Yet in spite of these facts I imagine it will be perfectly safe to risk a very loud chuckle at the claim of seventy-three miles an hour on any man's machine. The description of the machine, to the unmechanical mind, is vague, and all I can seem to grasp is that it is one big wheel with two rims and the rider sits suspended from the inner rim--Outing.

A New Refrigerator. Chloride of methyl is useful as a local refrigerator, but requires an expensive apparatus to utilize it. Dr. Redard, of Geneva, has therefore substituted chloride of ethyl in producing local anesthesia by refrigeration. It is a colorless liquid of an agreeable odor, and is contained in a sealed tube of glass. When the point of the tube is broken off with pinners, the liquid is allowed to escape in a jet directed on the part to be cooled. The jet can be readily stopped by the finger or a little wax. Each tube holds 10 grammes of the ethyl, a quantity sufficient for most operations in cases of sciatica, neuralgia, and toothache. The new refrigerator is likely to be serviceable in the laboratory. If the jet is directed on a tube containing water the latter will freeze.

Proximity of Stars. Years ago it was supposed that Sirius was nearer the earth than any other star, and its light requires over three years to reach us. Now, however, Alpha Centauri, a comparatively insignificant star of the southern hemisphere, is known to be so far removed from us that its light takes four years to reach the human mind--Littell's Living Age.

The Austrian Emperor's Railway Train. The Emperor of Austria has been inspecting a handsome train built for his special use at a cost of 100,000 florins. It consists of eight cars and is fitted with the electric light. The Imperial car comprises a sitting and a bedroom for the Emperor, a toilet-room with a bath, and two rooms for his attendants. The Emperor's apartments are beautifully paneled, the ceiling being adorned with paintings on wood by a well-known artist. One car is for the suite and another furnishes dining and smoking rooms. The kitchen car has a large range, water reservoir, and store-room. The train has been presented to the Emperor by the railway companies.

The Wonders of the Camera. Never before in all the history of mankind, says Professor Flammarion, have we had in hand the power to penetrate so deeply in the abysses of the infinite. Photography, with its recent improvements, takes a fair picture of every star, no matter what its distance, and sets it down on a document which can be studied at leisure. A star of the fifteenth, sixteenth, or even the seventeenth magnitude, or a sun may be separated from us by so great a distance that its light requires thousands, perhaps millions, of years to reach us, notwithstanding its incredible velocity. The unaided eye of man would never have seen it, but the camera collects this feeble light, and after a prolonged exposure reveals its image--Outing.

A Remarkable Machine. One of the novelties of the St. Pancras Exhibition in London, Eng., was a sausage machine driven by electric motor. In conjunction with this machine it has been proposed to employ an electro-heating attachment, whereby the savory dish can be delivered cooked and smoking hot to the purchaser. It begins to look as if the shrewd individual who conceived the idea of a universal pigging machine, into which the animal could be put at one end, and emerge at the other cured hams and blacking brushes, was no visionary, but only a prophet a little in advance of his times.

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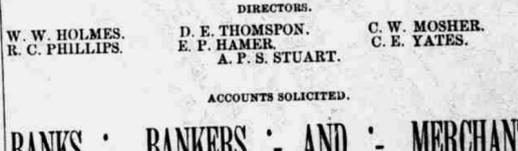
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