

INSURANCE DEPARTMENT

J. Y. M. SWIGART, EDITOR. This Department will be edited for the benefit of Mutual Insurance Companies throughout the State. The co-operative fire insurance is a plan presented to the public by which the policy holders get all the benefits derived from the business—all the profits go directly to them. If insurance companies owned by a few persons, can be so conducted that the owners can realize annually a surplus from the business, the policy holders of a co-operative association can realize a larger surplus of profit. For the reason that the insurance belongs to them, and each one is directly interested in the welfare of the association. The members being in every town and county any act detrimental to the welfare of the association is more readily discovered; a fraternal feeling is cultivated among the members, instead of a feeling of enmity being engendered, as is often the case against corporations. The people are interested in the success and prosperity of the association. There is but little doubt but that the plan of insurance, properly managed, by experienced underwriters can save 50 per cent of the present cost of insurance. This being a large sum when the money paid for insurance in Texas alone is taken into consideration, about \$3,000,000 is paid for insurance in this state annually, and is increasing annually because of the rapid improvements. Then if this plan of insurance will save to the people of Texas \$1,500,000, certainly the inducement to sustain and support it is very great. It is not saying too much to assert that in addition to the amount saved in paying for insurance, that in the destruction of property by fire there will be from 25 to 50 per cent saved, for the reason that the association belongs to the policy holders and not to a few persons who are only interested from a money standpoint. Property destroyed by fire can not be replaced; the owner can be protected, in part, from loss, but the destroyed property requiring labor and material to build it is gone, consumed, obliterated; hence the inducement to adopt all the means in our power to prevent the destruction of property. The owners of property should look into and study this plan of insurance from all stand-points and support and help to build it up because of its merit. The object being to reduce the cost of insurance, to lessen the destruction of property, to prevent litigation and induce friendly co-operation.—Mutual in Youth and Age.

"Old Lines" first endeavored to ridicule the Mutuals, but they would not be laughed down; then they slandered and abused them, but an examination was instituted, and their calumnies were refuted while their abuse only served to advertise them. Disaster and early death have been prophesied, but the Mutuals have hung to life with a felicitous tenacity, while the "Liners" went over. Technicalities, two-thirds clauses, and inevitable high assessments were darkly hinted at, but all the time losses were being paid promptly, becoming more popular daily. At last, in answer to the inquiry, "How shall we rid ourselves of the Mutuals?" a resolution was passed to put rates down to the bottom, and to increase agents' commissions. The result is well known. It was not satisfactory. Stock-holders claimed their semi-annual dividends, the surplus was being eaten up, companies were wrecked, while the Mutuals were giving cheaper insurance and kept on flourishing as before.—Farmer and Breeder.

The Educational and Campaign Funds. DIVIDE, Neb., Feb. 7, 1892. EDITOR FARMERS' ALLIANCE: The proposition by THE ALLIANCE PUBLISHING COMPANY of raising an independent campaign fund is admirable, and the very liberal allowance it deducts from an originally low subscription price is exceedingly generous. I shall call the attention of our Sub. Alliance to this matter at our next meeting and urge each member to act promptly in efforts to increase the circulation of our official and able paper. It will not only give us a campaign fund, but disseminate the gospel of Alliance truth among some of our fellow-men who we fear have not yet seen the new light of reform through a proper medium. Your controversy with the editor of the Omaha Bee is a success your many friends rejoice over. Our enemies and the common foes of justice, God and humanity are shaken to the centre; enlightened public sentiment—thanks to an able reform press—will cause them to fall from their high positions; they have prostituted to the cause of Satan and his allies an American placatory—like the dead leaves of the forest. Almighty God is with us, "the gates of hell shall not prevail against us." In the meantime let us remember he has assigned us work to do; and let it be a "labor of love" for God, our families, and the entire brotherhood. Fraternally yours, C. H. KING, President Mt. Olive Alliance, No. 372.

An Interesting Letter from Mrs. Kellis. HARTWELL, Neb., Feb. 6, 1892. An several have enquired about our literary, some information may be interesting to your readers. We have now nearly the whole list of books and duplicates of several. There are several we would not have bought had we known what the contents were; for although all are good, some are so much better than we feel the money would be better spent for extra copies of them. I am a librarian I have a chance to show the ones that "take." "Richard's Crown," which shows the financial and political conspiracies in story form, is one of the best. "Driven from Sea to Sea" and "A Traump in Society" show the hand question up so it is never forgotten. "Which Wins," "A Kentucky Colonel," and "An Indiana Man" are very popular. "Looking Backward" and "Cesar's Column" are not quite so much in demand, but are more valuable and highly prized by earnest thinkers. The great demand is either for an interesting story or small book. "Demands of the Knights of Labor," price 10 cents, by Ralph Beaumont, is probably as valuable as any unless it is the "Seven Financial Conspiracies," by Mrs. E. K. Kewey, at the same low price, is more popular and I believe more valuable. The library than most of the higher priced books on the money question, which so few will read. It is as it claims "a primer of finance," and its pursuit creates a demand for the larger works, such as "Labor and Finance Revolution," "Bribe," "Finance and Corruption," etc. "Pietro and John Sherman," a 20 cent book, is also a valuable eye opener. It shows that the financial decision did not just happen to come, but was the result of a deep laid plot headed by that most villainous traitor and John Davis were guilty. Fifty Years of growth, by T. V. Power, shows the growth of the labor movement. In reading it one cannot but regret that some of the long headed parasites who so many years ago fought

lashed the demands now endorsed by all labor organizations had not had the power to crystallize their principles into the laws of the land. Instead of the politicians who cared only for party. There are some in every Alliance who will take great interest and be benefited by "The Railway Problem," "Whither are we Drifting," "Money Monopoly," "Labor and Capital," "Progress and Poverty," and "The Corporation Commonwealth." But the average Alliance member would rather begin with stories. Peffer's "Way Out," price 10 cents, is popular. "Iowa Tribune Quarterly, No. 1" contains valuable speeches by Weaver and others on the money question, and shows how long some have labored to bring about financial reform and against what odds. One cannot but feel encouraged when they think how few there were who understood what the old greenbackers were trying to do, and what an army is now enlisted for the war. There is no Alliance in the state that cannot give a supper or other entertainment before spring opens and raise at least \$10 for literature. Since writing about our library before some Alliances have appointed committees to confer with me and see which one I will use here. I had but \$10 to spend I would get "Richard's Crown," "Cesar's Column," "The Industrial Declamer," "Thirty Years of Labor," "Looking Backward," "A Traump in Society," "Driven from Sea to Sea" and "Which Wins," each 50 cent books; "The Sub-Treasury Plan" 25 cents; "Ten Lectures," "Ugry and the Demands of the U. S.," 20 cents; "Ten Men of Money Island," "Peffer's Way Out," and "Seven Financial Conspiracies," at 10 cents each. Confident that these would create an interest which would make the rest seem necessary and obtainable. Education is the weapon which will surely emancipate the toilers of earth, and the sooner we educate the sooner will we sit beneath our own vine and fig tree with no debt to oppress us, no mortgage to make us afraid.

The plan is a good one, but we think a plot of twenty acres put in by the Alliance on the co-operative plan would be better. If a twenty acre plot was sown in oats such members as could not work could furnish the seed, the others could in a day or so put it in, such members as have hinders could cut it, while others shined. Some members of most Alliances have a threshing machine, and if the grain was threshed from the shock the women could have a picnic or other good dinner, and one day would be sufficient in many places to thresh and haul off the grain. The money would be obtained early enough this fall to food each township with reform papers and pamphlets just before election, or any other use it might be decided on. I like this plan because it will help to make the members better acquainted, and many will go into this who are not situated so they could tend an acre by themselves. Which Alliance in the state will make the report of a field of grain raised to the state Alliance next winter? We like your plan of an educational fund, and shall try to get some subscribers soon. Your reformer, Mrs. J. T. KELLIE.

A Lady Reader Reports. ORD, Neb., Feb. 3, 1892. EDITOR ALLIANCE: Thinking something from this vicinity might be of interest to some of your readers, I will give you a few items. Elm Creek Alliance No. 1813 and Noble Alliance of the same township joined hands and had an order dinner the 30th of January. They had a programme consisting of reading, singing and speaking, in which old and young took part. "Rosewater Bee" was sung by three little girls and was appreciated by all present. There were 61 present, who, after doing justice to the oysters and other good things provided by the ladies, all went home feeling it was "good to be there."

Valley county central committee had a meeting yesterday and it being County Alliance day also, several Alliance delegates dropped in while the central committee was at work. Among other things which came up for consideration was raising funds for the campaign of '92, and the plan which met with approval was for each farmer to plant one acre to crop, the proceeds of which was to go towards the campaign fund, this acre to be known as the independent acre. There were fifteen acres pledged immediately and each committee was appointed to solicit contributions of one acre in their precincts. The County Alliance was called to order as soon as the central committee adjourned and held an interesting session. We hope Brother Dech will make us a visit while he is state lecturer. With many good wishes for your success, I will close. Mrs. M. M. L.

Appeal to Your Congressmen. EDITOR FARMERS' ALLIANCE: Enclosed you will please find a petition which I wish you would print in the ALLIANCE this week. We want to bring all the pressure to bear on the congress that we can for these bills. The K. of L. all over the U. S. are sending in such petitions and I being on a committee here have thought it would be a good idea to have the Alliance in Nebraska assist us and show the people that we are alive and doing. The Chinese restriction act expires the 6th of next May and we must act quickly and send them over here before next winter. They take the places of city laborers and deprive them of a chance to make an honest living. They will work for one-third that anyone else will, and above all they will not become citizens of the U. S. There is a chance now for us to get the request in these three petitions granted if we make ourselves heard in time. I hereby ask every Alliance in Nebraska to cut out the following petition, paste it on a piece of paper and attach the signatures of the President and Secretary and the seal and send the same to me. This can be done within two weeks and then I will send them to our General Secretary when he will present them to congress. Such petitions will have more effect than so many individually signed petitions. Respectfully, Granite Blk., O. CLAIBORNE, Neb. PETITION.

We, your petitioners ask that U. S. senators be elected by direct vote of the people. We ask for the speedy passage of such legislation as will prevent the landing of a single Chinese in the United States. We ask that congress pass a resolution directing the Department of Labor to investigate the occupations, earnings, sanitary conditions, environments and methods of living of the slum population of cities of over 300,000 inhabitants. The Monist Men in Lincoln, As well as the banquets, and others are invited to call on my agent and get free a trial bottle of Kemp's Balsam for Coughs and bring a remedy that is selling entirely new in Nebraska, to relieve and cure all Chronic and Acute Coughs, Croup, Bronchitis and Consumption. Large bottles 50c and \$1.

NEBRASKA NOTES

The farmers' elevator at Brock is open for business. The Stanton county fair will be held October 5, 6 and 7. A new United Brethren church was dedicated at De Bole. Ord has a private telegraph line connecting fifteen instruments. Mrs. John Gollige of Plattville, Saunders county, has fallen heir to \$38,000. A Chicago company will drill a hole 300 feet deep in the Tecumseh coal district. The school library at Columbus contains between 700 and 800 well selected volumes. A young man named King died near Unadilla from getting a rabbit hole fast in his throat. Mrs. Flora Cassell of Hastings is the author of a book of music that has reached its fifth edition. Kearney will expend about \$3,000 in the arrangements for the grand opening of its new cotton mill. The W. C. T. U. of Kearney lost all its funds for charitable work by the recent savings bank failure.

The three men who robbed the depot at Norfolk have been sentenced to two years each in the penitentiary. By the death of her brother in Indianapolis, Mrs. Barney Keenan of Saunders county left her to \$75,000. A thorough cow belonging to H. K. Goff of Fremont gave birth to a calf with two perfectly formed heads. Greely will put in waterworks costing \$15,000 as soon as the ground thaws. The city will own and run them. A farmer near Lincoln, Butler county, found a chunk of coal eighty feet below the surface while digging a well. Sioux county expects to double her population in twelve months, judging by the inquiries for land now coming in. Mrs. Catherine Wenzel, one of the oldest pioneers in Otoe county, died at her home seven miles west of Nebraska City. The home of Will Fanning, living near Colon, was totally destroyed by fire. The origin is unknown. It was partially insured. John T. Sexton, a much respected and well to do Springfield business man, is, it is reported, becoming mentally unbalanced. Ainsworth's school building is too small to accommodate the pupils, and an election is to be called to vote bonds for an addition. Two bankers of Liberty will engage extensively in the poetry business. They will start with 1,000 hens and a 500 egg incubator. The citizens of Seward subscribed \$400 to buy a creamery site in order that the farmers may secure a better market for their cream. A Buffalo county farmer bought a farm seven years ago for \$600. Last year he cleared \$1,500 off it, and has now sold the farm for \$3,500. William McLaughlin, who broke the first sod in Searcy county, still resides upon his original claim, land taken in 1841, in La Platte precinct.

A Fairmont stock buyer bought twenty wagon loads of hogs from one man, paying \$1,850, and hauled them into town in a procession with flags. Papillon papers declare that Sary county will no longer submit to having Omaha thugs invade the county to hold dog fights and prize fights. A car of corn, left Superior over the B. & M. to join the great Russian relief train. It was labeled "Southern, Nuckolls and Northern Jewell Counties." Phillip Beckman, an old and respected farmer living four miles northwest of Blair, shot and killed himself. The cause is supposed to be despondency. A public meeting at Papillon unanimously requested an election to vote on bonding the district for \$12,000 to buy a block and erect a school building. A car of corn, left Superior over the B. & M. to join the great Russian relief train. It was labeled "Southern, Nuckolls and Northern Jewell Counties." Phillip Beckman, an old and respected farmer living four miles northwest of Blair, shot and killed himself. The cause is supposed to be despondency. A public meeting at Papillon unanimously requested an election to vote on bonding the district for \$12,000 to buy a block and erect a school building.

Manley D. Morris, in jail at Nebraska City for attempted wife murder, committed suicide by tying his hands and feet and hanging himself with a sheet. The McCook A. O. U. W. has incorporated for the purpose of building a three story block, with opera house on ground floor and lodge and office rooms above. According to a new schedule just introduced on the St. Joseph and Grand Island railroad, Grand Island gets an additional mail train and very excellent passenger service. Gus Kohler, the Columbus forger, has been bound over to the district court for trial, his bonds being placed at only \$500, in default of which he languishes in the county jail. Red Cloud has secured a creamery by loaning the proprietors \$3,500. She is also actively engaged in working up a beet for the purpose of electing delegates to the state and congressional convention to be held at Lincoln in March. The son, aged 18, and the daughter, aged 18, of F. R. Haymeyer of Farmers' Valley were trying to shoot two owls, when a bullet from the weapon in the hands of the boy struck the girl in the back of the head, killing her instantly. Boyd county needs a railroad badly. The valley of Ponca creek is settled by progressive people, and produces the best of all Nebraska products in abundance, but all these things have to be hauled forty miles to a shipping point. Professor Nicholson, of the state university chemical department, left for a six months' trip abroad. He will visit Germany, Austria and France in the interests of the beet sugar industry of Nebraska, studying the methods in use in the countries named. The work has been laid out under the direction of the board of regents. Emil Peterson, a farmer of Wausa, and two companions were endeavoring to blow up some frozen dirt in a sand pit. The fuse attached to the powder would not burn and Peterson undertook to light the powder. An explosion followed, in which Peterson was so seriously hurt about the head that his recovery is very doubtful. One of his eyes was blown out. County Treasurer J. H. Fleming has discovered an additional shortage of over \$6,000 of school funds, which was incurred under the late administration. Thus, with the \$30,000 shortage in the H. A. 'sings township tax collections, and the \$22,000 which disappeared some way and which the bondsmen were obliged to settle, makes nearly \$60,000 which Adams county's treasury is apparently short.

Conservatives Alarmed. LINCOLN, Feb. 16.—It is believed in many quarters that parliament will be dissolved soon. The government's narrow escape on the Sixteenth amendment to the address of the crown on the Irish question, the vote being 138 to 179, has caused consternation among the Conservatives and it is believed that an appeal to the country can not be delayed much longer. Death of a Home Ruler. LINCOLN, Feb. 16.—Henry Wardle, member of parliament for South Derbyshire, died. He was a Liberal and a House Ruler.

Public Sale.

Polled Angus Cattle. Oswald Palmer will sell at public sale at his farm, one and three-fourth miles east, and three and one-fourth miles south of SHELBY, NEB., at 10 o'clock a. m. on Thursday, Feb. 25, '92. The following described property, to-wit: HORSES, One team of bay horses, 7 years old, honest and true to their calling. One Brown Horse, Great Britain, a Free Trader, 4 years old. Two 3-year old mares, Socialists. One 2-year old horse, Antinomopolist. One mare colt trotting stock. CATTLE AND HOGS. Twenty-two head of cows and heifers. Most of the cows will soon be fresh, and are with calf by a full blooded POLLED ANGUS. Eight Angus heifers, two Angus steers, eight steer calves, eight heifer calves and four bull calves. All the heifers, steers and calves are half blood Angus. One cross bred calf. One full blood Poland China boar, a few shoats; two and one-half dozen FARM IMPLEMENTS. One two hole sheller and power, one feed cooker and tank heater combined, almost new, plows harness etc. Be on hand punctually at the hour. TERMS:—A credit of twelve months will be given on all sums of \$5 and over, purchaser giving note with approved security, bearing eight per cent interest. All sums under five dollars, cash. It OSWALD PALMER, Owner. MICKY & MITCHELL, Auctioneers.

Thayer County Alliance. The Thayer County Alliance will meet Saturday, February 20, 1892, at Hebron, Neb., in the K. P. hall. The cold weather prevented a full attendance at the January meeting and the election of officers was postponed until this date. All members of the sub-alliances are requested to be present, as there will be a basket dinner in the hall. F. H. PEARL, President. IRA C. DEANE, Secretary.

The Eye and Ear. Are two most delicate and complicated organs; without the eye we could not guide our footsteps nor observe the beauties of nature; without the ear we could not hear the voices of our friends nor enjoy the sweet sounds of music. No one is so helpless as the blind and more deserving of pity than the deaf. Many persons lose sight or hearing by neglect, which timely aid might prevent. Among the specialists who treat these organs none have been more successful than Dr. Dennis whose offices is over the First National Bank Lincoln. Mr. C. M. Marshall who has been in the employ of the big furniture dealers, Gruetter & Co. was deaf in one ear from which was a constant offensive discharge for twenty-five years. The Dr. cured it entirely in one month. Mr. Willis Short, Clerk in the Mo. Pacific R. R. offices, Mr. George Carter, commission merchant, Mrs. Edward Grouse, wife of a steam fitter with Corns and Cooper, Mrs. Chas. Hook, fireman on B. & M., Mr. T. E. Slattery, guard at the penitentiary, and dozens of other well known Lincoln citizens have been cured after other specialists had failed. Dr. Dennis is a graduate of Rush Medical College, Chicago, the City Graduate Medical College, N. Y. City, and the Polytechnic Hospital, N. Y. City. 30 tf

Father—"How did you wear your shoes out so quickly, Tommy?" Tommy—"I've walked to school, sir, so that I might save the 5 cents for something else."—Harpers' Young People. "Your dancer is a Boston girl, I believe?" "Yes." "Then I suppose she is familiar with Browning?" "I beg your pardon. The true Boston girl is never familiar with anybody."—Boston Herald. Boy—"Is soup healthy?" Parent—"Why, certainly, what made you say it?" Boy—"Well, when I smoke you say it is not healthy, and the soup is smoking and you say it is healthy. What does this mean, anyhow?"—Texas Sittings.

LEGAL NOTICE. To Mary Robertson, non-resident defendant. You are hereby notified that on the 8th day of February, 1892, William A. Robertson filed a petition against you in the district court of Lincoln county, Nebraska, the object and prayer of which are to obtain a divorce from you on the grounds that on the previous day of May, 1891, and on divers times previous to that in Norristown, Pennsylvania, you committed adultery with men whose names are to him unknown, without his consent or connivance; and that you continuously from the 14th day of November, 1891, to the 1st day of May, 1892, were guilty of extreme cruelty towards him without any cause or provocation on his part. You are required to answer said petition on or before the 15th day of March, 1892. JOHN P. MAULE, Attorney for plaintiff. 35-4

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J. I. CASE THRESHING MACHINE CO. DINGEE WOODBURY POWERS. Complete Stock of Repairs and GUARANTEE Prompt Shipments SELF FEEDERS. Grain Weighers TELESCOPE IRON SIDES SEPARATORS. THE BEST IS THE CHEAPEST. Center Crank Stationery and Traction Engines. Send for Catalogue. GUS STATES, General Agent, Branch House Lincoln, Neb.

GOING OUT OF BUSINESS

Only 30 Days More in Which to Close Out OUR MAMMOTH STOCK. Owing to complications as to the ownership of the building we occupy and the uncertainty of a renewal of the lease we have decided to close out our retail business. MARCH 1st 1892. This means untold bargains for our customers and a heavy loss to us but losses do not count now. We must sell Everything.

Dress Goods, Flannels, Blankets, Comforts, Table Linen, White Goods, Prints, Gingham, Laces, Embroideries, Hosiery, Underwear. Corsets, Notions, Ribbons, Ladies' and Gents' Slippers, Staple and Fancy Groceries, Show-Cases, Fixtures, Etc. Write us for samples and prices, and mention THE ALLIANCE paper.

EVERYTHING SACRIFICED. KILPATRICK-KOCH DRY GOODS CO. THE PEOPLE'S STORE, LINCOLN, NEBRASKA. 1518-1520 O ST.

USE HOWARD'S COUGH BALSAM. For all Affections of the Throat and Lungs. Such as colds, coughs, croup, asthma, influenza, hoarseness, bronchitis and incipient consumption, and for the relief of consumptive patients in advanced stages of the disease. If your druggist does not handle, send direct to W. B. Howard, 12th and N streets, Lincoln, Nebraska. FOR SALE BY ALL DRUGGISTS.

FURNAS CO. HERD LARGE ENGLISH BERKSHIRES. H. S. WILLIAMSON, Prop., BEAVER CITY, NEBRASKA. Thirty choice pigs of April farrow left, also four litters of June farrow. Inducements to parties starting herds. Orders booked for sows bred for spring farrow. Stock A No. 1. Prices right. Mention THE ALLIANCE. 26

HEAR! HEAR! "Certainly we should not want to rush into free-silver coinage now, unload their silver, give them our gold and by relieving them of their monetary pressure make it easy for them to adopt the gold standard." The Chicago Tribune financial laments in a truth in spite of his caution occasionally. England has a "monetary pressure," has it? "Now you're shouting." The gold-bugs of Europe have done the gold racket to death, and are at their wit's end for more of the yellow stuff to keep up the sham. That is one reason why they and their puppets here are clutching so fiercely after our gold.—Sentinel.

A curious fad in the way of a white bed is shown in the windows of a Grand Rapids furniture maker. It is a huge swan made of white enameled wood. The workmanship is exquisite and as an "object de luxe" it is very pretty. For a permanent fixture it might, one would think, become wearisome. The old rose silk bedspread and pillow shams are perfect in their way, and contrast particularly well with the creamy white of the wood. An English establishment in London shows the same idea as a bed for an infant, but this time it is a real swan that has been skinned and stretched over a basket frame. The soft snowy whiteness of the plumage is lovely, but it might be suggested that the curative agents employed should be inquired into, lest they become harmful to a sleeping child. Moreover, the sentiment of a dead thing used in this way is not pleasant.

To Alliance Men, Farmers and Builders. If you are going to build or want anything in the Hardware, Harness or Pump Line, write or call and see me for prices. I Will Sell You the Western Washing Machine For \$4.50, and a good Wringer for \$3.00, and every thing else in proportion. Tin Roofing, Job Work and Pump Repairing. C. M. LOOMIS, Dealer in Hardware, Stoves and Tinware. 905 O St. Lincoln, Neb.

WE HAVE GOT TO MOVE SO WE OFFER The Following Inducements: Round Oaks, Cook Stoves and Base Heaters at a very low price, Washing Machines at \$4.50 each. We handle the American Round Oak and Red Cross Stoves and Ranges. We ask you to call and be convinced that we can sell you goods Cheaper than any body. 1210 O St. P. S. WHITE, (Successor to Kruse & White) LEADER IN LOW PRICES. JOHN B. WRIGHT, Pres. T. E. SANDERS, Vice-Pres. J. H. MCCLAY, Cashier.

THE COLUMBIA NAT'L BANK OF LINCOLN, NEBRASKA. CAPITAL \$250,000.00. DIRECTORS: CHAS. WEST, JOHN B. WRIGHT, HANS. P. LAU, THOMAS COCHRANE, EDWARD E. RIZEL, FRANK L. SHELDON, T. E. SANDERS.

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