

INSURANCE DEPARTMENT.

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

Fire and Lightning. I will here take the opportunity to answer this question—how would you organize a mutual insurance company? I have had as many as three letters in one day with the above question asked, therefore I go to the Alliance with the answer.

I would make an effort to have every township in the county represented in a cabinet meeting. I would have articles of incorporation already drawn, and at said meeting I would adopt them or amend to suit the majority and then proceed to elect officers; and in the selection I would pick out men from as many different parts of the county as possible, and in the eye to business would choose men of influence in their respective neighborhoods and men who will agree to give one week to canvassing. I would get some applications printed and send to every man whom I could get to work, and when I had the required amount secured, the amount named in my articles, which would be not less than \$20,000 according to law (see chapter 33, Session Laws, 1891, section 1) I would send two copies of the articles of incorporation and by-laws to the state auditor with \$10 and a sworn statement that I had the required amount, naming the amount, and also naming the men and the amount that each had insured.

Further, I would not insure against anything in a county company except fire and lightning, and for a reason I would say that in case a county company had all of the farm property in the county insured against wind and cyclone should pass through the county, your company would be a thing of the past and it would be a long time before you got through with the inevitable law-suits, and this would also apply to hail. And as to accident insurance, I do not see any need for it outside of fire, lightning, wind and hail.

In Iowa, as well as many other states, insurance against fire and lightning only cost the farmers less than one-half the amount that Nebraska farmers pay, and in the cyclone company it costs them less than one-fifth. That we are paying, and since the farmers are so successful there we could not do a wiser thing than profit by their example, viz: Organize county or district (of counties) companies to insure against fire and lightning, and a state company to insure against cyclones, tornadoes, and wind. In the fire companies they have not less than \$60,000,000 worth of property insured, and in the cyclone company about \$14,000,000.

There were twelve mutual fire companies incorporated in this state prior to February 1st, and we are trying to put a cyclone company on its feet. We want the insurance as widely distributed as possible, therefore hope to have at least one application from each county, and any one can write his own insurance by sending to the editor of this department for an application and instructions, and we hope that many will avail themselves of this opportunity, and as no fees need be paid until we have \$100,000 worth of property insured and are ready to issue policies it will cost you nothing unless the company is organized. Now brothers let us here set up a milestone for the Alliance, that will be one at which we can point with pride for all time to come and at the same time have the satisfaction of knowing that what little money it costs you goes to help an unfortunate brother instead of enriching a few men who have combined a little money and some credit in the shape of property which are never paid. Let us hear from you reader if you have anything to insure against cyclones. If you have anything to insure against fire and lightning go to your Sub-Alliance and work the delegates to the County Alliance, and then follow up the matter until you have a good strong company in your own county. Now do not wait because you have insurance in some old line company for a year or two. If you will look up the insurance department in THE ALLIANCE for the last month (or year) you will there see (and I quoted from authority) that you can be assured to wait and let some one organize a company and that one be a person who has no insurance, because when his insurance is out he can't wait for a company to be organized and will go into an old line company, and so it will go unless you go to work now, in the winter, while you have all the help and better chance. You may never have a better chance than this winter, therefore I urge you as a brother to spend a little time for yourself, and understand that it is for you that I write this and you should be interested in your own welfare enough to follow the work herein outlined, and to-day is the time. Talk to your neighbor and take this paper to the Alliance and read this article, and if you have a better way to organize I have no objection, but I am extremely anxious to have you organize and that soon. Some people claim that the Alliance is dead, but if you through the instrumentality of the Alliance organize a good farm mutual insurance company your old foggy neighbors will see that the Alliance has saved many millions of dollars for farmers and that will open their eyes to the fact that there are many leaks that could be stopped by united action.

Hail insurance is being called for very much from all parts of the state, but I am at a loss to give anything definite at this time on the subject. The law under which the mutual companies are now being incorporated does not allow us to include hail. There are a few men who are interested in this class of insurance, and in a couple of weeks no doubt will give you through the insurance department a way out if possible. But in the meantime let each one help with the cyclone company and get it on its feet before the season for hail commences.

Subscribe for THE ALLIANCE and read the insurance department to your Alliance, to your neighbor, to everybody, and further when you know anything of interest to mutual insurance men please write me.

Field Note. L. Banks Wilson, the well known importer of Creston, Ia., sold to the Panama Horse company of Panama, Neb., two imported stallions; one a black grey Percheron, 5 years old, named Arthur, No. 15693, weighs 1,850 pounds, is very stylish, possessing wonderful action for so large a horse. The other a 3-year-old Shire, Grove Friar No. 11529; color bay; weight 1,770 pounds, thin in flesh, will weigh a ton when matured. These horses will be heard from in the show ring. This company is made up of 25 leading farmers of Lancaster county, Neb. They sent out a committee with instructions to buy none but the very best they could find, regardless of price. After visiting a number of importing establishments, they selected two from the Creston City farm, Mr. J. C. Fauch of Des Moines, Ia., bought Creston

Prince, Nebraska farmers will remember this colt. He won first premium as a foal, also as a yearling at the Nebraska state fair, the same at the Iowa state fair. Mr. Fauch will exhibit him at the leading fairs. Mr. Anton Johnson, Carter Oak, Ia., purchased Grove Friar 2d, No. 11523, a 3-year-old Shire, a prize winner. At the Kansas City interstate fair he won first and sweepstakes and medal for best Shire horse any age. An Alliance horse of much value. Charles Rankin, bottom, Orient, Ia., bought Energy, a 4-year-old Belgian, a typical draft horse. Mr. Wilson has built up a large and extended business by years of honorable and fair dealing and by handling none but the best horses.

Another Farmers' Statement. RISING CITY, Neb., Feb. 23. EDITOR ALLIANCE.—As we have not been clearly shown by the Gibson farmer why he mixed the balance on hand with the new crop of '91, we will submit a statement of three successive crops—one at a year, commencing with 1889. The writer has kept a book account since 1884.

Why did you advise Mr. Miller to keep 40 head of steers, while yourself with a 500 acre pasture, had only 12 head. One thing appeared strange to us, and that was that a disabled man could run a 240 acre farm. The writer was raised on a farm and has been farming for himself twelve years, and in the statements he shall make will make affidavit if called for.

STATEMENT OF YEARS 1889, 1890 AND 1891. Family consists of five persons, two large plow boys, one woman and three little girls. CASH CAPITAL INVESTED. 100 acres of land, \$20 per acre..... \$2,000 4 horses, 15 cattle, 35 hogs..... 500 Hay, corn, seed and feed oats..... 300 Agricultural implements..... 400 Total..... \$3,200

Now then by adding the cash expense to the interest any one can see how farming paid in 1889.

Remember, one more thing, that buildings will gradually decay, implements must be paid. Horses will become old and unfit for work. Where stock is insured this is expense. Farming is not as profitable a business as national bankers.

Resolutions of Condolence. WHEREAS, It has pleased God to remove from our midst by death our worthy and much respected brother Jno. Powers; therefore be it Resolved, That we the members of Brayton Branch Alliance No. 993 do hereby extend our heartfelt sympathy to his bereaved family in their affliction. Also that these resolutions be furnished THE FARMERS' ALLIANCE for publication.

Harmony Alliance No. 628. WHEREAS, It has pleased a Divine Providence to remove by sudden and unexpected death our most highly esteemed and beloved brother, James M. Libolt; therefore be it Resolved, That in the death of brother J. M. Libolt there has been removed from our midst one of our best and truest members, an accommodating neighbor and true friend.

WHEREAS, We have read with interest the joint discussion by E. Rosewater and J. Burrows, on Silver Coinage, and Unlimited Coined Silver; this debate has increased our faith in the ability of J. Burrows, former editor of our State paper, THE FARMERS' ALLIANCE, therefore be it, Resolved, That we do hereby express our admiration and appreciation of the able and intelligent manner in which Mr. Burrows has answered all and every one of Mr. Rosewater's sophistries, and be it further Resolved, That we do approve the stand of our state paper on the silver question and do pledge it our support, as long as it continues to advocate the cause of Free and Unlimited Coined Silver, and the freedom of the people.

Garland, the Industrial Emancipator. Hamlin Garland, of Boston, literateur and reformer, is with us again, gathering material for his great story, "A Spirit of Office," which is running in the Tribune. Mr. Garland is enthusiastically in favor of organized political effort for industrial emancipation, and will be at the St. Louis conference to do all in his power for a union of the reform forces on a platform of fundamental principles, broad enough to hold all who seek uplift humanity and strong enough to withstand the breakers which will surge round it in the tremendous conflict of '92.—Iowa Farmer's Tribune.

The Coal Pool. The anthracite coal pool is not, as might be supposed, from its name, a place where miners go in swimming. It is a pool in which those who are in the swim are enabled thereby to soak the public out of millions every year. This has a dampening effect on trade and causes other concerns to water their stock in order to keep from sinking beneath the waves of adversity. All of which has a tendency to drown the hopes of the toilers and others, who although they are not let into the pool, cannot keep their heads above water.—K. of L. Journal.

Doing a rushing real estate and money loaning business. A. J. RUBY & Co., 354 1025 O St., Lincoln, Neb.

Homes. On the lower Gulf coast of Florida 25 per month until paid for; 10 acres equal to 100 in Nebraska. Address The Grove City Land Co., Grove City, Pa.

DEMORALIZED FREIGHT RATES.

Indications That They Are Likely to Go to Pieces in a Few Months. CHICAGO, Feb. 23.—It is whispered about that west bound freight rates to Utah and Colorado points are getting in a deplorable shape. Chairman Midgety of the Western Freight association is giving the matter his earnest attention, as the lesions to the published tariffs are said to be the result of a perfect understanding by members of that association. It is also said that bullion rates east bound are erratic.

"It would not surprise me," the general manager of a western road said, "if in a few months rates would go to pieces completely. Not a few of the traffic officials believe they can add to their business by quietly cutting rates. This will be done so generally that some line will meet the reduction openly, and then the music will begin. Last year there was a wholesale fear of the law in the minds of western traffic officials, but the Comstock case has knocked it out completely, and the maniacs of western freight rates looks dubious."

BIG RAILROAD COMBINE.

Commodore Vanderbilt Believed to Have Secured a Through Line to the Pacific Coast.

NEW YORK, Feb. 23.—Rumor has it that Commodore Vanderbilt's dream has been realized. It is that the Vanderbilt interests have secured control of the St. Paul system, and that the grand alliance now includes the St. Paul, Northwestern and the Union Pacific—that is, a through line from New York to the Pacific at Portland and San Francisco. It is true it is the most important railroad deal in many years. It is said that it will be formally announced today.

HOME FOR OLD MEN ENDOWED. Nicholas Fejervary Sets Apart \$50,000 for an Institution at Davenport.

DAVENPORT, Ia., Feb. 23.—Nicholas Fejervary is one of the most modest yet one of the wealthiest citizens of Davenport. He has long been noted for his unostentatious acts of charity and kindly deeds. Mr. Fejervary is a Hungarian by birth, and was one of Louis Kosuth's officers. For his part in that movement for liberty Mr. Fejervary was exiled and came to Davenport. It is made known that he has set apart the sum of \$50,000, and as much more as may be necessary, to build and endow a home for old men unable to care for themselves. Some fifteen years ago Mrs. Clarissa C. Cook, now dead, made a handsome bequest for a home for elderly women. This home occupies one of the most sightly places in Davenport. It is filled to its capacity.

Indians in Conference.

PINE RIDGE, S. D., Feb. 23.—The Rosebud and Pine Ridge Indians held a council among themselves. Young-Man-Afraid-of-His-Horse, No Water, He Dog, American Horse, Little Wound and High Bear from this agency did the talking and told the Rosebud Indians that the great father had settled the question about that dividing line and they were satisfied and did not want it changed, and that they hoped the Rosebud Indians were as well satisfied as the Pine Ridge Indians are. The commission hopes that the question will be settled so that all the Indians will be satisfied.

Revolutionary Leaders Shot.

GUATEMALA CITY, Feb. 23.—The incipient revolution here has had a summary ending. It was started by a faction of the Conservative party, and was led by General Miguel Enriguez. His chief supporter was his brother, Gregorio Enriguez. They were both taken prisoners by the government troops, and were shot at Zacapa, seventy miles north east of this city. General Enriguez was the principal Conservative candidate for president.

Penalized at 90.

BERLIN, Feb. 23.—An aged weaver named Stockhausen, living in Hesse, has received from the Mexican government, through a Frankfurt bank, the sum of 15,000 marks in recognition of his having served in the War for Mexican Independence (1876-1891). Stockhausen is nearly 90 years old and is thought to be the only surviving European participant in the contest which freed Mexico from Spanish domination.

Mark Twain Sat Beside the Emperor.

BERLIN, Feb. 23.—Emperor William and Prince Henry were guests of General Von Verzen at dinner. Mark Twain, who was also a guest, sat next to the emperor. The emperor conversed with the American author upon his writings.

Keefe and Terpin Will Fight.

BOONE, Ia., Feb. 23.—Jack Keefe of Sioux City, champion middleweight of Iowa, posted a forfeit with The Daily News of this place for a fight with Terpin for \$100 and gate receipts, the latter to stop him in ten rounds, the fight to take place within two weeks.

To Rear a Monument to Brigham Young.

SALT LAKE CITY, Utah, Feb. 23.—The Brigham Young Memorial association has let the contract for the statue of the great Mormon leader to be erected at the southeast corner of Temple block and to cost \$50,000.

New Home of the Lottery.

PANAMA, Feb. 23.—Nicaragua has granted the Louisiana Lottery company a perpetual charter. The principal office of the company will be at Greyton. It will have branches in all of the other Central American republics.

Secretary Foster Off to Europe.

WASHINGTON, Feb. 23.—Secretary Foster left here for New York, whence he will embark on the steamer Spree for Europe. He takes the trip for the benefit of his health. His movements on the other side will be governed entirely by his feelings on reaching Southampton. He will be accompanied by Mr. W. L. Macellan of the treasury department and Dr. J. B. Hamilton of the marine hospital service.

For the Germans.

The first and only work ever written on currency reform in German is "Gold" by Robert Schilling. It is a translation and enlargement of his "Silver question" and sure to make converts. The retail price is 25 cents, but it will be furnished to reform organizations and agents at a greatly reduced rate. A sample copy will be sent for 15 cents. Address ALLIANCE Press Co., Lincoln, Neb.

Tree Planters of Lancaster County.

I shall have at 54th and R street, one mile east of Wyuka cemetery grounds, East Lincoln, a full supply of apple, cherry, plum and shade trees, small fruits of latest varieties, evergreens and ornamentals. 100,000 soft map, one and two years old, choice for grove or windbreaks. My stock will be ready for sale about April 1st if weather is favorable. I offer for sale only what is adapted to the climate, and all stock warranted true to name. I expect to start a fruit nursery at above place in the spring. Call and see my stock, or address me at Bethany P. O., Lancaster county, Neb. W. F. WRIGHT, Prop.

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 office 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. office, Mr. George Carter, commission merchant, Mrs. Edward Grouse, wife of a steam fitter with Pomorie & Cooper, Mrs. Chas. Hook, fireman on B. & M., Mr. T. E. Slattery, guard at the penitentiary, and dozens of other well known Lincoln citizens had been cured after other specialists had failed. Dr. Dennis is a graduate of Rush Medical College, Chicago, the Post Graduate Medical College, N. Y. City and the Polytechnic Hospital, N. Y. City. 30 ft

The Handsomest lady in Lincoln remarked to a friend the other day that she was using Dr. Dennis' Balsam for the Throat and Lungs was a superior remedy, as it stopped her cough instantly when other cough remedies had no effect whatever. So she proved and convince you of its merit, any druggist will give you a sample Bottle free. Large size 50c and \$1. 27 cm

Marriage a Success.

When parties are well matched mentally and physically as shown above, such have good teeth, good digestion, good liver, good blood circulates through the brain, with cheerful thought and a happy mind. Bad teeth, bad stomach and bad liver makes bad blood, which circulates melancholy thoughts through the brain, with discontent and irritable temper. "WHAT DOTH ENSUE." But Moody and dull Melancholy (kinsman to Grim and comfortless Despair,) and at her heels a huge infectious troop of pale temperatures, and foes to life.—Shakespeare.

Large English Berks Hires.

Thirty choice pigs of April farrow left, also four litters of June farrow. Inducements to parties starting hogs. Orders booked for hogs bred for spring farrow. Stock No. A. Price right. Mention the ALLIANCE. 26

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 Lancaster county, Nebraska, the object and prayer of which are to obtain a divorce from you on the grounds that on the 1st 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, was 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 26th day of March, 1892. JOHN P. MATLA, 55-56 Attorney for plaintiff.

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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.

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Intrinsic Value. Intrinsic value does not determine the value of money. There may be, and is a pretense to this effect, but it has no real foundation and no solid base of defense.

Money is not based on the commercial or market value of the product or fabric of which it is made, for the law fixes that just according to its own independent estimate of what this is or should be. As for the money metals, some graduated standard of quality and quantity may be provided; but this is not based on absolute intrinsic value according to commercial rates. So it can as well fix it at one point as another. It may say ten, fifty or 100 grains shall be put into a dollar. It is all the same, so long as the fixed amount is stamped and declared to be this sum.

There can be no dispute about this, because all money experts and the decisions of the supreme court declare as much. And so the greenback without respect to the intrinsic value of the fabric it is made of, is just as much money at its own declared value or rate as gold, silver, or any other fabric. It might be made of the finest silk, or any other valuable thing, but that would not increase its value as money, because the fiat of the law determines it, and nothing else.—The Teller.

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SO WE OFFER The Following Inducements: Round Oaks, Cook Stoves and Base Heaters at a very low price, Washing Mach. os at \$4.50 each. We handle the American Round Oak and Red Cross Stoves and Ranges.

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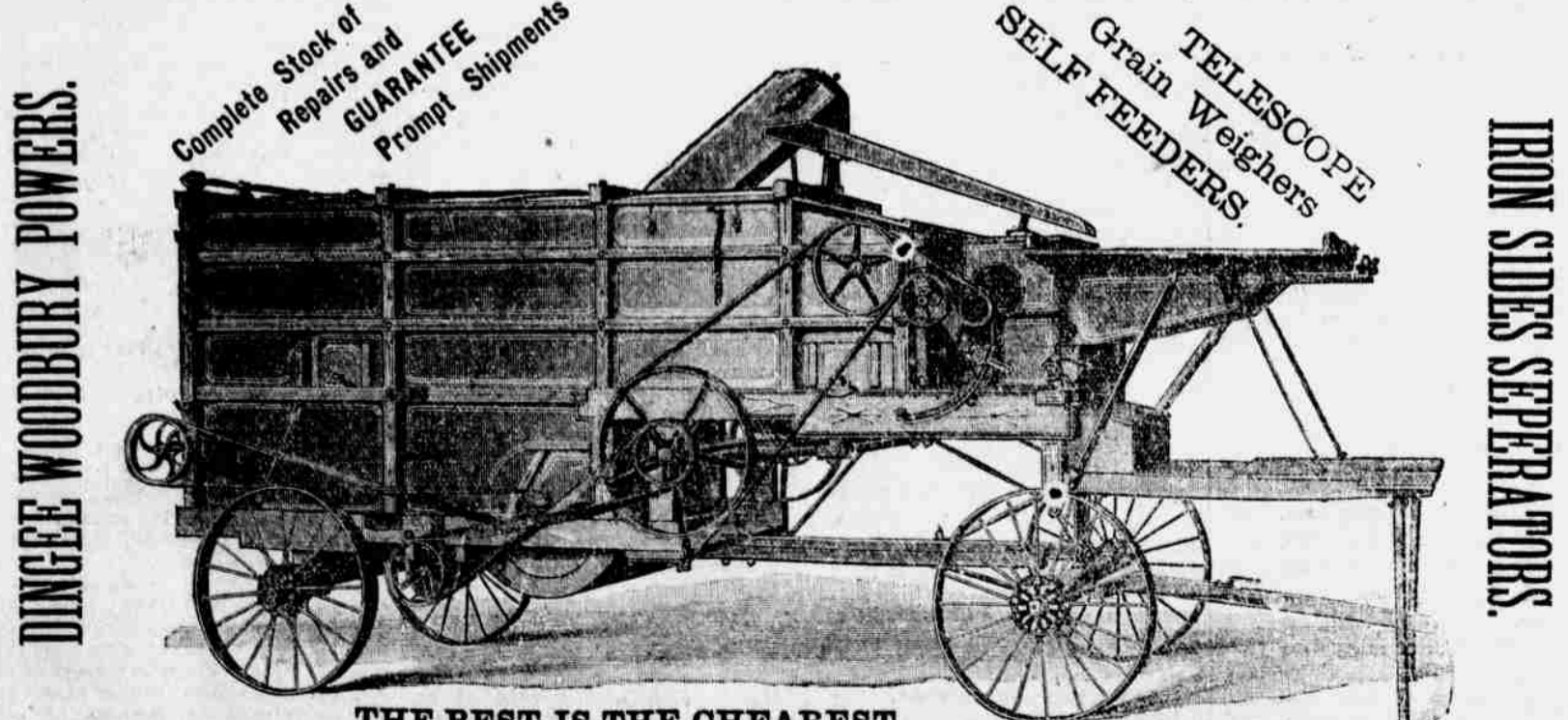
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