

INSURANCE DEPARTMENT.

J. Y. M. SWIGART, Secretary of the Nebraska Mutual Cyclone, Tornado and Wind Storm Insurance Company, 213 S. 10th St., Lincoln, Neb.

This week we print a letter from an old mutual insurance man who is the Secretary of the Richardson county mutual insurance company, and who has a great reputation from his Sec'y's in the state, and that will give the movement an upward wave.

EDITOR INSURANCE DEPARTMENT:

Dear Sir:—Allow me to congratulate you on the growth of mutual insurance in Nebraska. The good effect of the work is noticeable all over the state. In nearly every county the farmers are bestirring themselves and organizing so they can help each other in case of loss, and it proves a great saving of money to them. A few dozen farmers here in Richardson county organized a company June, 1887. We had very little loss from that time until we had enjoyed the "mutual economy" in the east and we felt that old line companies were robbing us, so we went ahead on our own orders. We found there was not a township in the county but what had paid more cash to insurance companies than all the farmers in that county had received back from them since their settlement. We call this an unequal show—not a fair shake. Our company now has nearly 800 members among the substantial people of the county. We have issued 330 policies, aggregating nearly \$4,000,000. We are free from debt, and have about \$200,000 in the treasury; have paid all losses promptly and have never yet assessed our members. Our total losses on all the risks to date has been \$42. The total of losses and expenses in our county mutual fire and lightning company to date, has cost a member \$1.00 a \$1,000 policy. A \$1,000 policy in a stock company for that time costs \$15 to \$30, and I have found cases where they charged as high as \$35, where they found a farmer not posted. If we had not organized as we did the parties connected with our company would have paid out about \$3,000 more for us since '87 than they did. When all the farmers of the county are enrolled with us our saving should be about \$5,000 a year. Now that we have a good mutual insurance law, no county in the state is excusable that does not organize a good safe careful mutual insurance company. It is need to get the State Mutual Cyclone Company in good running order. It was organized by the mutual fire men from different counties at Lincoln last August, and will soon have \$150,000 policies issued. Storm insurance like fire insurance in the old days was a very scattered and isolated farmers more than it is worth. So on account of high charges the majority of farmers do not insure against storm. Yet every time a severe storm rages we would feel better if we had a policy on house and barn. Now that we have a mutual storm company spread all over the state ready and willing to give us insurance at actual cost no farmer can give a valid excuse for standing aside uninsured. The farmers of Iowa have made a splendid success of a state storm company like this, as we have often been told in your department. No one can reasonably object to moderate assessments once in a while if they know their money goes direct to the sufferer. It would be a person truly heartless that would look upon sudden wreck and ruin of his fellow man and then refuse to give his mite to aid the sufferer. This is exactly the mission of the State Cyclone Company. We have no dividends or salaries officers to pay. Aside from postage, printed matter, and the petty fees allowed the Secretary for clerical work, all funds received are laid up to pay losses. Farmers who have been paying the high rates of the old line cyclone companies cannot now give any good reason for continuing to do so. Why longer stick to a company that expects you to pay all losses, then in addition, the royal salaries, dividends and profits, which are generally greater than the losses? This department offers you a membership if you only agree to pay your share of losses and the very smallest possible expense. Profit and gain for no one. Brother farmers, we ought to cut loose and join the mutual at the first opportunity. Each and every one of us will have an interest in the management and conduct of the mutual. It is at any time anything don't suit we can move an amendment. The mutual has no owners or stockholders to govern it. All the members at each annual meeting give the directions and shape its policy. It is humane, it is fraternal, it is kind, it is other in bad luck. Those who never carried storm policies should so protect them selves now and if they never meet a loss it will be a happy thought that they sent a little money to those who did suffer. After 25 years experience in mutual insurance I present the assessments in this storm company will never be behind any other.

Very respectfully,

SAMUEL LICHTY,
Falls City, Neb.

Hail.

In this Co promises are coming in slower than we anticipated judging from the number of replies about the amount of insurance. But unless there is at least 100,000 acres promised we are under no obligations to start the Company. Therefore if farmers want to insure against hail each one should ask his neighbor to notify me at once the number of acres he will insure, or they may care himself, by telling the number of acres, P. O., and name of any one or more that will want to insure.

This is no catch-penny scheme, nor is it a scheme to make any money as there will be but one officer to pay, and the wages are laid down by law not to exceed \$3 per day for time actually employed.

There is no money on hand to pay postage which would be several dollars per month if I answered all questions by personal letter, but I will answer in this Department many letters by saying that as soon as this Company is organized the officers will give ample bonds for all monies they are liable to receive.

If any one who has written to the editor of this Department does not get a prompt reply you will no doubt see your answer in this Department as here I need write but once as many letters ask the same questions.

Cyclone.

At last the Cyclone Company has become incorporated and the insurance is made valid from and after 12 o'clock on Thursday, May 19, 1892. We have on file \$155,000 worth of insurance. Policies will be issued as soon as possible.

AUDITOR OF PUBLIC ACCOUNTS:

STATE OF NEBRASKA:
LINCOLN, NEB., May 18, '92.

It is hereby certified that the Nebraska Mutual Cyclone, Tornado and Windstorm Insura Co. of Lincoln, Nebraska, has complied with the insurance law of this state and is authorized to transact the business of tornado insurance in this state for the current year.

Witness my hand and the seal of the Auditor of Public Accounts the day and year above written.

H. A. BARCOCK, T. H. BENTON,
Deputy, Auditor P. A.

An Important Question.

"How am I to obtain better prices for what I have to sell?" is often the query of the farmer and tiller of the soil, and it is indeed one of vast importance to them. The question may be answered in various ways by those who have given the subject their attention. One way of answering it, and it seems to us the best way, would be to change the mode of marketing what they have to sell by shipping direct to the larger markets where the best prices can be obtained. Commission merchants who receive and sell the greater portion of farm produce in our large cities have hitherto almost been unknown save to the country merchants and others who buy produce for shipment. To them he has been an important factor in receiving and selling their shipments, and generally at a profit to the shipper. If the farmers are to save this profit they must make use of the same means, by making their own shipments and no longer be compelled to accept at home what the buyers may offer them. "But," inquires the farmer, "How am I to ship to some good reliable commission merchant of course? for no doubt there are reliable commission men engaged in this business in our large cities, and they should not only be selected for their reliability but their attitude toward the farmer's trade should be known. But few commission houses seek the farmer's trade for fear of displeasing the country merchants, and thereby injuring their trade from this source. The house selected should be one that solicits the farmer's trade directly, and that receives and sells their shipments upon the same terms and conditions as it does from the merchant and regular shippers.

To those who desire to make their shipments direct to the Chicago market we would recommend the commission house of Summers, Morrison & Co., 174 South Water St. They make a specialty of receiving shipments direct from the farmers and producers and have a very large trade from this source. Their advertisements will be found in another column. They handle everything you may have to ship and will write the terms for prices or any information that you may desire in regard to shipping they will be glad to furnish it.

A Good Cheap Roof.

Black Seal prepared roofing is acknowledged by people who use it for years to be the best roofing of its kind in the market. It is wind-proof, as it withstands wind of the most disastrous nature, is water-proof as water cannot penetrate it, and practically fire-proof as falling sparks or brands of fire are not dangerous. The Black Seal roof is adapted for flat or steep surfaces, and any inexperienced person can lay from six to eight sqs. per day. It is made for all climates, and has been in use from eight to ten years, which proves that its durable qualities are unexcelled. This roofing is much cheaper than iron, tin, metal, or shingles, and if put on according to directions will give entire satisfaction in every respect. It is manufactured and sold by the W. E. Campe Roofing and Manufacturing Co., Kansas City, Mo., who will be pleased to give any further information desired on application.

Leads them All.

The Lincoln Road Grader. For information address H. J. WALSH, Cor. 11th & O St., Lincoln, Neb.

C. M. Gardner has opened a hat and men's furnishing goods store in the new Y. M. C. A. building Cor. 13th and N. He also has the agency for Wanamaker & Brown's custom made clothing.

Formers and others having leaky roofs to repair should read the ad. of the Gum Elastic Roofing Co. in this issue. This roofing can be used on any roof, steep or flat. It is durable, fireproof and can be applied by any one. It will give satisfaction. Mention this paper when you write.

In our advertisement of the Crete nurseries last month we made a misstatement that should have been corrected. In giving the apple crop for 1891 we should have said 13,000 bushels not 1,300. Mr. Stephens reports a gratifying increase in sales of all kinds of nursery stock over previous years with all stock in the best condition. Nebraska orchardists are demonstrating that fruit can be raised here and every farmer should pay more attention to this division of agriculture.

Topeka Tribune: A well known Republican politician estimates that if a nonpartisan vote on the silver question were taken in Kansas, with no candidates and no other issues in the field, the vote would be two to one in favor of free silver. This is a very fair estimate, and yet there are lots of editors foolish enough to let the New York talk wait the Western dog. These Republican editors of Kansas occupy a position similar to that of the Northern rebel in war times.

Cincinnati Herald: Don't you dare say that the organized farmers and laborers of the country are revolutionary and anarchistic. Organized industry is trying to right great wrongs rationally and constitutionally. Organized capital with the help of unorganized labor is trying to perpetuate the wrongs. If the rich had to bear for three months what multitudes of poor are bearing they would precipitate a bloody revolution.

Alliance Herald: Everything is low but interest. Within the past two years that has increased one hundred per cent. Two years ago it required a pound and a half of cotton to pay for the use of a dollar a year. Now it requires three pounds. That is the result of a pernicious financial system. Reform the system so that it would assure equal rights to all, and special favors to none, and the righteous rule would soon enforce justice to all, which would assure profits to labor and prosperity to the whole country.

The Ventura Unit: The partisan papers arranged for a great division of the Alliance at Indianapolis, and as that failed to occur they have reported constantly that the Alliance had gone to pieces in most states and was losing ground in others. They had predicted all along that the industrial conference at St. Louis could never harmonize, that no cohesion could exist in a body so heterogeneous etc. Now that the great convention has met and organized a party on a platform that will have the support of about two-thirds of the voters of the country, they announce that they will have to submit with patience to a kind of temporary craze that has seized a few fanatics and can have no permanent effect upon the politics of the country. Every one of the former predictions has failed, and the prophets of evil would revise their judgment of affairs if they were not blinded by prejudice and interest.

NEBRASKA

Short items of Interest From All Parts of the State.

A new postoffice in Holt county is called Tonic.

Table Rock claims the handsomest park in the state.

Auburn school girls have organized an anti-slang club.

An epidemic is causing many horses to die in the vicinity of Dorchester.

A bed of pottery clay has been found near Bronson, Cheyenne county.

R. A. Templeton is breaking up a 2,400 acre tract of land west of Tokamah.

Over \$3,000 has been contributed in North Platte for building an Episcopal church.

David City has undertaken to exterminate the English sparrows. Bigger cities have failed.

Ponca, with a five mile track, driving club and boat club, is booming in the sporting line.

Hastings has a chance to secure "hello" connection with other towns by a little rustling.

Indianola has built one mile of new sidewalk this year, and will build six more this summer.

A musical society, called the Schubert Choral Society, has been organized at Nebraska City.

Cedar Rapids wants the county seat of Boone county so bad she is willing to pay \$95,000 for it.

A "temperance saloon" at Plainview came to grief by intoxicants being found there by officers.

It is rumored that the B. & M. will lay the iron this season on the grade between Millford and Crete.

The Nebraska fish commission has planted a million and a half fish in streams of the state this spring.

A man at Exeter, who manufactures a darning pencil for use of stockmen, has orders from twelve states.

Thirty Covington lots valued at from \$260 to 1,000, have been swallowed up by the Big Muddy this spring.

Shelton, Wood River and Kearney are all excited about the alleged extension of the Missouri Pacific northwest from Prosser.

The family of Clyde Wetzel at Nelson, came near being suffocated by hard coal gas. A brick fell into the chimney and closed it up.

Work will soon begin on the water works system at Chadron. The pumping station is to be abandoned, and a gravity system substituted.

J. Sterling Morton has a fine portrait of Gen. Cass which he will donate to Cass county on the occasion of the dedication of the new court house.

F. M. Barney of Kearney has invented a new clutch device for electric motors that does away with all stopping and starting of the motor itself.

Mrs. A. W. Dowdson of Grand Island is searching for her daughter, Miss Florence McGraw, who formerly worked in Kearney, but who has been missing four months.

Hail stones weighing five and eight ounces and measuring eight inches in circumference fell at Gresham. Several men were knocked senseless and many runaways caused.

A Lincoln man wants a memorial presented to the Methodist conference asking them to pray for the rain to cease. This would be cheap, and wouldn't do any harm.

Two rival circuits had a heavy contest in Norfolk over the bill boards, and all the surplus lumber in town was used in constructing new boards. The town is treated to a wondrous display of gorgeous pictures.

A Hastings paper suggests a subway at a much used railroad crossing in that city. "Of course we should not get it," it continues, "but we would be acting in a metropolitan manner to demand it."

George Dennis and William Talkington were riding on the pilot of an engine at Ellsworth. In coupling to the car, the draw bar broke, letting the engine and car together. Dennis had a leg, and Talkington three ribs broken.

By way of Hastings, Neb., is the shortest way from Sundance, Wyo., to Laramie. On this account Hastings recently had the pleasure of the company over night of two accomplished prisoners on their way to the penitentiary at Laramie.

Gothenburg is now coming to the front as a much advertised city. The Gothenburg Water Power and Investment company has issued an illustrated pamphlet showing views of all its attractions. It is hoped to make it a great manufacturing centre.

E. L. Oviatt of Liberty, has just received a four foot piece of wood from the stockade of Andersonville prison which he proposes to make into a cane.

Mrs. J. E. Wilson of Surprise, was cleaning clothes with gasoline too near a stove, and a fire was the result, though it was smothered with a piece of carpet.

A camp of new veterans' organization has been formed at Albion. It is not secret, and all members must be able to prove that they were under fire for ninety days.

The Northeastern Nebraska Press association will make another attempt to hold a meeting at Norfolk May 23. The South Sioux City meeting was not a success.

Sam Edgerton, a Tekamah boy, fired at Warren Taylor, jr., with a revolver. The bullet struck his watch and glanced. Edgerton was sent to the reform school.

A law suit between the Murphys and Margraves, two Indian families of Richardson county, over 800 acres of land has gone into the United States circuit court at Omaha.

Some one who coveted the claim of a Swede near Butte City fired a gun through his window and put a load of shot into his clothes hanging on the bed post. The Swede left.

One of the most extensive Loan Exhibitions our western country has ever seen will be opened in the new building of the Young Men's Christian Association of Lincoln, Friday, May 29th, and will continue to and including Wednesday, June 1st.

Several thousand rare and valuable, as well as interesting articles, will be exhibited, arranged under the following departments: Art, Bricks, Colonial, Educational, Floral, Grand Army, German, Oriental, and Swedish. An entertainment will be given in the concert hall each evening except Thursday. Nearly four hundred of the representative ladies of Lincoln have charge of the Exhibition, the object of which is to raise money for furnishing the Association building. A fee of twenty-five cents will be charged which will give admission to everything except the entertainments. These will be ten cents extra.

A rate of one fare and one-third for the round trip upon the certificate plan, has been secured from the railroads. Tickets will be good from May 17 to June 4 from any point in Nebraska within one hundred miles of Lincoln.

This is a rare chance for our readers to visit Lincoln and see the beautiful Association building and Loan Exhibition for small sum.

For further information address, G. W. PARKS, Lincoln.

LIFE A MYSTERY.

Men and Women Live Where It is Unravelling.

How many a rustic maiden's heart has thrilled and throbbled as the black-eyed wizard, with elfin locks, pretended to tell her fortune, especially the future of her heart history, from the cards she laid on the green turf? In vain she warns of the old against the folly—in vain the dictates of common sense; the young seek to unroll the veil that hides the future and to know what betides them. Ah, why know it? Not all the certainty in the world will root a foolish love out of a fond heart. The love idealizes its object, and no pencil is deemed true and fair that paints in other than the pencil of a first love. So the gypsy, whether in the wildwood with all nature's witchery around her, or in some dingy garret in her haggish days, will ply her trade to the end of time; and faith is accorded to her even when all the romantic disappears, and the sibyl announces her oracles from beneath the shadow of a weather-stained old wagon on some common, with ill-looking men lingering near, or in some dismal, untidy room, where the seeress, grown to be a withered old crone, pretends to tell the future with a greasy pack of cards. Oh, this craving to know the future, which Providence kindly hides from us!

Wanted.

Red Clover, Timothy and Millet seeds. If you have any to sell send samples to J. W. HARTLEY, State Agt.

The Handsomest lady in Lincoln recommends a friend the other day that she knew Kemp's 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 to prove this and convince you of its merit, any druggist will send you a Sample Bottle Free. Large size 50c and \$1. 27c

JAPANESE PILE CURE

A new and Complete Treatment, consisting of Suppositories, Ointment in Ointment, also in Box and Tube. A Positive Cure for External, Internal, Hemorrhoids, Piles, Stricture, Gonorrhoea, and all other diseases and female weaknesses. It is a very great benefit to the general health. The first discovery of a medical cure rendering an operation with the knife unnecessary hereafter. This remedy has been known for 100 years, and is the best for all ailments. Why suffer from this terrible disease when a written guarantee for \$1.00 gives you 50c worth to refund the money if you cure, send stamp for free sample. Guarantee issued by J. H. Hartley, druggist, sole agent, 11th and O streets, Lincoln, Neb.

A. J. RIGBY & CO.,

REAL ESTATE, Loans, Law and Collections.

L. MACK, Att'y & Mgr.

1025 O Street, Lincoln, Neb.

HOW IS IT?

Have you bought your new spring suit? If not try us. Our stock is complete with all the latest Novelties as well as staples. Prices are correct. You can find no fault when you take into consideration what you receive for your money.

Satisfaction Guaranteed. We Always Try to Please.

If you should buy anything of us and it should not prove satisfactory let us know and we will be pleased to make it right.

Come and Bring your Boys with You.

STOCK CONSISTS OF

Clothing, Furnishing Goods, Hats, Etc.

TRUNK AND VALISE DEPT'N IN CONNECTION.

Have been in business several years, and have succeeded in building up a good trade—now we want you for a customer.

Baker Clothing House

1125 O ST. LINCOLN, NEB.

J. I. CASE THRESHING MACHINE CO.

DINGLEE WOODRUY POWERS.

IRON SIDES SEPARATORS.

Center Crank Stationery and Traction Engines.

Send for Catalogue.

GUS STATES, General Agent, Branch House Lincoln, Neb.

Don't Feed Hens and Chicks Together.

It is a mistake to feed the hens and growing chicks together, as the result will be that the hens receive too much and the chicks too little food. At this season one good meal a day is all that adult fowls should have, as too much grain causes them to become too fat. Chicks, on the contrary, until three or four months old, should have two meals daily. If all the fowls are fed together, the proper apportionment of the food cannot be observed. If the food is not given with judgment, the result is a waste and an increase of the cost.

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. office. Mr. George Carter, commission merchant, Mrs. Edward Grouse, wife of a steam fitter with Pomereine & 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 Post Graduate Medical College, N. Y. City and the Polyclinic Hospital, N. Y. City. 30 tf

State Alliance Business Agency Can Furnish Anything Needed on the Farm.

WE QUOTE THIS WEEK—

Pure German millet, per bu. 60

" timothy, per bu. 1 50

Sweet corn, per bu. 1 20

Red clover seed, per bu. 7 to 8 00

Blue grass seed, " 2 50

Low grade flour, per 100 1 35

Good Brand " 1 80

Extra " 2 20

The finest pat. " 2 50

Sugar is higher.

C. per 100. 4 to 4 50

Gran. per 100. 4 87 1/2

White Russian soap. 3 85

Fairbanks Standard, 100 bars. 2 50

Horse Shoe, per box. 2 25

Evap. apples. " 5 to 8

Cal. evap. peaches. " 7 to 10

Evap. blk. berries. " 5

Bird seed, per pac. 5

Gloss starch, per pac. 6

Canned string beans, per doz. 1 00

" 3lb tomatoes. " 1 00

" 3lb pumpkin. " 1 00

Pail jelly, York State. 60

Orls.

Pure White, (in bls.). 10

W. W. " 11

Perfection, " 11 1/2

Head Light, " 12

All prices subject to change without notice.

Cash with order in all cases.

Send for price list on machinery.

J. W. HARTLEY, St. Agt.

D. M. OSBORNE'S

Steel Harvesters and Mowers.

When D. M. Osborne built the first all steel Harvester and Binder in 1885 it marked a new departure that left all our competitors far in the rear. They have all complimented us by imitation.

The New Osborne placed upon the market this year is also a long stride in advance that places us at the head and proclaims us the leaders in all that pertains to cutting and binding grain.

THE NEW OSBORNE

IS THE

Lightest Strongest and Simplest Machine Made.

WHY?

BECAUSE its frame is all made of angle steel and put together with steel bolts. No round or square iron pipe about it.

BECAUSE it has the steepest deck, thus insuring a quick delivery to the packers, and avoiding all trouble from packing and choking.

BECAUSE it has the widest drive wheel, being over 10 inches on the face, thus avoiding all danger of sliding in dry or sinking in wet weather.

BECAUSE you don't have to elevate the grain so high.

BECAUSE all its parts are steel and malleable iron, thus insuring four times the strength at half the weight of cast iron.

BECAUSE its chain drive, front cut and straight pitman apply their power direct. No lost motion.

BECAUSE it is the easiest adjusted, easiest handled, and best built machine on earth. Don't buy a machine until you have seen the New Osborne. Two horses can handle it. Its use on a farm is proof of an intelligent farmer.

OSBORNE No. 4.

No. 4 MOWER.

The Number Four Mowers; 4, 5 and 6 feet cut stands at the head of the list. Ask any one of its hundred thousand users and the same reply will be made. "It is good enough for me."

AN ALL STEEL RAKE can only be bought of an Osborne agent. Farmers, the best is none too good for you.