

INSURANCE DEPARTMENT.

J. Y. M. SWIGART, Secretary of the Nebraska Mutual Cyclone, Tornado and Wind Storm Insurance Company, EDITOR. All communications on Fire, Cyclone or Hall Insurance should be addressed to him at Lincoln, Nebraska.

HAIL.

In answer to several inquiries I will say, yes we are collecting from all members the full amount of their contract whether they had a loss or not.

Some of those who have losses claim this useless. I will give an instance in which it would work detrimental to other members who have sustained losses. But first you must understand that if every cent is collected it will only pay about 70 per cent of the losses.

Now suppose A owes the company \$10.00 for insurance, and has a loss of \$10.00. If he should balance his acct. he would get 100 per cent or \$10.00 instead of \$7.00 and thus other losers would get \$3.00 less.

Again suppose B owes \$20 and has \$100 of a loss, if he would pay his \$20 he would have a right to expect every other member to do the same thing and he will get about \$70.

Once more suppose C owes \$30 and has a claim for a loss of \$10, like A gets the 100 per cent instead of \$7.00.

And these instances could be carried on and on, but I think these are enough to show every man that owing to the fact that the ten cents is not enough to pay all the losses in full it is necessary that every loser as well as every other member promptly pay his ten cents in full, in order that we may make final settlement by the middle of the month but of course if members have to write two or three letters and our time is used up in answering individual letters we cannot make settlement so soon. Therefore send in your money and watch this column for news of all kinds of insurance.

In our list of losses we named two men twice by mistake, but no man will be paid twice.

On the 25th of last month we had made final settlement with one hundred and eighty-four members and commenced to send out our assessments to the members. Since which time I have received several new claims for losses. I do not see how any one could expect to be excused from paying his assessment on such ground. When we make the final settlement we will have to send a statement to every member giving the names of all who do not pay, or we will be accused of keeping that part that each loser gets less than 70 per cent of his claim, and all should be willing to have the blame rest where it belongs.

CYCLONE.

Illinois had a severe cyclone lately but that does not prove that Nebraska will not be the next to sustain a loss. We think that every man who has any property and buildings especially should have it insured. We hope that our agents will write enough this month to make our report come up to this fourth million dollars a little from each one will do that.

FIRE AND LIGHTNING.

I wish each fire company would send me answers to the following questions: Date of organization. Amount of losses paid. Amount at risk at this date. Number of assessments. Amount of agents fees. Total cost to members per \$1000.

On December the 4th the Lancaster county company completed its first year with one loss of \$110. One assessment which was 10 cents per hundred dollars at this rate five years would cost \$5, or one half of one per cent.

I want to make a tabulated report of all strictly farm mutual companies in the state.

Bishop & Sons Great Poland China Sale.

Will be held at the Hooper farm six miles southwest of Lincoln, N. E. Qr., 18, 9, 6, Dec. 13, 1892. Parties from a distance will be met at Western Normal college. Take street cars at corner 9th and O street. This is the last sale of the season and some of the best blood of the land will be offered.

Send for catalogue. Address, J. F. BISHOP & SONS, Lincoln, Neb.

Chicago Produce Letter—From Summers Morrison & Company.

CHICAGO, Dec. 3, 1892.

Since our last report the market has been very quiet in all lines of fruit and produce and prices have remained steady without essential change. The weather has been rather unfavorable for handling game and dressed poultry during the past week owing to a great deal of rain and high temperature, still all fresh stock met with ready sale at fair prices.

Turkeys 14 to 15 cents per pound. Ducks and geese 9 to 11 cents and chickens 6 to 9 cents. The indications at present point to a large demand for Christmas and at higher prices. Orders for poultry are already coming forward and shippers should have their stock reach this market from the 20th to the 22d instant.

Potatoes owing to very liberal receipts are a little lower. Choice 75 cents per bushel in car lots on side track. Fair to good 70 to 72 cents and mixed stock 65 to 68 cents.

Apples steady and not many carlots offered. The stock seems to be about all in market. Sales in store range from \$3.25 to \$3.75 per barrel, for good to choice owing to the open weather.

Fresh eggs are in a little larger supply and have dropped back to 25 cents per dozen. The demand for game steady with no change in price.

The keen edge has been taken off the butter market and under liberal receipts prices are lower. Best creamery 29 cents. Best dairy 24 to 25 cents. Roll butter 23 to 25 cents.

Dressed hogs \$6.75 to \$7 per 100. Veal of good weight and well fattened 7 1/2 to 8 cents per pound.

Hay, No. 1 timothy \$11.50@12. No. 2 \$10@11. Mixed timothy \$9@10. Prairie \$8@9. Cash grain closed as follows: Wheat 71 1/2 cents. Corn 41 1/2 cents and oats 31 1/2 cents.

THE MARKETS.

Chicago Grain and Live Stock.

CHICAGO, Dec. 6, 1892. Hogs—39 cents higher than a week ago. Common \$6.10@6.45; good light, \$3.50@3.75; prime heavy \$6.00@6.50.

CATTLE—Western range cattle, \$3.25@4.50; good steers \$3.00@4.00, depending on weight and quality; good cows \$2.10@3.25.

GRAIN—Wheat, 71 1/2c; corn, 41 1/2c; oats, 31c.

Omaha Live Stock.

OMAHA, Dec. 6, 1892. Hogs—Higher, \$6.00@6.15.

NEBRASKA.

Newsp Notes About Nebraska Places and People.

Norfolk wants a new board of trade organized.

Gothenburg is now illuminated by electricity.

Eustis will soon be blessed with a German paper.

Prairie fires have worked sad havoc in the vicinity of Lexington.

Bees thieves have invaded the apiaries in the neighborhood of Stapton.

Hunt's meat market at Hardy was destroyed by fire and there was no insurance.

The Lexington Clipper will be moved to Grand Island to supply the usual long felt want.

Senator-elect Orlando Teft of Cass county has gone on a bear hunting trip in Arkansas.

There is at least one candidate for United States senator in every county of the state.

The records of Hall county are undergoing an investigation by expert accountants.

Sam King fell from a scaffold in South Omaha, and is in bed nursing a dislocated ankle.

Grand Island has a mandolin and guitar club. What troubles do fall upon some communities!

Mr. and Mrs. J. P. Hageman of Blue Springs, celebrated their silver wedding anniversary last week.

It is estimated that fifty families will remove from Seward county to Sioux county within the next few months.

Sammy Huffman of Plattsmouth ran his thumb through the gearing of a Gordon jobber. And now he has but one.

A horse fell and rolled over Louis Deets, and 11-year-old Kearney boy, but the lad still lives though badly injured.

Coal and chicken thieves are rampant at Gandy, and there promises to be bloodshed if the guilty ones are discovered.

Rev. H. W. Conley of Homer has relinquished preaching and will devote his energies to editing the Emerson Enterprise.

C. B. Hosc has been appointed clerk of the district court of Johnson county, to fill the vacancy caused by the death of W. R. Gore.

When Ponca went to test its water-works it was found that the mains leaked badly, and the contractor will have to patch them up.

Triplets were born to the wife of R. E. Mead, a hardware merchant of Ong, last week. The mother and the babies, all girls, are doing well.

Mrs. Julius C. Miller of Crete died suddenly last week of heart failure. She and her husband celebrated their golden wedding last June.

Mrs. Anna L. Dowden is now the editor of the North Bend Republican, having changed the name of the paper from the Star and switched its politics.

The newspapers of Gage county all belong to a county press association and they will have headquarters at Lincoln during the session of the legislature.

Custer county school lands are in great demand and at the reletting of leases last week the bids ran as high as 7 per cent premium above the legal interest.

James Hunnell, near Gothenburg, marketed ninety-two prairie chickens which he killed in two mornings. He has one arm, but he knows how to handle a gun.

Two bright little boys of Madison, Ambrose Malone and Richard Wagner, were drowned in Taylor creek. They attempted to cross on the ice, but it proved a fatal venture.

The laborer in this part of the vineyard who is out of work is idle from choice. There is plenty of work for everybody who is willing to earn his bread by the sweat of his brow.

Pros Armell, a well known Winnebago Indian, accompanied by his squaw, papoose and ten other redmen, left the reservation last week for North Carolina, where they will travel with a show.

Emerson is talking of having an \$11,000 flouring mill and creamery, at least they are subscribing for stock for the first and negotiating with a creamery man for the latter.

The new comet is now visible to the naked eye. It is about 2 degrees south of the nebulae of Andromeda, says a Nebraska paper. Nothing like giving specific instructions for locating these heavenly visitors, but where in etheric space is the doggedst nebulae of Andromeda?

Al Hoeg, living near Table Rock, got his arm caught in a corn sheller and the flesh was torn from his arm, which was terribly mangled. The machine became clogged and he tried to clean it out, with the results given.

The Wakfield Republican says: Thurston county assessed every acre of its Indian lands this year and will send a delegate down to Washington when congress meets to try and get Uncle Sam to pay the taxes, about \$16,000.

Marshal Job of Tekamah, while on a hunting trip, was peppered with a load of bird shot by a companion. His face was considerably disfigured, several teeth were knocked out, and a number of shot lodged in his breast.

The 4-year-old son of Lorin Crawford, a farmer living two miles south of Loup City, was kicked in the head by a horse, fracturing the skull. Two physicians were called and all that could be done was to relieve the little sufferer, but he died the next morning.

THE RUBY.

There Are Three Kinds, But Only One That Is Considered the True Gem.

There are three kinds of rubies—the oriental ruby, the spinel ruby and the balas ruby, says the Jeweler's Review. The first is the only true one. The latter differ considerably in composition from the first. The true is composed almost exclusively of alumina. In the latter are only sevenths of alumina the remainder being chiefly magnesia. Their color, moreover, is due partially to the oxide of chromium a substance of which the genuine ruby has not a trace.

In comeloe the balas ruby has much inferior value to the spinel. This is generally of a vivid poppy red color; the balas is of a violet rose, although Pegu has furnished white and white violet spinels, and Suda-matia even bluish gray ones. It can be seen at once, therefore, how extremely erroneous would be a classification of gems by color or general appearance alone. The primitive form of the spinel ruby is like that of the diamond eight-sided, which distinguishes it at once from the oriental stone.

The color of the genuine ruby is that of arterial blood, or pigeon's blood, as it is called. It is extremely hard, and after the sapphire is the hardest of the corundums, which renders it difficult to understand why the earth so rarely gives it up. Its tint is as beautiful by artificial light as by day, and its powers of reflection so great that ancient belief credited it with the power of emitting light. The ancients even supposed that it would shine through clothing with undiminished power.

The largest ruby known is one mentioned by Chardin as having been engraved with the name of Sheikh Sefy. Another noble ruby is in possession of the shah of Persia. Its weight is put at 175 karats. A third belonging to the king of Usapar, was cut into a hemispherical form, and in 1633 was bought for \$13,866. A ruby possessed by Gustavus Adolphus and presented to the czar at the time of his journey to St. Petersburg, was the size of a small hen's egg.

The Delaware Indian as an Artist.

Much might be said of the skill of the Delaware Indian in all of the many phases of his industry, but I propose only to speak of him as an artist. A love of bright colors was always and is a prominent characteristic, and probably the first attempt at personal adornment was the attachment to the person of feathers and small stones of bright hues. Mica and quartz crystals are common in graves. The glitter and glistening of these would be sure to attract. But what of the next step that of shaping from formless masses objects that strike the fancy of the wearer? To shape a pebble that it might better meet the needs of a club head or hatchet called for little skill, and the labor of making an ax has recently been shown to be but slight; but the idea of symmetry was developed and cultivated until a weapon was finally produced that cannot be improved upon. The same is true of chipping from flint points for arrow shafts. A mere splinter of stone, if sharp and narrow, would be as effective as any shape that could be devised; but such chance splinters do not appear to have been used, except directly after the invention of the bow and arrow, and so far as is now discoverable, a series of artistically designed patterns have been in use for hundreds of years.

In a Scotch Village.

On the shores of the Moray Firth—the spot need not be more specifically localized—there is a flourishing little village of some 1,400 inhabitants, consisting chiefly of fisherfolk. The young man and maidens do not count in the orthodox fashion. Their method is much more prosaic, and what is characteristic of one case may generally be accepted as characteristic of them all. There is, of course, an occasional instance of genuine old-fashioned courtship, but that is rather a rare exception.

"Mother," said one young man, on his return from a successful herring fishing, "I'm goan to get merried."

"Weel, Jeems, a' think ye sh'd just gang an' ask yer' cousin Marack."

"And as he had no-particular preference, he went straight away to ask her."

"Wull ye tak me, Marack?" was the brusque and business-like query which he put to the young woman in the presence of her sister Bella.

"But Mary had promised her hand to another that same evening."

"I canna tak' ye, Jeems," was her reply, and then turning to her sister, "Tak' ye'im, Bellack." And the sister took him.—Chamber's Journal.

A Wonderful Experience.

The awe with which the small boy looks upon a retired mariner is probably due to the marvellous experiences the mariner remembers to have had. An example of this extreme marvellousness came up recently in the course of a conversation between a lad of six and an ex-sea-captain.

"Captain Skaggs, did you ever get your leg bit off by a shark?" asked the boy.

"Did I sonny?" he replied. "Did I? Well, rather. Dozens of times!"

—Harper's Magazine.

Unprepared.

"These apple dumplings of yours, Lobelia," said Mr. McSwat, with emphasis, as he turned the half-eaten one on his plate over and inspected the other side, are positively!"

"Go on, sir!" said Mrs. McSwat, with blazing eyes, bracing herself to meet it.

"Are positively the best I ever!"

But she had fainted.

His Alarm.

Physician, after examination—Well, colonel, you have water on the brain.

Kentuckian—Great heavens doctor! Is there any danger of it reaching my stomach?

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Vegetable Digestive Ferment.

M. M. Dacomo and Tommasi have studied the action of Anagallis arvensis, which they find possesses the property of destroying rapidly and without pain fleshy growths and even horny warts. They assumed that the plant contained a ferment, analogous in its action to pepsin and pancreatin, and instituted some experiments to decide the point. Some fresh meat and fibrin were placed in contact with a small quantity of the fresh plant reduced to powder, and, after being maintained at a temperature of 40 degrees C. for four to five hours, they were found to be considerably softened, being dissociated almost completely in about thirty-six hours, during which the temperature did not exceed 45 degrees.—The Review of The-
rad.

Never Forget.

Wendell Phillips says that if the workmen in this country want to become a power, if they want to make themselves felt, if they don't want their children to wait long years before they have the bread they ought to have, if they don't want to wait themselves, they should write on their banners so that every politician, no matter how short-sighted he may be, can read it: "Never forget! If you launch the arrow of sarcasm at labor, we never forget; if there is division in congress, and you throw your vote on the wrong scale, we never forget. You may get down on your knees and say, 'I am sorry I did the act,' and we will say, 'It will avail you in heaven, but on this side of the grave never.'" So that a man is taking up a labor question will know that he is dealing with a hair-trigger pistol, and will say: "I am to be true to justice and to man—otherwise I am a dead duck."

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Hosiery and Underwear at a reduction equal to 33 1/2 per cent.
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Unbleached Cotton Flannel, regular price 5c; sale price 3 1/2c. Unbleached Cotton Flannel, regular price 7 1/2c; sale price 5c. Unbleached Cotton Flannel, regular price 10c; sale price 7c. A. L. Brown muslin, regular price 6 1/2c; sale price 4c. Lonsdale muslin, regular price 10c; sale price 7c. Standard Calicoes, regular price 6c; sale price 3c.
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Soda and Butter cracker 6c per lb. in cases. 40 Grain vinegar in jugs, 25c per gal. Lemon extract 2 oz. bottles 50c per doz. " " " 55c " " full cream Y A cheese 12c lb. A good Overall for only 50c. An extra good overall for 65, Rockford half hose 75c per doz. " " " best made \$1.05 a doz. Write for anything you eat or wear.
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