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"It is a twenty payment life policy with all the modern features so attractive to investors and in addition it is a bond binding the company to pay in gold.

"Our underwriters tell us there is nothing in the field which pleases business people so thoroughly and they declare it is more easily sold to insurers of all classes than any other form of contract offered by any company.

"The year has been a most satisfactory one. The western people are awakening to the necessity of loyalty to western institutions. They are giving us a magnificent support.

"It is becoming apparent to well informed financiers that the great combines of eastern capital, popularly known as trusts, are largely dependent upon eastern life insurance companies for the capital with which to finance their enterprises, popularly called trusts.

"In other words the resources of the great 1.79 insurance trust are the basis for successfully exploiting nearly all the other trusts of the country.

"As a matter of self-interest and protection to local enterprises, therefore it becomes necessary to build up fiduciary institutions of strength in the west.

"This explains why the Bankers Reserve Life will go into the year 1903 with a magnificent increase of volume of business and assets. It explains also why this vigorous institution is the favorite western life company. It has led the fight for home institutions. It is daily receiving applications for insurance on the lives of the leading citizens of the west. The best life underwriters are joining its field staff, are rapidly taking the positions to be filled in Nebraska and outside states on the liberal terms to be secured for handling the superior policies and plans of the

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THE STAY-AT-HOME VOTER

Jonathan Higgins has a Word to Say About Republican Methode in His Baliwick

Editor Independent: The stay-athome voter is getting his just share of criticism, but is there not a plausible excuse for so many of our people losing interest in elections? While it is an indisputable fact that our fusion government was a vast improvement upon anything which the republicans have given us for thirty years, did they grapple with the oppressors of the people-the great corporations? Did they use the power intrusted in their hands to relieve an overburdened taxed people? Did they not take their railroad passes just as republican officials had done before them? And if they did not win kat the curses heaped upon the great mass of the common people, what did they do?

If the arrogance of the railroads was curbed in the least, men have failed to discover that fact, many of whom believe that it makes little difference who hold the offices. There are others-thanks they are not a few, but tens of thousands—who would if need be die for the right, if by so doing preserve to their posterity the government of the fathers, but some of this class reason this way: show does honest government and honest men stand in an election in the state of Nebraska?

There are just causes for such reasoning, and if the criticisms of the recreant voter was transformed into forked lightning and aimed at the election debauchery as practiced in this section, the cause for corporation triumph in Nebraska elections would be much more truthfully and justly presented.

In this, I can speak for my own precinct from the standpoint of an eye witness. The citizens of my town-Cambridge-pride themselves upon having a moral, religious, temperance town. These people are so opposed to whisky and beer that they frequently send out smelling committees to visit people's houses in their absence, and in the dead hour of night, for fear that some (democrat) might have a jug in his cellar. I give these facts that the election day program may be appre-

No one ever heard of a beer smelling committee in this town on election day, although it is creditably stated by a citizen of the town and in a position to know the facts, that one man of the town furnished more than \$100 worth of whisky and beer for election purposes. It is a fact known -or could have been known-to all men that every approachable man had it presented to him-not only men but boys 16 years old had all they would drink. Men were stopped on their way and near to the polling place and led away to drink. Whisky was freely used under a stairway of the building in which the election was being held. One "God and morality" prohibition preacher-one of the chiefs of the smelling committee-got out his horse and buggy and joined with the whisky bottle brigade in getting voters to the polls.

Money has been plentiful in Cambridge at other elections, but never so flagrantly used as it was this year. Money was seen paid at the door of the building in which the election was being held. One good republican was hauled up and dumped at the door, when he demanded ten dollars, and with an oath said that he "would not vote unless he got it." He voted. Another one was hauled in ten miles, but did not vote. It is presumed that he wanted more than \$10.

Every voter away was given free railroad transportation-and some of them stated five dollars to return and vote. Five men without the ghost of a pretext of citizenship came hundreds

of miles and voted. It was Indiana republicans who discovered the modus operanda of buying votes in "blocks of five," but I believe that it was Cambridge republicans who discovered the art of counting in by "blocks of five." At least they have known of this art for years. The nonpartisan election board somewhat dampened this ardor and frustrated their design, but they can now get around that obstacle.

Modus operandas of counting by 'blocks of five": The ballots are taken from the ballot box and laid on a table five of them side by side. A pine board three inches wide in the hands of a republican judge is laid across the ballots in pretense of keeping the names on the ballots in line, but unquestionably for the purpose of concealing the names from all except this one republican judge, who reads the names to the clerks. This process was protested against a number of times, but all such protests were unheeded. This judge-who, by the way, is from New York where they all know how to do things-came near breaking

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down in the middle of the program, and his brother, not a member of the board, came to the writer and proposed to take his place, but was promptly informed that there was a populist judge there who was both capable and sober, to do that work. Some of the boys insinuated that this judge was drunk, but that was ridiculous, for it is pretty generally believed that there could not be whisky enough poured down his neck to make him drunk.

Brother Tibbles, don't you believe that if, after money, whisky and the preachers, have failed to get the debe made in one precinct by the "blocks of five" method, that a pop is justified in staying in the corn field on election day or getting his gun?

JONATHAN HIGGINS. Cambridge, Neb.

A Word to Stay-at-Homes

Editor Independent: The election is over, and will some farmer explain why it was necessary to raise the freight rates? We can do so—it was because he voted the republican ticket and the republicans were successful in this state. The railroads know they will have nothing to fear from a republican legislature. The railroad pie-eaters, aided by the votes of republican farmers on election day, will now receive their reward by an advance in freight rates on grain which will cost the farmers millions of dol-

Now, you stay-at-home fellows could have prevented this extortion; but you will get all you need. The railroads say they must recover their enormous republican campaign fund. No doubt the button has been pushed and the railroads know there is nothing to fear from the republican state administration. They will never overlook a good thing when they see it. By additional freight rates they will make the farmers pay the campaign expenses. You stay-at-home farmers cannot blame the railroads for doing this when they have everything their own way. The republican farmers are a generous lot and are always willing to go down into their own pockets and dig up their hard earned dollars to help the republican party and the corporations. And you stay-at-home fellows will help pay the fiddler this time -it is right that you should. W. M. LAKIN.

Aurora, Neb.

The Winnipeg (Manitoba) Telegram says that during the past year 3,000 Nebraskans moved into that province. bringing with them \$5,000,000 worth of property. Beyond a doubt a majority of those were populists and democrats, whose places here have been filled with republicans from Iowa and other states east of us.

"Disgraceful Legislation"

The first instalment of "Disgraceful Legislation" appeared last week in the Auburn Granger. Mr. Dundas preaches an excellent sermon on the folly of partisan and sectarian likes and dislikes, and then takes up the matter of publishing constitutional amendments and some past history in connection therewith, to show how partisan insanity has kept a bad law on the statute books for years. He mentions the action of the legislature in 1895-after Holcomb's election-in amending the law so that a republican secretary of state might designate the sired number of votes, and 20 or 30 can papers to publish the proposed amendments, and then says:

"This law should have been amended in 1897 when reformers were at the helm, but as a fusion secretary of state had been elected it was plain to see that the fusionists would be the ones to take the spoils, but they lacked votes to submit any amendment suggested so got none of the swag."

Mr. Dundas believes the price paid for publication is five times too much and that it should be cut down to something reasonable and the publication extended to many more papers than is now the practice.

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