

GREATER THAN THE STATE

Burlington Voluntary Relief Run in Open Violation of Nebraska Insurance Laws

Nebraska is today a feeble old dotard whose "spare-the-rod-and-spoil-the-child" policy has brought him to grief. He dare scarcely speak above a whisper in the presence of his full-grown sons—much less to attempt any check on their disobedience; so, human-like, he makes the younger ones "stand round" and upon slight provocation punishes them severely for trifling offences.

One of Nebraska's oldest sons, Burlington, with all his faults is nevertheless a fine specimen of vigorous manhood, and might have been a model son had he been promptly punished for misbehavior in the days when a spanking could be administered advantageously. But those days are past. Nothing short of an elm club, of the H2O variety, would have any effect. And poor, old, senile Nebraska can do nothing but plead, "Now, please, Burlie, do be a good boy, won't you, son?"

One of the younger boys not long since tried to play "Home Company" and he came to grief in short order. Some of the others killed a few prairie chickens and got a severe spanking for their naughtiness. But "Burlie" does as he pleases—and the only one he cares to please is "Burlie."

Suppose we stop this chaff and talk seriously a few moments. J. L. Brandies & Sons, proprietors of the Boston Store, Omaha, run a big department store. They sell everything from the proverbial needle to the equally proverbial anchor. In fact, like the Zion store in Salt Lake City, Brandies & Sons carry in stock and can furnish everything under the sun—but second-hand coffins. Not long since they decided to put in a savings bank department, primarily for the convenience of their customers, and, perhaps, a little incidental profit.

Was that bank exempted from the provisions of law governing other banks, simply because it was run in connection with the sale of Rogers-Peet overcoats, Way's sweater neck mufflers, and "Lounging Robes at \$2.49?" Not for a moment. Messers Brandies & Sons must and do comply with every requirement imposed on other bankers.

The Chicago, Burlington & Quincy Railroad (or "way") company owns and operates many miles of railroad in Nebraska and employs several thousand men. Like the Boston Store it has "departments"—passenger, freight, tax, law, etc. (to say nothing about its lobbying department). Some years ago it started a life and accident insurance annex, known as the Burlington Voluntary Relief Department (or "association"). The genius who suggested the term "voluntary" deserves greater fame than Mark Twain as a humorist.

It is needless to discuss here the subtle devilry which was behind this ostensibly, and really in some respects, good department. Everybody knows and nobody can prove that it was for no other purpose under heaven (or hell) than to provide a means of cheating its employes out of any cause of action for damages for personal injury. That is not our present concern, however. What we wish to emphasize is, that this insurance association has wholly and utterly ignored and violated the insurance laws of Nebraska. It is now so ignoring and violating such laws, as the following correspondence will show:

"Fourteenth Year
The Nebraska Independent
Lincoln, Neb., Dec. 23, 1902.

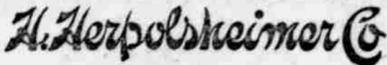
Hon. Charles Weston, Auditor of Public Accounts, Lincoln, Neb.—Sir: Will you kindly advise whether or not the Burlington Voluntary Relief association has complied with the insurance laws of the state of Nebraska? Yours very truly,

CHARLES Q. DE FRANCE,
Associate Editor.

Dec. 24-02. It has not. Truly,
CHARLES WESTON,
Auditor.
By BABCOCK, Deputy."

Is there any good reason why the Brandies bank should submit to government inspection and make reports when called upon—while the Burlington Voluntary Relief does a flourishing life and accident insurance business and obeys neither the laws of God nor Nebraska?

Why should the Bankers' Reserve Life, or the Woodmen Accident, or the Royal Highlanders be compelled to make reports to Auditor Weston, while the Burlington Voluntary Relief goes




SEMI-ANNUAL CLEARING SALE

...25 Per Cent Off on Everything....

Except on copyright books, some makes of fountain pens, magazines, periodicals, patent medicines, Colgate's goods, Seven Sutherlands Sisters' hair preparations, spool cotton and spool silk, knitting and embroidery silk, Cresco corsets, "Her Majesty" corsets, and Ferris waists. 10 per cent. only will be given on some makes of carpets and rugs and on groceries.

25
Per
Cent.
Off.

It is an ironclad rule of this house and one from which we never deviate, to close out every vestige of one season's stock before opening a new one. It is also our rule to reduce our stock to the lowest point in order to make our inventory as low as possible. Staple goods as well as the season's goods are sold at a sacrifice, often much less than the cost of manufacture. Our Semi-Annual Clearing Sales need no introduction to the public. Everybody knows when

they will occur and look forward to the time with the keenest interest, feeling assured of a rich harvest in bargains. This season's sale offers greater advantages than usual. Never before has any reputable firm in Nebraska made so liberal an offer as we do in this sale. Never before has there been as large a stock of the best grade and up-to-date style offered at so great a discount as we offer at this sale. N. B.—Goods bought at this sale will not be taken back or exchanged



A. Herpolsheimer & Co.

Lincoln,
Nebraska.

scot free?

It is one of those things no pop can find out.

Cost of Hauling Freight

For the information of the Nebraska Independent, in regard to three-quarters of a cent per ton mile not being a heavy rate for carrying freight, the Appeal has repeatedly quoted the Engineering News of New York, one of the highest authorities in the nation, that all the costs, expenses, depreciation and interest on the investment can be paid at the rate of one-tenth of a cent per ton mile, or to put it so people can understand it, \$2 will pay for hauling a car of 40,000 capacity 100 miles, including all expenses, maintenance and interest on the capital. Compare that with the robber rates we have to pay, which produce profits so great that a false system of bookkeeping has to be used to cover up the robbery.—J. A. Wayland, in Appeal to Reason.

The Independent had used the figures in a comparative sense only. Three-quarters of a cent for carrying a ton of freight one mile is not a heavy rate to the shipper who is paying two to fifteen cents per ton per mile. The discriminations hurt worse than the size of the rate. The Independent believes, however, that under public ownership, with cost of service charged instead of value as now, the distance element should be cut out, and that the only classification necessary would be as to whether the commodity could be carried in open or closed cars, and whether it should go by slow or fast trains—something after the suggestion of J. L. Cowles in his "Freight and Passenger Post."

Rough on the Ralstonites

The editor of the El Dorado (Kas.) Republican figures that a bushel of corn worth thirty cents and a bushel of wheat worth sixty cents with fifteen cents' worth of grinding, makes seven dollars' worth of health food.—Newspaperdom.

Premature

That men are only children of a larger growth is evident. Every now and then The Independent gets a letter like this one from W. Brumbaugh, Sargent, Neb.:

"Please take my name off your list as fusion killed the party and there is no more hope for a party when leaders will fuse with the old parties. My paper is paid to April, 1903, but stop it now."

Suppose that it is true that fusion killed the party—which is merely guess work—has that killed the principles for which the party stood? Has that demonstrated that national bank issues are a good thing and government legal tender money a bad thing? Has that demonstrated that private ownership of railroads is right and public ownership wrong? Because a man will insist in plowing with a left-handed plow, does it follow that his potatoes will refuse to grow? The object to be attained is to produce a crop of potatoes, and the question of selecting farm utensils is secondary, even if important.

The party "leaders" could not and never would have "fused" with any old party if it had not been that a majority of the party felt that fusion was the best thing to do under the cir-

cumstances. The majority ruled, and it is childish for such men as Mr. Brumbaugh to pout and take their doll rags and go home because the play is not always conducted the way they wanted it to be.

Besides, Mr. Brumbaugh is premature. He is not aware that an era of good feeling is dawning and that a reunited populist party is not only one of the possibilities, but very much of a probability.

POOR THINGS

American Girls Who Sold Themselves and Paid Their Money for Titles That Will be Abolished

There is mourning in the great families of New York, there is weeping among the Americans in France, because the French government is going to abolish titles. The "400" are so angry that they see blood on the moon and are all for war, providing that they can hire men to do the fighting for a shilling a day, as a bloodless French duel is the utmost extent to which they can fight themselves.

A bill abolishing all French titles has been introduced into the chamber of deputies and was received with expressions of approval by a majority of the members. The house at once took up the measure, presented by Deputy Fournier, into urgent consideration, and referred it to a committee. There is universal belief that it will pass.

French titles carry with them no privileges under the republic, but they are legalized forms of address and are recognized in foreign courts when questions of precedence arise. To abolish them would be to strike a blow at many American women of wealth who exchanged their fortunes, and many of them their happiness, for titles.

Castellane, who has always been among the most extreme and arrogant of the so-called royalists, is the most universally detested man in Paris today, for now his own party friends are turning against him.

Some well-known American women whose titles are menaced by the French chamber of deputies are as follows:

Miss Anna Gould, now Countess Boni de Castellane.

Miss Barbey, now Countess de Poor-tales.

Miss Burdan, now Baronne Lepelletier d'Aunay.

Miss Butterfield, now Countess de Montauban.

Miss Claire Coudert, now Marquise de Choiseul.

Miss Mary G. Caldwell, now Marquise de Merenville.

Miss Forbes, now Duchess of Choiseul-Praslin.

Mrs. Herbert Gallatin, now Countess August de Rohan-Cabor.

Miss Medera Marie Hoffman, now Marquise de Mores.

Miss Mary Hayward, now Countess de Chabot.

Miss Marie Ledoux, now Marquise de Valour.

Miss Carola Livingston, now Countess de Langier-Villars.

Mrs. Charles F. Livermore, now Baronne de Seilliere.

Miss Virginia Lowery, now Duchess d'Arcos.

Miss Maggie Mitchell, now Duchess de la Rochefoucauld.

Miss Meigs, now Countess de Nef-fray.

ANNOUNCEMENTS.

ILLINOIS CENTRAL R. R.

CUBA Illinois Central Excursion to Cuba will leave Chicago, St. Louis, Cincinnati and Louisville January 23, 1903, reaching same points on the return February 3. A delightful voyage across the gulf of Mexico, a six days' stay on the island of Cuba, including a visit to Havana, Mantanzas, the Valley of Yumuri, the Caves of Belle Mar and other interesting points under the escort of the American Tourist Association. Rate from the points mentioned will be \$160 for the round trip, which amount will include all expenses everywhere. Itineraries, giving full particulars, of your local Illinois Central ticket agent.

MARDI GRAS This occurs at New Orleans on February 24, 1903. For its excursion rates will be in effect to New Orleans on specific dates which your local ticket agent will be able to advise you.

NEW ORLEANS A delightfully unique city for the tourist to visit. Winter tourist rates now in effect. Double daily service and fast steam-heated vestibule trains with through sleeping cars, buffet-library-smoking car service and all meals en route in dining cars. Ask for an illustrated book on New Orleans.

MEXICO Tour of all Mexico via the Illinois Central under the auspices of the American Tourist Association, will leave Chicago January 27, 1903. Tickets include all expenses, Railway, Sleeping and Dining Car Fares, Hotels, Carriages, etc.

FLORIDA Through "Dixie Flyer" Sleeping Car Lines, St. Louis to Jacksonville, and Chicago to Nashville, the latter connecting en route with through Jacksonville car from St. Louis. Route via Nashville, Chattanooga and Atlanta.

CALIFORNIA Personally conducted Weekly Excursion Cars through to Los Angeles and San Francisco as follows: Via New Orleans and the Southern Route every Wednesday from Chicago; every Tuesday and Friday from Cincinnati. Via Omaha and the Scenic Route every Friday night from Chicago.

HOT SPRINGS, ARK. Through Sleeping Car between Chicago and Hot Springs, carried on the Central's fast Pullman vestibule "Limited" train. Send for book describing this most interesting of health and pleasure resorts.

HOMESEEKERS The Passenger Department of the Illinois Central Railroad Company is issuing monthly circulars concerning fruit growing, vegetable gardening, stock raising, dairying, etc., in the States of Kentucky, West Tennessee, Mississippi and Louisiana. Every Farmer or Homeseeker, who will forward his name and address will be mailed free Circulars Nos. 1, 2, 3, 4, 5 and 6, and others as they are published, from month to month, on application to J. F. MERRY, G. P. A., I. C. R. R., Dubuque, Iowa.

Full Particulars concerning all of the above can be had of agents of the Illinois Central, or by addressing the nearest of the undersigned representatives of the "Central."

A. H. HANSON, G. P. A., Chicago, Ill.
J. F. MERRY, G. P. A., Dubuque, Iowa.

Fred'k Shepherd—Attorney

NOTICE OF SALE.

Notice is hereby given that by virtue of an action in partition and by virtue of an order of sale therein made by Lincoln Frost, one of the judges of the District court of Lancaster county, Nebraska, on the 27th day of December, 1902, in an action pending in said court wherein Nora Clark is plaintiff and John W. Hoff et al., are defendants, the undersigned referees will at 2 o'clock on Saturday, the 31st day of January, 1903, at the east door of the court house in Lancaster county, Nebraska, offer for sale at public auction to the highest bidder for cash, lot four of block sixty-three of Havelock, Lancaster county, Nebraska, including the buildings thereon, to be sold as one parcel.

F. L. SUMPTER,
G. L. LAWS,
NIELS JOHNSON.

Miss Mary Minell, now Countess d'Avenal.

Miss Nichols, now Baronne de Chambrun.

Miss Maria Read, now Countess de Foras.

Miss Marie Schenck, now Duchess of Villars-Blance.