

## HOW CLARK BUYS A BOND

Which Guarantees His Family an Estate, if He Dies, and Himself a Home, if He Lives.

Mr. Clark, aged thirty-five, is manager of the elevator in the town of Salem. The position pays him a good salary, enabling him to support his family and lay aside about \$200 per year. Though he is now living comfortably, he realizes that he must devise some way of providing an income for his declining years.

His idea is to buy a farm. During a period of meditation as to whether or not he shall purchase a certain quarter section of land which is for sale at \$5,000, he is interviewed by a representative of the Old Line Bankers Life Insurance company of Lincoln, Nebraska, who endeavors to interest him in Life Insurance.

Hardly does the agent get well started, when he is interrupted by Mr. Clark who tells him of his intention to buy a farm. He states that he is about to make a small payment on the purchase price and will, if the agent can offer anything better be an interested listener.

"Well," said the agent, "suppose you buy a farm worth \$5,000 by paying the small sum of \$175.25 annually without interest, for twenty years, the contract for same containing a clause specifying that, should you die at any time, the party from whom you buy the land will cancel all deferred payments, and give your estate a clear title; or if you live to the maturity of the contract, give you not only the deed to the land, but pay you as large a percentage of profit as you could reasonably expect to make from the property. Would you buy a farm on those terms?"

Of course Mr. Clark was interested, and since the Company secures each and every contract issued with a deposit of approved securities with the State of Nebraska, he expressed a willingness to become a party to such an agreement.

"Well," continued the agent, "if you will pay annually to the Old Line Bankers Life Insurance Company of Nebraska the sum of \$175.25 they will, if you die at any time, pay to whom you may name the sum of \$5,000. If you live twenty years, they will give you a cash settlement consisting of the guaranteed reserve and an estimated surplus, amounting to \$5,491.25. You will readily see that you receive \$1,986.25 more than you pay in, which is better than four per cent compound interest. Then, too, having the assurance that, should you die, you would leave a comfortable estate." Mr. Clark bought the insurance, and what Mr. Clark did you can do.

Permit our agent to explain a contract to you. If you do not own all the land you care to farm, ask for circular No. 1 which shows "How Jones Bought and Paid for a \$6,000 farm." If you have a mortgaged farm, call for Circular No. 2, which shows "How Samuels Paid a \$2,000 Mortgage."

For further information address the OLD LINE BANKERS LIFE INSURANCE COMPANY, at Lincoln, Nebraska.

## What a Pop Saw in New York

Here sighs and sobbings, wails shrieked loud and high,  
Resounded through the air that star ne'er sees,  
So that I first was moved to tears thereby,  
Tongues different, appalling utterances,  
Words dolorous, accents that from anger rise,  
Loud and low voices, sound of hands with these  
Made up a tumult that in eddying-wise  
Rolls through the time-void, dusk air evermore  
As sand when on the whirlwind's breath it flies.

The sure signs of coming distress begin to appear. First at the theatres, where the attendance is smaller than it has been for ten years. That is where the average householder usually begins to economize. A theatre manager told me that the only thing that has been a success in New York this year was Parsifal, and that opera had such an advertising as nothing ever got here before. Those interested in it got the story passed around that it was blasphemous and that Mrs. Wagner was going to stop its production by injunction. It was discussed for weeks in the editorial columns of the dailies, but the main thing that makes the rush is the idea that after all it is a little blasphemous and so every New Yorker is crazy to see it. Those who have attended say that it is inferior to some of the other Wagner operas. Thousands of stage

people are stranded at different points all over the country. The same story comes from every large city in the east.

Governor Odell has refused to honor a requisition of the governor of Missouri for Ziegler, the baking powder millionaire who furnished all the bribe money that was used in the Missouri legislature and the receivers of which Folk has been convicting in the lower courts, to have them set at liberty by the supreme court of that state. It looks as if the republican party is driving hard for the gates of anarchy. Odell has done just what Durbin did in Indiana. A millionaire boodler who gives large contributions to the republican corruption funds, if he can get to a state where a republican governor presides, is safe. The Montreal Star, in commenting on this, says that "it is just as hard for a rich man to enter jail in the United States as to enter heaven."

The fear of a bolt from the party has driven the gold democrats here into a frenzy. I have never heard the language they used, when the subject is mentioned to them, equalled. The second mates of the old Mississippi steamboat times 'couldn't hold a candle' to them. Until they heard of the prospects of a bolt, they were feeling pretty happy. The way that they had figured out a victory and the grabbing of the offices was as follows: Under the apportionment based on the census of 1900 the total number of votes in the electoral college is 476, which is 29 more than at the last presidential election, when it was 447. This year 239 votes will be required to elect. The states that were carried by the democrats in 1900 were eighteen in number, and they will have this year 173 votes. If they are again carried by the democratic party, that party will need 66 more votes in order to elect its candidate. Suppose that it should win the votes of New York (39), New Jersey (12), and Connecticut (7), or 58 in all, it would still lack eight votes. It is reasonable to suppose that a change in popular sentiment that could change these three states would extend far enough to secure the few votes required. They might be had in Maryland, which has eight votes, or Indiana's fifteen votes might be obtained.

The patience of a New York mullet head is far greater than the patience of Job. The gas trust here has been robbing the people for years. A while ago the council reduced the price 25 cents per 1,000 feet. It is the testimony of every householder using gas that their monthly bills are higher now than before the price was lowered, and yet the people think that populism is the detestation of all the earth, because ten years ago the believers in it demanded the public ownership of municipal utilities. The householder here pays his gas bills, grumbles a little, but goes into a fury when a proposition is made for the people to make the gas and distribute it to themselves at cost, which would be about 40 cents a thousand feet. They had better take Job's wife's advice, "Curse God and die."

The hair of the big clothing manufacturers here is turning gray with grief and the prospect of bankruptcy in the near future is reducing them to skeletons. They say that not even in 1894 did they receive so many letters cancelling orders. They are trying to find some way to make the retail dealers take the goods ordered. They might do that, but how they would ever get the pay for them is a thing that they have not found out.

The followers of Mrs. Eddy here have a "good one" on the doctors who have been sneering at Christian science as "a woman's religion." The doctors have taken to radium as almost a "cure-all." They administer it for cancer and internally in a solution which they call "liquid sunshine." The Eddyites say the doctors have adopted "a woman's remedy," for radium was discovered by Mda. Currie, a woman.

There has been a scheme evolved in Wall street to repeal the anti-trust act altogether, but after considerable discussion it was thought best to put that over until after the next presidential election. The dailies here speak of that act in the following fashion: "In intent the act was as rank a piece of demagoguery as ever was concocted in a committee room. It was designed to meet a partisan emergency. Its meaning and scope were never carefully considered, and there was no expectation that it would ever be enforced. As a statutory expression of any theory of law, public morals, or national policy it is absurd, unworkable, and inconsistent

with itself." If plutocracy succeeds in the next election, that act will go by the board with the certainty of fate.

While the policeman's little graft is very unpopular among "the independents" here, the big grafting is just as popular as ever. At least there is no objection made to it by the "holier than thou" dailies. Their reporters never hear of them, or if they do, the copy they turn in on the subject finds a final resting place in the editorial waste basket. A contractor here told me of a graft that was recently worked for a Tammany supporter that never got into the papers at all. A contract was awarded on a very low bid, a bid so low that every other contractor in the city knew that if the work was done it must be at a loss. Shortly afterwards the council passed a law declaring that a day's work on all city contracts should be eight hours. Then this contractor went before the council and got an appropriation of \$800,000 to reimburse him for the shortening of the day's work. A case was made up and the courts decided that law was unconstitutional and the contractor worked his men ten hours a day and got his \$800,000 besides. That was a piece of work that every "independent" admired. But if a policeman should get a rake-off of \$50 a month for allowing a gambling house to run, the "independent" would become furious over it.—T.

## Buy a FARM That Will Pay

you 50 to 80 per cent annually. Rented will pay you from 20 to 30 per cent annually.

A sure crop every year, and the brightest prospect of doubling your investment in two years or less. These farms are located in the Box Elder Valley, northern Colorado.

There are six million dollars invested in sugar beet factories in this valley. Farms are paying enormously, as they have a sure crop and a big one every year, ample water supply, 14 reservoirs, and more than enough. We are selling farms in this valley at \$50 and \$60 per acre, and several have been rented during the past year at \$10 per acre cash rent, paying 20 per cent on the investment. Four miles down the valley from where these farms are located farms are selling at \$150 to \$200 per acre. Twenty miles further south in the valley, farms are selling at from \$200 to \$250 per acre, paying on this valuation annually 20 per cent. Land that we are offering is equally as valuable when fully developed and improved as the farms that are selling at \$250 per acre.

The crops this year will run about as follows:

- Alfalfa, 6 to 8 tons per acre.
- Wheat, 45 to 65 bushels per acre.
- Sugar beets, 20 to 30 tons per acre.
- Oats, 50 to 110 bushels per acre.
- Barley, 65 to 130 bushels per acre.

We have yet about 4,000 acres of this land to sell with perpetual water right and are of the opinion that anyone purchasing a farm in this valley will double his money within one year. We will certainly have all this land sold soon.

The man who has a good farm in an irrigated country, and a good irrigation right, knows its value. He never sells out and goes back to the farm in the east where too much rain or too protracted drouths distress and disappoint. In any line of business, certainty is the element most desired. Farming under irrigation is the nearest approach to a sure thing yet discovered. Some question of chance enters into almost every business calculation excepting into the combination of good soil, and good water. Given these two, and a man's note is paid, his credit is established and his bank account is assured. Irrigation is simply putting enough water on the growing crops, at exactly the time most necessary; not too much and not too little. That is irrigation—nothing more and nothing less. Then, too, the silt in the water fertilizes the soil and renews it from year to year without either labor or expense. This natural fertilization, and the exact amount of moisture at the exact time brings the greatest yield of all crops, doubling and sometimes quadrupling the returns over farming in the eastern states.

Wheat, oats, barley, potatoes, sugar beets, alfalfa, fruit, all vie with each other in quantity and quality. The result is, farming by irrigation is ideal, and peace and plenty abound.

In comparing irrigation farming

with rainfall farming, the Wyoming Experiment Station Bulletin on irrigation says:

"The increase from irrigation is sometimes four-fold and seldom less than double. It is estimated that if only one acre in four could be reclaimed it would still bring the product of the arid region of the United States up to the product of the balance of the country."

The clippings furnished by us speak for themselves, for they are the story of the contented and prosperous farmers of northern Colorado, whose lines have fallen in pleasant places and among whom discontent is unknown, and poverty never met with. It is probable that nowhere on earth are there as many prosperous farmers as in that section of which Fort Collins is the center.

The building of the new ditches and the cultivation of the new lands in this vicinity, together with the erection of the great sugar factory at Fort Collins, open up new opportunities and provide a place for new farmers, who have only to see and investigate to appreciate the wonderful privilege extended to them.

Which is the better investment:—buy eastern land at \$50 an acre and rent it at \$3 an acre or buy Colorado land at \$50 and rent it at \$10—the eastern farmer gets 6 per cent and the Colorado man gets 20 per cent on his investment.

Below are a few whom we have sold farms to in the farmers Box Elder Valley of Colorado, during the first year, and all are pleased with their investments:

- I. H. Miller, B. F. Whitney, Otto Pelitz, Ashland, Neb; Eldrege Bros., Emerald, Neb; W. S. Stevers, Palmyra, Neb; Nellie A. Howe, Ong, Neb; William Robbins, Seward, Neb; J. C. Worrell, H. H. Bennett, E. A. Pegler, H. M. McGrew, W. H. Dalton, Lincoln, Neb; H. A. Bean, Edgar, Neb; W. J. Temple, W. A. Graves, J. N. Binford, J. Hoge, H. A. Greenmeyer, Cheney, Neb; B. A. Shearer, Floyd, Machling, Mr. Bloom, John Walker, Garrison, Neb; J. W. Hollenbeck, Joseph Purdy, Elmwood, Neb; John Cook, Fred Porter, Levi Heller, Mr. Loeder, Dodge, Neb; John Danburgh, Columbus, Neb; J. M. Archer, Aurora, Neb; J. L. Wade, M. J. Fitzpatrick; Joe Connor, Atchison, Kansas; W. E. Price, Lawrence, Neb.

These are only a few substantial business men and farmers who have purchased farms, and any can sell out at any time at a large advance, if they desire.

Excursions every Monday.

For excursion rates and literature, or any further information, write

EXCURSIONS EVERY MONDAY.

For excursion rates and further information apply to

**Woods INVESTMENT COMPANY**  
Office, Lincoln Hotel.  
Inco In, Nebraska.

## A Good Investment

One of our citizens last week bought a two thousand life insurance policy in the Security Mutual Life Insurance company of Lincoln on the single premium plan. He has made it absolutely certain that his beneficiary shall have at least two thousand dollars. No matter how long he may live he will have no more premiums to pay.

The Security Mutual Life reports that last year was by far the best year it has ever had. It wrote over a million and a half of new business and increased its assets 65 per cent and insurance in force 57 per cent.

The Security Mutual Life Insurance company of Lincoln is still growing. Its business for January was more than twice as much as the business of January, 1903. There must be some reason for this. In fact there are several reasons: It is a Nebraska company; insures Nebraska people; invests its money in Nebraska securities; all securities are deposited with the state auditor for the benefit of its policyholders; all policies issued by this company are up to date in every respect. The rates are low when compared with eastern companies, yet when the death rate of Nebraska is compared with the average of the country is taken into consideration the company can do business on these rates and show as good results for its policyholders as any company can.

## Good Seed Corn

J. B. Armstrong & Sons, Shenandoah, Ia., say that the farmers seem alive to the fact that good seed corn is more than ever needed this season to insure a good crop. Thirty-five years' experience as a raiser and breeder of seed corn makes J. B. Armstrong the best judge of what is good and reliable in seed corn. J. B. would rather lose his whole crop than sell a bushel of corn that would not grow to a patron. Address J. B. Armstrong & Sons Shenandoah, Ia., for their new 1904 catalog. It covers the seed corn question from A to Z and can be had for a postal card. It tells what varieties to plant to secure a good crop.