

No Dry Dock Available

Russia at a Decided Disadvantage in the War With Japan on This Account. Her

VESSELS ARE OUT OF COMMISSION

For the War. Russia Has No Means of Making the Necessary Repairs to the Disabled War Ship.

The full extent of the first disaster to Russia will be more fully comprehended when the reader learns that Russia has no dry dock in Asia. The damage done by a torpedo cannot usually be repaired excepting at a dry dock. Great Britain has a great naval station at Hong Kong where European and American vessels may resort for repairs in time of peace, but in time of war no neutral port is open for war ships of the warring nations.

JAPAN AT HOME

Her naval armament is by no means insignificant. Her naval stations are well equipped. Her navy is efficiently officered and her men know how to shoot. Russia, therefore, engages at a decided disadvantage, for Port Arthur and Vladivostok are interlocked and Japan controls the open harbors. The bear is at bay and the prestige of the czar of all the Russians seems fated to suffer. Meanwhile America will feed both armies and navies and remain neutral. Our people will have time to build up home enterprises and strengthen financial undertakings like the

BANKERS RESERVE LIFE,

the youngest and most vigorous of western life companies. This company wrote \$2,630,050 last year. She closed the year 1903 with \$7,000,000 in force made of the best risks ever taken in the great health belt of the Union. Her stakes are set now for \$10,000,000 at the end of 1904 and nothing less than panic or extensive disaster can prevent the Bankers Reserve Life becoming a \$50,000,000 company by 1915.

B. H. ROBISON,

the experienced and energetic president, has just returned from Oregon, where the Bankers Reserve Life was admitted to do business during his visit to the states of the northwest. Another officer has just secured admission in Texas. The only problem confronting the management is that of men. State managers, general and special agents and good solicitors are badly needed. Write B. H. Robison, president, Omaha, Neb., for particulars. Especially desirable fields are now available on extra liberal terms.

Farmers' Elevators

The general condition has become such that the agricultural classes of Nebraska are very much agitated over the question of shipping their own produce. The reason for this agitation seems to be that the line elevators who have grown rich on handling the farmers' products are taking too large a percentage of profit.

The line elevators have always given out the impression to the people that they were losing money on the buying and shipping of grain. That their chief objection to the farmer handling his own product was the sympathy that they expressed for his welfare, namely: that they did not want him to invest his money in elevators and be in danger of losing it.

After some investigation, and a little experience, the farmers have discovered that wherever farmers' elevators have been constructed, the market price for all farm products, has advanced from 2 to 7 cents per bushel. Which proves very conclusively to the producing class of people that the line elevators have been deceiving them all these years.

Of course, the line elevators contend that owing to the fact that they have invested their money in elevator plants, they are entitled to some protection from others going into competition with them. They seem to think that the railroads of Nebraska should protect them by giving them better rates than to their competitors.

If a community of farmers see fit

to organize and erect an elevator, investing therein their own capital, it seems a fair proposition that they should be entitled to the same facilities as the line elevators. It would be just as fair for a farmer to ask for some special law to protect him in his agricultural business, where he had invested his money in a farm and improvements thereon, and say that another farmer should not have the right to buy and improve the adjoining farm and engage in the same line of business.

We believe in giving the line elevators the same treatment under the laws of our state that every individual is entitled to. We are in favor of treating them fairly and justly, but we are opposed to granting them any special favors.

This, in our mind, seems to be a plain business proposition. Of course we are not blaming the management of the line elevators for taking advantage of opportunities and legislation whenever it comes within their power to do so. The blame seems to rest upon the agricultural classes themselves. When they have within their power the facilities for handling their own product, taking into consideration the fact that they also have the product itself, it seems that the producer is entirely to blame when he allows a corporation to make a profit off of his labor.

It is an easy matter for the farmers of a neighborhood to take out their subscription papers, sell their stock, then call a meeting and incorporate, build an elevator, and they are ready to ship their own grain. Of course, they will find in every community men who are employed by the grain trust to discourage the farmers and try to keep them from going into business.

JAS. T. BRADY,
Secretary Farmers Co-operative Grain and Live Stock Association.
Albion, Neb.

National Cooperative Congress

As chairman of the united committee appointed by the Lewiston convention of the Co-operative Association of America, the Kansas State Co-operative Union, the Pacific Coast Co-operative Union, and the State Co-operative Union of Washington, and endorsed by the Faneuil Hall Co-operative convention, and by instructions through a referendum vote of said committee, I hereby issue the following call:

All industrial and commercial co-operative societies in the United States and Canada, are invited to participate in the organization of an American Co-operative Union; the congress for that purpose to be held on the World's Fair grounds at St. Louis, June 16 and 17, 1904, and representation to be as follows: Each local society, either affiliated or non-affiliated with other societies, to be entitled to one delegate; and each general organization of such societies, either state, district, or national, to be entitled to five delegates; one vote to each delegate, and no proxies.

Delegates should bring credentials signed by the proper officers of their societies.

The purpose of this congress is to form an unincorporated federation of the industrial and commercial co-operative societies of America for educational and organization work, to promote our business interests and to arrange for holding annual congresses.

Under the head of industrial Co-operative Associations are included all forms of agricultural organizations, shipping, fruit, cheese, butter, etc.

It is suggested that in connection with this congress—preferably preceding it—each natural division of the co-operative movement, such as the Rochdale Co-operators, Farmers' Associations, etc., not already organized nationally, meet at the same place and perfect their national organizations on their special lines.

All individuals who are friends of the movement, but unable to attend as delegates, are invited to attend as individuals and participate fraternally in the congress. All labor organizations and the patrons of husbandry and profit-sharing companies, are cordially invited to send fraternal delegates.

The program will be published later. All societies are requested to take action at an early date and notify either the chairman or the secretary at once.

The following gentlemen are requested to act as the committee of arrangements:

N. O. Nelson, St. Louis, of N. O. Nelson Mfg. Co., chairman.

Alonzo Wardall, Topeka, Kas., of Kas. State Co-op. Union, vice chairman.

Ralph Albertson, Lewiston, Me., Co-op. Assn. of America, secretary.

H. H. Esdler, Chicago, of Milwau-

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C. Y. Roop, 634 18th st., Oakland, Cal., of Pacific Coast Co-op. Assn.
J. A. Everitt, Indianapolis, Ind., of Society of Equity.
C. B. Hoffman, Enterprise, Kas., of Farmers' Co-op. Shipping Assn.
A. H. Naftzger, Los Angeles, Cal., of California Fruit Growers' Agency.
R. N. Moody Aberdeen, Wash., of Washington State Co-op. Union.

The time is opportune for a great forward movement. Help us to make the congress a great success.

ALONZO WARDELL,
Chairman Committee.
307 Van Buren St., Topeka, Kas.
(Friendly papers please publish.)

Remarkably Low Rates

Lincoln to all points in Oklahoma and Indian territories, \$9.00
Lincoln to all points in Texas, east of Fort Worth, San Antonio Houston and in Louisiana west of Alexandria and Monroe, only \$10.50.

The Missouri Pacific railway will put in the above one-way rates on February 16, March 1 and 15.

The only electric lighted train out of Lincoln.

Full information at city ticket office, S. W. cor. 12th & O sts.
F. D. CORNELL, P. & T. A.

Valuable Information

If you are interested in seeds, the kind and amount to sow, the quality and importance of having the best, write to the A. A. Berry Seed Co., of Clarinda, Ia., for their large illustrated and instructive catalogue. It is free and contains much valuable information. Berry's Mammoth King Corn yields 75 bushels per acre. Write today for sample and catalogue. Kindly mention The Independent.

Stand up for Nebraska

Many of the people of Nebraska are lacking in a matter of much importance to the general prosperity of the state—they have not a sufficient pride in the welfare and growth of home institutions. Other things being equal, or nearly so, every home company should have your preference when you have business to give out. Every institution in Nebraska that grows to large proportions has a tendency to build up other institutions in other lines. It helps in a business way every resident and property owner in the state. For example, in the matter of fire insurance: why send your money to Philadelphia, New York

and Hartford when a better, more convenient and equally safe insurance can be had from Nebraska companies? The home company as it grows employs more people and buys more supplies to carry on its business. Its employees spend their money with men in every line of business, and pay taxes upon their property to help support the state government. In this city the Farmers and Merchants Insurance Co. is one of the heaviest taxpayers. The patronage of the company and its employees is felt by every merchant. Its policies are as liberal as any and the insurance absolutely safe. It always keeps cash on hand to meet any loss immediately when it occurs. When you need fire insurance—old line—the best that's written—stand up for Nebraska and remember the Farmers & Merchants of Lincoln.

A. D. KITCHEN, Real Estate and Rental Agency, 1222 O St., Lincoln, Neb.

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Gen'l Agt. Pass'r. Dept., CANADIAN PACIFIC RY. CHICAGO.

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