

LIFE INSURANCE AS AN INVESTMENT FOR FARMERS

Or How Jones Bought and Paid For a Six Thousand Dollar Farm

The history of Jones will show how a person who owns eighty or more acres of land may double it. Also how the rent saved by the purchase of a piece of land will almost pay for it. If you do not own as much land as you care to farm and are paying rent, by the yearly addition of a small amount to the rent you now pay you can buy the land as Jones did.

Mr. Jones owned a hundred and sixty acres of land and rented an adjoining quarter, paying three dollars per acre therefor, or \$480 per year cash rent. For years it was the hope of Mr. and Mrs. Jones to buy this land, that when their boys (aged ten and twelve years) grew to manhood it would be unnecessary for them to leave the old homestead. Many were the plans suggested and the ways devised to secure this coveted quarter, but as the owner of the land wanted \$6,000 for it, Mr. Jones could not see his way clear to buy it.

He reasoned that should he mortgage both farms in order to secure the payment of the purchase price of one, and die, his family might lose the farm they already owned. As the interest on the loan (\$6,000) at 6 per cent would be \$360 per year, with in \$120 of the rent he was paying, he concluded to defer the purchase until his boys could be of more assistance.

One day Mr. Clark, owner of the land, informed Mr. Jones it was his intention to sell the farm and did not care to renew the lease, which would expire March 1, 1902. Jones, having farmed it for three years, would, if he cared to buy for \$6,000, be given the first chance; if not, another party would take it. While Mr. Jones was in doubt and hesitating, he received a call from a representative of the Old Line Bankers Life Insurance Company of Nebraska, who canvassed him for a contract of life insurance. Mr. Jones informed the agent of his desire to buy the adjoining quarter section of land, and thought he could not well invest in insurance at present.

Upon learning that Jones had been paying \$3 per acre, or \$480 per year rent, the agent, finding Mr. Jones' age to be thirty-three, asked him if he would be willing to pay about \$3.50 per acre for twenty years should the landlord give him a bond, deeding him the land at the end of that time should he live, or to his family should he die at any time after the first payment had been made, cancelling all further payments.

Of course, Mr. Jones said he would be glad to enter into a contract of that kind. "Well," said the agent, "you buy the land for \$6,000. The interest on the purchase price at 6 per cent will be \$360 per year. Then buy \$6,000 life insurance of the Old Line Bankers Life Insurance Company of Nebraska, which at your age will cost \$32.60 per thousand, per year, making the total payments for interest and premiums for twenty years \$555.60 per year or \$3.46 per acre.

"Should you die within that time, the life insurance policy will cancel the loan. Should you live twenty years and never pay a cent on the principal of your mortgage, the cash value of your policy, consisting of the guaranteed reserve and estimated surplus, will be \$6,109.44. This will pay off the loan and leave \$109.44 to the good. Now, Mr. Jones, you pay only forty-six cents per acre, or \$75.60 per year more than you have been paying for rent. If you live twenty years, you pay out only \$1,512 more than you would pay had you continued renting under the old lease. Deduct \$109.44, the amount over and above the \$6,000 which you receive if you live, from the \$1,512, the amount

you have paid in, and you will find you have a \$6,000 farm paid for which has cost you only \$1,402.56. This you have had twenty years to pay, with the absolute guarantee that if you die at any time the mortgage will be cancelled and the home freed from debt."

It is needless to say Mr. Jones bought both the farm and the life insurance. This brief illustration of what Jones did shows what you can do. If you are a renter, or have a farm and are in debt—a young man just starting in life, or a salaried man who would like to own a farm, permit our agent to explain how you can buy a bond on twenty years time without any security on your part, guaranteeing you the results of the average farm—if you live, and your family a home if you die.

For further information write the Old Line Bankers Life Insurance Company of Lincoln, Neb.

CRUSHING THE FILIPINOS

A friend, formerly holding a high military office in the Philippines, sent some time since to The Independent a bill passed by the Philippine commission which was intended to drive out of circulation all currency except that recently provided by congress. It contains the most drastic provisions, among others one levying a heavy tax on all deposits of Mexican and other money in banks. The banker was directed to keep an account of the amount of such deposits and reserve from payment to depositors the full amount of the tax. We now learn from the Manila American that this law has created an uproar among the people, although they have no voice in making the laws under which they live. The matter was discussed in a meeting called by the Filipino chamber of commerce. From the discussion there, the following extracts from the Manila American are made. (The term "Mex" is used in the Philippines to denote Mexican silver dollars.):

"It was pointed out in the arguments that in the provinces the new currency was not as yet known and that the masses of the people had not become sufficiently acquainted with it to abandon Mex. It was further contended that the payment of government revenues and other obligations in gold would bring distress to the masses whose only money at present is Mex and if they were forced to purchase gold to meet the demands upon them they would be placed at the mercy of the money exchanges and brokers and thus suffer great monetary losses.

"It was pointed out that the people were alarmed at the present currency muddle and were rapidly withdrawing their deposits of Mexican currency and Spanish-Filipino currency from the various banking institutions throughout the archipelago and keeping their money at home, and that this action had been brought about through fear of an impending financial crisis. It was further stated that the small retail dealers were already seriously affected by the existing currency conditions and unless relief came from some source in the immediate future many of them would be driven to the wall."

These extracts show very plainly what the money sharks are after over there. The pathos of the situation comes from the fact that people are perfectly helpless. They are governed by force. If it suits their rulers to pass a law that will bankrupt them, they cannot help themselves. That is a country where the consent of the governed is not taken into consideration. Such a financial act can produce as much suffering and starvation as war. The Independent feels like using the words of Tom Corwin, paraphrased and altered to suit the occasion, and say: "If I were a Filipino as I am an American, I would welcome such rulers with bloody hands to hospitable graves."

One would be led to believe that the words used in our statutes and our constitution were purposely constructed to conceal thought. Here are what are supposed to be nine of the most learned men in the whole United States, who have been chosen for their eminent natural ability and scholarship, whenever the meaning of the words used in the statutes or constitution are brought before them they disagree as to what the meaning is and five of them always think one

thing and four as sincerely believe they mean something else. The people of the United States in general have a supreme contempt for the supreme court.

Cleveland says Bryan is a populist. Bryan says Cleveland is a republican. The only conclusion that can be deducted from these premises is that there are but two parties in this country—republican and populist—and that the people should line up accordingly.

There is no denying that there is a land question in such cities as New York and Chicago that in the near future has got to be solved in some way or we must resign ourselves to the fact that there must always be hundreds of thousands of paupers and a million or so of human beings just on the verge of pauperism, in those cities, and a proportional number in other cities of the Union. Whether it is by the Henry George plan or some other, the thing must be done. Two or three millions of homeless people (a flat is not a home and can never be made one) are a danger to this republic.

A missionary, writing from Chemulpo harbor, Korea, to friends in the United States, says: "The Japanese army is a credit to the nation. They behave on the streets like Christian gentlemen, the reason probably being that their discipline is so perfect."

Massachusetts is in a state of consternation. Codfish has gone up to \$7.25 a quintal for large fish and \$6.50 for small, the highest price ever reached. What makes the case almost hopeless is that it will be six weeks before any of the new catch of the season can be landed at the Boston wharves. What will become of Massachusetts without codfish balls?

Justices Fuller and Peckham reversed themselves when they sustained the Hill merger. It is but a short time ago they handed down opinions exactly contrary to the ones now given. Perhaps they thought that the court must be kept "five to four."

A financial writer in the Philadelphia Ledger, in speaking of the New York exchange, says: "A few weeks of such dullness will drive hundreds of brokers into bankruptcy." The price of seats in that exchange have declined \$17,000 during the last few weeks.

In that Jefferson birthday letter sent to a Boston committee headed by Henry L. Pierce, Mr. Lincoln said, in words often quoted: "The democracy of today hold the liberty of one man to be absolutely nothing when in conflict with another man's right of property." That as accurately describes the Cleveland democracy and Hanna republicanism of today as it did the pro-slavery democracy of Lincoln's time. It was in that same letter that Lincoln said he was "for the man and the dollar, but in case of conflict the man before the dollar."

Now that the president's own appointee on the supreme bench, Justice Holmes, has declared that a criminal action logically follows the merger decision, Roosevelt will certainly be open to the charge of political, moral or some other kind of cowardice if he does not order his attorney general to bring such action.

There were nine galleys of type set up last week for The Independent that could not be crowded into its columns, and they were set aside on a rack. Now let our correspondents abuse some more. All of these nine galleys were "hot stuff" and ought to have been sent to our readers besides about twenty columns more that were on the hook and not set up of the same kind.

Nebraska has been "redeemed" and we are swiftly getting back to the times when republican lawmakers used to steal chairs, tables and desks out of the state house.

It would be the joke of the ages if after having rejected a man of the magnificent ability and unsullied character of Bryan, the plutocrats would have to take Hearst.

Two stories were printed in the papers last week. This is one: "A Japanese woman at Takasaki, on learning that her only son had been exempted from active service on the ground that she was dependent upon his earnings, has committed suicide." Here is the other: "There arrived at Ellis Island yesterday another lot of Russian refugees, 1,800 in number. They report that on the frontier of Russia there are thousands of men camped waiting a chance to cross to escape military duty."

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\$1 Peruna	75
\$1 Kilmer's Swamp Root	74
25c Castoria (genuine)	25
50c Syrup of Figs	88
25c Bromo Quinine	15
25c Alcock's Porous Plasters	15
25c Carter's Little Liver Pills	15
25c Mennen's Talcum Powder	15
\$1 Cole's Dandruff Cure	79
25c Allen's Foot Ease	19
\$1 Bromo Seltzer	79
\$1 Booth's Hyomel	89
\$1 Hostetter's Bitters	78
25c Packer's Tar Soap	19
\$1 Ozonulsion	79
\$1 Dix Tonic Tablets	79
50c Hostford's Acid Phos.	89
\$1 Ayer's Hair Tonic	79
50c Omega Oil	39
50c Radway's Relief	85
50c Pozzoni's Powder	85
25c Pear's Glycerine Soap	19
25c Pear's Unscented Soap	18
\$1 Seven Sister's Hair Grower	79
\$1 Stearns' Cod Liver Oil	79
75c Zozodont	65
\$1 Pierce's Remedies	74
\$1 Wine of Cardui	74
\$1 Stuart's Dyspepsia Tablets	75
\$1 Paine's Celery Compound	76
\$1 Hood's Sarsaparilla	79
\$1 S. S. Specific	78
\$3.75 Horlick's Malted Milk (hospital size)	\$ 19
\$1 Horlick's Malted Milk	77
\$1 Scott's Emulsion	78
\$1 Lydia Pinkham's Veg. Comp'd.	77
\$1 Listerine	74
\$1 Lister's Antiseptic, genuine	50
50c Denver Mud	35
50c Denver Mud genuine	35
\$1 Maltine Preparation	89
\$1 Frommers Malt Preparation	89
\$1 Duffy's Malt Whisky	89
\$1.25 Vine Spring Malt full qt special cut	89
\$1.25 Old Style Bourbon qt	89
\$3.75 Old Style Bourbon gal	2 89
\$1 California Wines qt	49
\$3 California Wines gal	1 75
\$1.25 Thialon	89
\$2 Dr. La Due's Female Pills	1 00
\$1 Dr. Shoop's Remedies	89
\$1 Kussel's Emulsion	89
\$1 Wyeth's Beef, Wine and Iron	89
\$1 Riggs' Beef, Wine and Iron	79
\$1 Extra Domestic Beef, Wine Iron	69
\$1 Beef Extracts, any make	89
\$1 Mothers Friend	89
\$1 Hyomel (Booths)	89
\$1 Liquezone	89
\$1 B. B. Balm	89
\$1 Cuticura Resolvent	89
\$1 Pushkuro	89
\$1 Munyon's Pawpaw	89
\$1 Ayers Cherry Pectoral	89
\$1.25 Manola	1 00
50c Miona	46
50c Cuticura	44
25c Cuticura soap	19
75c Box Cuticle Soap cut to	25
\$1 International Stock Food Remedies	89
\$5.00 Bath Cabinets	3 75
\$2 00 Trusses	1 00
\$1 00 Hot Water Bottle guaranteed	79
\$1 Fountain Syringe, guaranteed	79
\$2 Varnal Syringe, guaranteed	99
\$3.50 Whirling Spray Syringe	2 99
\$2 Chest Protectors	1 00
\$2 Rubber Gloves every kind	99
10c Bunch Envelopes	05
50c Box Stationary	25
10c Cigars	05
50c Riggs' Cough Syrup, guaranteed	46
25c Riggs' Kidney and Backache plasters	19
Dr. La Rue's Nervine Tablets for weak men (or 3 boxes \$2.50)	1 00
Trilby's Corn Leaflet cures corns	10
25c Riggs' Cascara Tablets	22
25c Riggs' Cascara Wafers	10
25c Trilby Headache Tablets	21
25c Cream of Pearls for the skin	23
Riggs' Pile Cure, guaranteed	50
Riggs' Eczema Cure, guaranteed	50
Belladonna plasters, Belladonna and Capsicum plasters, Rheumatism plasters and a dozen other kinds regular 25c plasters our price 15c each or two for 25c.	
50c Witch hazel, full pint (equal to Pond's Extract)	25
50c Florida Water Sea Salt	25
25c bottle Ammonia	10
\$1 Shoulder Braces	50
25c Mistletoe Cream	19
\$3.50 Abdominal Supporters	2 50
\$2 00 Crutches	1 25
25c Gas Mantels, guaranteed	09

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