

Now the Mortgage Was Paid—A True Story

Early one bright morning in May, 1899, an agent of the Old Line Bankers Life Insurance company drove into the farmyard of John Ottersberg, living near the town of Adams, in Gage county, Nebraska. Mr. Ottersberg was at work repairing his farm wagon. Near him stood his wife, a bright appearing young German woman, and about her were three small children, the oldest not over seven years.

The agent presented his business and received the interested attention of husband and wife, while the baby, in the mother's arms, patted her cheeks with its little hands, and looked askance at the strange man. The appealing eyes of the wife as they rested on one or other of the children added force to the agent's argument. It was just such a situation as an agent likes. It is indeed a poor man who will not listen attentively to a proposition which will, at very little cost to himself, leave his wife and children well provided for at his death.

When Mr. Crum had thoroughly explained the plan and demonstrated its benefits, came the inevitable question "Will you take it?" It was now John Ottersberg's turn to talk. Admitting it was good—that he needed it—that his wife and children needed it, he said: "It is impossible. Last summer I bought this eighty. I paid down all I had—\$500. I still owe \$2,300. To pay the interest and reduce the principal a little each year will tax us to the uttermost. Hannah and I will need to work early and late to do it, and unless God smiles we will fail."

"It is true," said Mr. Crum, "that it will require economy, good management, and hard work to pay your debt, but suppose you die this year or next, do you think your wife, who must hire a man to take your place, paying him three or four hundred dollars a year, will be able to pay it easier? Is it not true that if you die, she, being without relatives or interested friends in this country, will lose the farm? She and the children will certainly suffer. Is it not also true that when she advertises the sale of personal property and stock, to pay funeral expenses, the neighbors will come, not to pay her a fair price, but to bid it in at a bargain? Bill, as he nears the place of sale, will meet Joe and say, 'Now, Joe, I don't want you to bid on that yearling bull. I want the bull.' 'All right,' says Joe, 'if you don't bid on the colt, you can have the bull.' Well, why not. Why should the neighbors be more kind or considerate to your wife and children than you, their natural protector?"

"You are twenty-eight years of age. For less than three per cent more interest than you are now paying, you can insure the payment of the mortgage if you die, and leave the wife and children seven hundred dollars additional in cash. In other words, three thousand of insurance will cost you \$64.80 per annum for twenty years. It means a home for your wife, and an education for your children."

John Ottersberg took the policy and paid \$64.80, May 25, 1899. The wife smiled. Putting her hand on her husband's shoulder, she said: "We will work a little harder, John. Noting of great value can ever be obtained without great effort." The children, though not understanding why, knew their mother was glad, and bashfully responded to the efforts of the agent to make their acquaintance. As he left the little one in its mother's arms attempted to repeat her invitation, "Come again."

John Ottersberg worked hard all summer. His crops were fair and he and his family were comfortable, though they had little cash, after paying the interest and laying by the money for next year's premium on the three thousand dollar policy.

One day in November John said to

Hannah: "I think I will move the old house tomorrow." So he went to Adams and borrowed jackscrews. Early the next morning he placed them in position. As he went from one to the other, turning the screw a little each time, he whistled cheerily at his work. He was thinking of the money he saved by doing this work himself. Skilled labor is so expensive.

The building gradually raised. Suddenly there was a crash; the rotten sill gave way. The house fell, and another good man was dead.

On November 21, just six months after the policy was taken, Mrs. Ottersberg received from the Old Line Bankers Life Insurance company at Lincoln, Nebraska, a check for \$3,000. It cost just \$64.80, the price of one premium. The mortgage on the farm is cancelled. Mr. Crum, as he handed her the check, remembered the invitation on his visit just six months before, "Come again." The mother remembered it, too, and the tears ran down her cheeks.

Was it a good investment? Have you a mortgage on your farm?

The Old Line Bankers Life Insurance company has a lower death rate, a lower expense rate, a larger percentage of assets to liabilities, and earns a larger percentage of interest on invested assets than any eastern company.

Address the company at Lincoln, Nebraska, or see our agent.

News Notes

There is some indication of a war between State Treasurer Mortensen and his fellows on the board of educational lands and funds. They try to drain the trust funds by heavy purchases of bonds of other states, thus leaving nothing on hand with which to keep the state a competitor in the purchase of state warrants. So far the treasurer has been equal to the emergency, but was obliged to make temporary use of the current funds to do so. The moment he cannot take at par every warrant offered for sale, that moment the brokers will put a discount of the state's paper. Mortensen has too much state pride to permit this if he can avoid it—but the other members have friends among the warrant brokers, who want a discount.

Last Friday State Treasurer Mortensen, who is a member of the state board of education, introduced in that body a resolution demanding the resignation of the entire faculty and all the employees of the Peru normal. He insisted that the members of the faculty had forgotten their obligations to the schools of the state by turning their salary warrants over to private bankers, instead of offering them to the state treasury for permanent school fund investments. Mr. Mortensen was greatly wrought up over the matter since the last batch of monthly salary warrants had been turned over to an Auburn bank despite the frequent requests of the treasurer that they be sent to him. He holds to the theory that employees of the state owe it the duty of seeing that their salary warrants are turned over to the permanent school fund, which is generally seeking investments.

The Japs attempted to land troops at Dalyn Wednesday (10th), but were repulsed by the Russians.

China made public a "restrictive proclamation of neutrality" in the Russo-Japanese war Saturday.

Prof. F. M. Fling discussed the Russo-Japanese war at convocation, University of Nebraska, Wednesday morning. He believed that the interest manifest in the present war is due to the surprising successes of the Japanese fleet and the remarkable demoralizing of the Russian fleet.

"Our sympathy," said Prof. Fling, "is due to the fact that Japan is the smaller of the two, and for the frank way in which she has conducted her diplomatic relations. Japan stands for the integrity of China in the withdrawal of Russia from Manchuria. These two countries are the protagonists of the world behind."

He called attention to the fact that in order to appreciate the integrity of Japan, one must take a very broad view of it. He told of the expansion of Europe, and the sailing of the Rus-

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sian fleet down the Amur river in 1860. It was an American commodore who forced open the port of Japan in the revolution of 1868. Japan was struggling for existence then, having neither navy nor army, nor any prestige in the economic or industrial world. Japan had to yield to Russia by withdrawing from Fort Arthur.

Prof. Fling then gave a history of the relations sustained by the other European countries and how England refused to have anything to do with Japan, but later promised that if Russia and that country should have war, Germany and France should not assist. Then came the present war over the possession of a port of China. The ambassador was withdrawn from St. Petersburg and at the present time Japan has destroyed a good part of the Russian fleet.

"The question is," remarked Prof. Fling, "Will Russia absorb part of Asia or will Japan? Shall we make use of Russia by checking Japan, or shall we make use of Japan by checking Russia? The question of what the outcome will be is a world question and one of the most complex ever known."

Senator M. A. Hanna died of typhoid fever at Washington Monday evening and Wednesday funeral services were held in the senate chamber.

The death of Senator Hanna removes for the time being any semblance of opposition to the nomination of Roosevelt. Possibly it insures the president's success in convention. But—

We may confidently look for the Wall street forces to redouble their efforts to control the democratic convention. Not that Roosevelt has hurt the trusts by any of his grandstand plays; but he is a little too much on the bull-in-the-china-shop order. Besides, his loud talk about "shackling cunning" might inspire a few million apathetic people to wake up and try it a whirl. And Wall street would avoid such danger.

The Berlin Morgen Post asserts that bitter discontent is prevalent in Russia because the czar has so ostentatiously shown his displeasure at the outbreak of war with Japan. His majesty has refused to go to Moscow to issue his customary proclamation and has also refused to attend service at Kasan cathedral. He is now accused of lack of patriotism.

An official dispatch from Tokio to Paris announces that one of the main branches of the Japanese army, consisting of three divisions and including a division of guards, is now going on board transports. It is believed the disposition of this force is a point near the mouth of the Yalu river or a spot on the Liao-Tung peninsula flanking Port Arthur.

Congressman Shafroth of Colorado sprang a great surprise on his colleagues Monday by asking that he be unseated and his place given to his opponent, Mr. Boungne, who had contested it. Election frauds in Denver had rendered it certain that several precincts would be thrown out and these would cancel Mr. Shafroth's plurality. The frauds were committed by others and not with Mr. Shafroth's consent or knowledge, or to elect him. But he had to suffer for the sins of others.

Reorganization shoe sale; 15 to 50 per cent discount on all shoes except Sorosis, Walk-over and Douglass.

Rogers & Perkins Co., successors to Webster & Rogers, and Perkins & Sheldon Co., 1129 O street.

J. W. Edwards, Weston, Neb.: "I wish to become a member of the Old Guard. I helped to nominate honest John Powers the first time."

FARMERS, ATTENTION.

Do you wish to sell your farm? If so, send full description, lowest price and best terms. Or, if you wish to buy a farm, ranch or Lincoln home, write to or call on Williams & Bratt, 1105 O st., Lincoln, Neb.

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