THE

FREMONT, ELKHORN, and MISSOURI VALLEY RAILROAD

IS THE TRANS-MISSOURI PORTION OF THE & &

"Chicago & Northwestern Ry."

It occupies the best portions of Nebraska, Wyoming and South Dakota, passing through the Splendid Elkhorn Valley, through the high priced agricultural land, through the cheaper Hay Lands in North Nebraska, into the cattle ranges and herds in Northwest Nebraska and through the Free Home Section to the cattle and sheep ranges and the Oil Fields of Wyoming to the gold, silver and copper mines, and to the Hot Springs of South Dakota. It is the best, and to most of the above territory, the Only R. R. Line. Casper, the Wyoming terminus of the Elkhorn R. R., is in the heart of the sheep and wool-growing section, and is the largest wool-shipping point in the United States. The Hot Springs of South Dakota is a pleasure and sanitary resort. Its waters, climate and altitude constitute a specific for curing rheumatism. The gold mines of the Black Hills are being more extensively worked than ever before. This railroad was the pioneer to the Black Hills. It is the shortest and best route, offering the best facilities and comforts of travel available.

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4th. It provides an income, for advanced age of the purchaser, from a source entirely different from the rest of his or her estate.

5th. It cannot be attached by creditors either of the insured or beneficiary.

6th. It is free from the inheritance tax upon the death of the purchaser.

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8th. A deferred annual income is thus secured during the life of both the insured and beneficiary.

9th. No shrinkage of income is possible by payment of Attorneys' or Executors' fees, or any other expenses.

10th It is burglar proof. That is, the Company's contract would be worthless in the hands of any other than the insured or beneficiary.

11th The value of the bonds never fluctuates. No one can worry over the falling price of the same, as may be the case with other securities.

12th. Bond is negotiated in the interest of purchaser without extra charge for actuarial services.

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