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Organized in 1848, Forty Years Ago.

Facts for an Insurer to Consider. Advantages of the Instalment Bond.

An ordinary Life Insurance Policy provides an estate for your dependents after your death. An Instalment Bond Policy is free from the claims of creditors, provides for death and also for one's advancing years. The National Instalment Bond Policy offers both advantages combined in one, and at a much reduced cost. This Bond Policy is superior to ordinary Life Insurance, because you need not "die to win." Superior to ordinary Endowment Insurance, because much less expensive. Superior to "Pantone" Insurance: 1st. Because the results are not estimated, but fixed in a positive contract. 2d. Because there is no forfeiture of payments on discontinuance of the policy, a cash value being guaranteed.

THE NATIONAL LIFE is the only company, which, issuing a bond policy, guarantees a cash return if you wish to discontinue. Business men appreciate the advantages of this new form of insurance, and are largely investing in it, because the annual deposit is practically saved, while it secures needed insurance during a designated period and is a good, safe, paying investment. Every man who desires to protect his family and himself, should buy shallow graves in the sand for a halter, and while Kit was stragling there, his father met his death a mile or two away, where his boots protruded from the shallow graves. This was the only tombstone he ever got. Now the village is a thorough-going business place, and possesses several natural attractions, among them seven very large, natural springs. Four of them are sufficient in volume to supply the entire village, and one many times larger, with all the water necessary for fire and domestic purposes, and they have accordingly been utilized for that purpose, and others are situated in Long Pine gulch, which has already been extensively advertised as the meeting ground of the Chatauqua society. Passing west from Long Pine, traces of the early-day traveling commences to appear, and more than one well-defined trail marks out the path followed by the California emigrant of years gone by. Even yet they are often used by the settlers, and only last summer the troops from Fort Niobrara followed one for three days, which, though not used now, stretches northward across the plains as hard and solid as when it was paved.

ten to twenty years, payable annually, semi-annually or quarterly. For instance: You buy a \$1,000 20-year Instalment Bond Policy payable semi-annually. This bond of \$1,000 increased by profits becomes payable to you at the end of the 20 years, or your heirs will receive the \$1,000 cash at once in case of death, or you can withdraw any year without loss, thus combining a savings bank and insurance that is exempt from creditors, tax and reverses. In case of death your heirs receive the full amount of the bond. If you live you receive the full amount of the bond with interest. It protects against adversity in business. It is an investment and protection combined.

It guarantees that a certain amount of money, with interest, will be accumulated within a specified time. The instalments paid are like deposits in a savings bank, and are returned to the bondholder at his option. The bond matures at a specified time or previous to death, for its face value, and guarantees a definite sum in cash each year. The bond is not hampered by any conditions or restrictions, and its cash value cannot be impaired or jeopardized. The bond affords the very best security, and is negotiable the same as any other bond or stock. UNDER THIS BOND YOU "PAY AS YOU GO; STOP WITHOUT LOSS; STOP WITH PROFIT, OR CONTINUE FOR GREATER PROFITS."

The National is the simplest form of policy in existence. This company, now in active business for forty years, has always been in the advance in liberal dealings with its policy holders. The National is the only company in the country issuing the Incontestable Instalment Bond Policy. This Bond can be purchased by either annual, semi-annual or quarterly instalments. If the purchaser at any time discontinues his instalments, the company will redeem the bond for the stipulated sum expressed on its face. Should you be unable to pay the instalments coming due, the company will advance the amount desired and continue the Bond in force.

It is absolutely free from Technicalities, and the simplest form of Insurance Contract in Use. Safe as a Government Bond. Good as Gold.

The Company Guarantees:

THE NATIONAL LIFE write no speculative plans of insurance. This Instalment Bond Policy is very popular with business men, each option or settlement being guaranteed. (No Estimates.) For rates and other information regarding their Instalment Bonds and Life Rate Endowment, address

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PATRONS.—These include men of the highest financial and professional standing, men of national reputation for their shrewd, sound business judgment, and whose patronage and endorsement is in itself a strong, convincing argument in favor of its excellence.

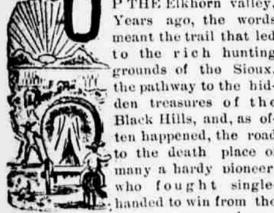
LEGENDS OF THE ELKHORN.

The Pathway to the Hills of Other Days.

CHANGES WROUGHT BY YEARS.

Towns Along the Road, the Country and the Legends Which Survive the Early Wars Among the Indians.

The Elkhorn Valley.



UP THE Elkhorn valley, Years ago, the words meant the trail that led to the rich hunting grounds of the Sioux, the pathway to the hidden treasures of the Black Hills, and, as often happened, the road to the death place of many a hardy pioneer, who fought single-handed to win from the savage the lands that even now he refuses to surrender to the nation. Terrible tales could be told by the grassy slopes and wooded ravines if they had power to speak; but, like the sea, they cannot, and they guard many a secret of the dead that is better unrevealed. But now, times are changed. The investor and speculator have taken the place of the prospector in the same search for gold, herds of cattle roam where buffalo feed, farmers sit at ease where the pioneer died in torture, the iron horse has supplanted the canvas-covered prairie schooner, but the valley is still there and is still the pathway to the richest mineral and agricultural countries in the world. What has been less to the lover of romance is gain to the practical business man of to-day, and a trip up the valley will always repay those in search of wealth, health, or pleasure. Leaving the Webster street depot of the Fremont, Elkhorn & Missouri Valley railroad, the suburban trains that cluster around Omaha are soon left behind, and the stretches of farming land that lie between them grow wider and wider until they form one continuous track broken only by well-developed tree claims and home-like looking farms. Near Scribner is met the river that gives the valley its name, and crosses the track for the first time, and then crosses and recrosses it, until at last, its headwaters are lost among the sand hills that are first seen near Long Pine. Its waters are stocked with a finer variety of game fish than any of its neighbors, and old-timers still tell how years ago a Union Pacific train was chartered to convey choice living specimens of fish from the Atlantic to the Pacific slope, there to stock the rivers of California. All went well until the bridge near Elkhorn was reached, when, through some unforeseen circumstance, the bridge collapsed, the cars were thrown into the river and their flimsy prisoners released from duress vile, happy in their return to their native element after the tedious journey. Whether the collapse was due to an accident or design has never been learned, but the old settlers shake their heads knowingly when telling the story and say it was providential. Leaving Scribner the farms grow larger and larger, as the ever-present

ing is almost invisible from the train, but it is not until Norfolk and O'Neill are passed that the first glimpse of a prairie as pictured years ago is obtained. Far as the eye can reach the undulating plains stretch out until they are lost to sight behind the clouds that seem to stoop down and meet them. And yet, the view does not become wearisome. Sections, half sections and quarter sections of cultivated land give a different coloring to the verdure that clothes it, and bright patches of prairie flowers leave to the imagination what it must have been before the hand of man had left its imprint. But there is one thing beyond man's control and the grandeur of a prairie storm can only be imagined by those who have seen it, or witnessed a storm at sea. Such a storm swept over the prairies in August last. The morning was warm and bright, but shortly after noon there came an undefined change. The sun still shone, but its rays threw an altered light, and brought the prairie flowers to brighter relief, while it cast a darker shadow toward where shadows fell. Away toward the horizon the wavering glimmer that curtains the meeting place of sky and plain, became more tangible, and a thin, black line framed the landscape. Gradually it grew broader and higher, and as it overlapped the bright blue sky, the birds flew hurriedly from before it, and such cattle as were in sight drew closer together for protection. Gusts of wind that shook the train followed each other at intervals that grew shorter and shorter, and the frame of black was once and awhile illumined with flashes of summer lightning, which, as they came nearer, threw heavy banks of sulphurous-looking clouds into bold and gaunt, fascinated, at the coming storm. At last it came. One huge cloud shot out from the approaching bank, and for a moment poised in mid-air. Fleecy clouds, that looked glassily by contrast, hung round it like fringes on a funeral pall, till with a crash that outweighed the roar of the train, it seemed to be rent in two with one streak of fire that turned the engines black as night. From that on, and for nearly an hour, there was one continuous rumble, broken occasionally with a sharper crash, and accompanied by the patter of the rain that fell in torrents. Both sheet and lightning played continuously, and while the former turned the clouds from blackness into light the latter seemed to rend them in fragments and stand out in lines of fire for seconds at a time. At last it passed away, and the flickering flames that illumined the southern horizon seemed like the volley-firing of a retreating army, but so great was the expanse of prairie that they were never entirely lost sight of, until eighty miles further west the storm again crossed the track moving northward with diminishing force. Slowly as it appeared to move, it had in five short hours traversed the half of a circle not less than one hundred miles in diameter, which would give it a rate of upwards of thirty miles an hour. The village of Long Pine was nearly in the center of this circle, and is noted

for being the dividing line between central and mountain time. It is here that passengers going west will find their watches an hour fast, and those coming east an hour slow, but they are allowed thirty minutes to refresh and make corrections. Ten years ago Long Pine was a frontier town, and it is now here that a few years ago, the long-suffering cowboys lynched Kid Wade, the chief of a gang of horse thieves who made their home in the neighboring sand hills. Trees were scarce at the time and a railroad "whistle" post eight feet high was made do duty for a gallows with a bridle rein for a halter, and while Kit was stragling there, his father met his death a mile or two away, where his boots protruded from the shallow graves. This was the only tombstone he ever got. Now the village is a thorough-going business place, and possesses several natural attractions, among them seven very large, natural springs. Four of them are sufficient in volume to supply the entire village, and one many times larger, with all the water necessary for fire and domestic purposes, and they have accordingly been utilized for that purpose, and others are situated in Long Pine gulch, which has already been extensively advertised as the meeting ground of the Chatauqua society. Passing west from Long Pine, traces of the early-day traveling commences to appear, and more than one well-defined trail marks out the path followed by the California emigrant of years gone by. Even yet they are often used by the settlers, and only last summer the troops from Fort Niobrara followed one for three days, which, though not used now, stretches northward across the plains as hard and solid as when it was paved. Valentine is the next stopping place for the sight-seer, for it is the gate to the Rosebud agency of the great Sioux reservation. Four miles from it is Fort Niobrara, where a regiment of United States Infantry is kept constantly on the watch for any attempted outbreak on the part of their dusky neighbors. Next in order comes Chadron, 137 miles further west than Valentine. It is a lively, progressive town, that depends on the energy of its citizens to bring it to the front. Surrounded by a good farming country, it has bright prospects ahead, and it also has several natural attractions for the tourist. Near Crawford, the buttes that are so often met with in the western country, first begin to crop out from the prairie, and stand like outposts of the hills that lie further west. Box Butte, Coffin Butte and Crow Butte, are all familiar to the residents, and around each the traditions of the former and the latter. The latter, by an almost imperceptible rise from the plain, reaches an altitude of some two hundred feet and then ends abruptly in an almost perpendicular descent to the plains below. No human being could scale the face of the cliff, and yet this was a battle ground of long ago. A fatal feud had long existed between the Sioux and the Crow Indians, but fortune favored the former until they had driven their enemies up the slope to the edge of the precipice. Then with one wild charge they closed in on them till the last Crow in the band was forced over the edge and ended the battle and his life on the crumbling boulders below. Once again, the Sioux surrounded a remnant of the tribe, and once more they forced them to the same death trap. It was growing dark when they had reached the spot, and they camped for the night so that none of their enemies could escape them, as might happen if they charged them in the darkness. Establishing a cordon of sentinels around the doomed foe,

they spent the night in feasting, awaiting the carnage of the morn. And it is here the Indian narrator weaves in one of the simple love stories characteristic of the people, and without which no legend would be complete. Many moons before Laughing Eyes, the young and beautiful daughter of the Sioux chief, had wandered from her father's camp only to be captured by a band of roving Crows. No council was necessary to decide her fate, and she was hurried away to the hunting grounds of her captors, where they could at leisure wreak vengeance on her for the wrongs inflicted by her tribe. Cupid willed it otherwise, however, and before three days of the journey had been completed, Owashua, a rising young chief, was smitten with her charms. Knowing that he alone would be powerless to save her, he rode ahead of the band, and reaching the village of his people before them, he induced an ancient squaw to adopt her in the place of a child she had lost during an incursion of the Sioux some years before. Although disappointed in their victim, the Crows could not dispute the justness of the exchange, and ere long all had forgotten the eye Owashua and his rescued Laughing Eyes. She had learned the story, and in her case gratitude turned to love, as she listened to the stories of her lover's achievement. When not on the warpath he spent his time in the chase, and daily brought the product to the tepee of her adopted mother. Then he claimed her for his bride, and it was while she was accompanying him on the annual buffalo hunt, that a few of them became separated and were so surrounded by the Sioux. Then while the braves were gloomily awaiting the dawn, in which they decided to sell their lives dearly, her woman's wit was busy devising the means of escape for herself and the one she loved. Knowing that no mercy would be shown him, she quietly killed her favorite pony, and not until she appeared before her captors, did she reveal the blood-stained hide of the dead animal. It was to cut the hide into strips, and knotting them together, form a rope down which they could escape. It required but a few moments for the remaining horses to be dispatched, but once more she stooped forward and, insisted upon only one rope being used. Her request was granted, and one after another the entire party reached the bottom in safety, and she alone remained above. Then, placing a knife between her teeth, she commenced the perilous descent, stopping for a moment when about two-thirds of the way down. Here she drew the strip of hide across the rope, nearly severing it, and with a prayer to the Great Spirit, continued her doubly dangerous descent. The result was as she had expected, and for which she had risked her life. Knowing that many of her former kindred would doubtless follow the small band of foot-sore Crows, she knew they would take the same means to descend the cliff, and unable to remove the rope, she weakened it where those on it would have no means of escape. Early next morning the Sioux discovered their enemies had out-generated them, and a short search revealed the tell-tale rope. Each was anxious to be first in pursuit, but after seeing that the rope was securely fastened, the place of honor was given to the bravest warriors, who, one after another, followed their chief. All went well until they passed the place where the rope had been cut, when the combined weight of two or more of them caused it to snap, and they were hurled to death. Others were on the way down, but were doomed, for being unable to

ascend the greasy rope they hung suspended between earth and sky, until worn out nature could no longer stand the strain, and they too fell and died. The survivors clustered around the edge above then listening to their death songs, until the last voice was silent, and then they returned to their tepees to applaud by the catastrophe to make an immediate pursuit. Owashua and Laughing Eyes thus happily, and evidently lived and died together, for they are heard of no more in our history of the nation, but the Butte that brought them into prominence stands as of yore, and is one of attractions to sight-seers at Crawford. SAM E. PETTIGREW. MUSICAL AND DRAMATIC. Franz Rummel intends returning to America. Prati Rosa plays in London during the holidays. Sophia Monte, a Brooklyn girl, made a successful debut in Berlin in concert last week. Dockstader has a boy tenor who will be called the boy Tatti. He promises to electrify New York. Bill Nye and James Witcomb Kiley will begin their lecturing tour in Poughkeepsie, N. Y., on November 12. Miss Anderson is playing in "The Winter's Tale" in Liverpool. She sails for New York on the Umbria Oct. 18, to fill her American engagement with Mr. Abbey. Ella Russell, the American prima donna, who is credited with an enviable artistic success abroad, has returned home for a short visit prior to her re-appearance in London with the Royal Italian opera company at Covent Garden. Pauline Lucca says she will close her career on the stage with her coming American tour. Several other distinguished artists habitually retire with an American tour as a leading feature of their periodical "drawals." Offenbach's "Blue-Beard" was revived at the Paris Varieties a few nights ago, with Jeanne Granier, the favorite burlesque actress of the French dandies, in the role through which Schneider kicked and wriggled a score of years ago. Among twenty competitors for the great Montelsola prize at the royal academy of music in Berlin are two Americans, one of them Miss Geraldine Morgan, of New York, who carried it off once before. The other competitor is Miss Bee, a pupil of California. Miss Fannie Aymar Matthews has brought suit against Daniel Frohman, David Belasco and Henry C. De Mille, of the Lyceum theater, New York, to recover \$24,000 damages on the charge that "The Wife" is a plagiarism of the original play by herself called "Washington Life." Henry Irving has applied for dates for the fall of '89. He writes that he will play the smaller cities if subscriptions are large enough to warrant his so doing. He will present "Macbeth" and his entire Lyceum company. Nitika is in Berlin, on her way to Moscow. She says she will return to Paris and make her debut at the opera comique in January. Her real name is Miss Nicholson, of Maryland, and New Yorkers in Berlin remember her as La petite Louise Marguerite in miniature in the Patti troupe a few years ago. The directors of the New York German Conservatory of music intend to reorganize it with a view of placing it on a level with the leading establishments of its kind in Europe. This conservatory, like similar ones in this country, has up to the present made a specialty of teaching music. Henceforth lectures will be delivered regularly on the languages, history, literature, aesthetics, etc. Dr. Frederic Mintz, who is one of the originators of the new plan, will manage it. Defrauding the Poor. Puck: "You charge this gentleman with defrauding you of a means of livelihood?" "Yes, yer Honor. I writ him for a character, an' he sint sich a wan to th' mon ez had holded me that he discharged me on 'th' shop." "What were the falsehoods this gentleman wrote about you?" "Indeed, an' he told th' troot; but

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