

# ENDOWMENT BONDS

ORIGINAL WITH and ISSUED ONLY BY

## The National Life Insurance Company of Vermont.

### The National's Points of Excellence.

Its death rate for many years past has been lower than any of the old companies.

The salaries paid to the officers and clerks of this company are less than any other similar institution in this country.

The National Life of Vermont pays the largest dividend.

The National Life of Vermont is purely a mutual company, there being no stockholders to claim any portion of the profits created by the policy-holder's money.

No investments are made in railroad or other speculative securities.

This company is prohibited by its charter loaning money to any officer, director or employe.

ITS INTEREST RECEIPTS ALONE since organization have more than paid all death claims. In this it has no equal.

The National was chartered by the legislature of Vermont, 1848, and therefore practically covers the whole history of life insurance in this country.

The charter and general laws of Vermont, under which this company operates, are so strict that every safeguard has been thrown around its policy holders.

Every policy issued by this company guarantees: First—A Cash Surrender Value. Second—A Paid-up Policy; or, third, Extended Insurance for the Full Amount of the Policy. By this, the negotiable value is established from year to year, and there never can be any dispute or misunderstanding as to what it is worth if the holder desires to dispose of it. No other company issues so desirable and fair a policy as the "Old National of Vermont."

### STATEMENT, JANUARY 1, 1889.

NET ASSETS, December 31, 1887	\$1,280,944 00
<b>RECEIVED IN 1888.</b>	
For premiums	\$1,281,173 87
For interest and rents	200,307 66
For profit and loss	56 35
	1,541,537 88
	\$5,822,482 37
<b>DISBURSED IN 1888.</b>	
TO POLICY HOLDERS:	
For claims by death	\$ 291,209 03
For matured endowments	32,710 00
Surplus returned to policy holders	155,186 52
Surrendered to policy-holders	140,391 11
	\$ 619,496 66
EXPENSES:	
Salaries of officers and clerks	\$ 23,644 33
Medical examiners' fees	19,288 53
Taxes	23,472 79
General expense account, agencies, advertising, postage, printing, rents, furniture and traveling expenses	256,168 44
	\$ 822,554 09
	\$ 942,050 75
BALANCE NET ASSETS, DEC. 31, 1888	\$4,890,431 62
Add interest due and accrued	\$ 86,241 13
Office, quarterly and semi-annual premiums, net	106,692 56
Market value of stocks and bonds above par	120,746 93
	\$ 313,680 67
GROSS ASSETS, DEC. 31, 1888	\$5,194,112 29
Computed reserve (Actuals 4 per cent)	\$4,068,244 07
Death losses in process of adjustment	9,000 00
Premiums paid in advance, and extra reserve on Life Rate Endowments	296,009 79
	\$ 4,373,253 83
Liability as to policy-holders	\$ 820,054 46
Surplus by Vermont, New York and Massachusetts standard	1,105,835 53
Surplus by Pennsylvania and Maryland standard	2,674,286 55
TOTAL DEATH LOSSES PAID	2,868,085 28
TOTAL INTEREST RECEIVED	194,299 73
EXCESS OF INTEREST EARNED OVER DEATH CLAIMS—covering forty years business	5,157,147 32
Total amount paid to policy-holders	11,976,388 00
Insurance written, 1888	32,312,303 00
Total insurance in force	

### The National's Endowment Bonds.

The Endowment Bonds are issued from one to twenty-five thousand and run from ten to twenty years, payable annually, semi-annually or quarterly. For instance: You buy a \$1,000 twenty-year Endowment Bond Policy, payable semi-annually. This bond then becomes payable to you for \$1,000 cash at the end of twenty years, or your heirs will receive the \$1,000 cash at once in case of death, or you can withdraw any year, thus combining a savings bank and insurance that is exempt from creditors, taxes or reverses.

It protects against adversity in business.

It is an investment and a protection combined.

It guarantees that a certain amount of money, WITH INTEREST, will be accumulated within a specified time.

The investments 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 in event of death, for its face value, and guarantees a definite sum in cash every 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.

The National's is the simplest form of policy in existence. This company, now in active business for over forty years, has always been in the advance in liberal dealings with its policy-holders.

The National is the only company issuing the incontestable Endowment Bond and Option Policy.

Under this bond you "PAY AS YOU GO, STOP WITHOUT LOSS, STOP WITH PROFIT, OR CONTINUE FOR GREATER PROFITS."

### SUMMARY:

A \$10,000 twenty-year National Bond provides as follows:

First—That \$10,000 will be paid, should death occur at any time within the twenty years.

Second—That the bond participates in the profits of the company, and \$10,000, with all the accrued surplus, shall be paid at its maturity.

Third—The cash value guaranteed on the margin of the bond.

Fourth—The bond policies are as safe, and the returns are larger, than a U. S. government bond, and can be paid in installments.

## THE ABOVE SHOWS INCREASE IN ASSETS, INCREASE IN SURPLUS, INCREASE IN INCOME, INCREASE IN INSURANCE WRITTEN.

Reliable Energetic Agents who desire to represent The National, are invited to address

**M. L. ROEDER & BRO., Managers Western Dept.,**  
401, 402 and 403 Paxton Building, Omaha, Neb.

### LIFE HAD NO JOYS FOR HER.

#### A Heartless Little Girl Takes Rough on Rats.

#### A HOME FOR INDIGENT MASONS.

#### Charles Millington Again Takes to His Heels—Mary Brennen Sues Jerry Harrington—News at the Capital.

#### LINCOLN BUREAU OF THE OMAHA BEE.

#### 1029 P STREET, LINCOLN, August 17.

Emma Lindloff, the fifteen-year-old daughter of John Lindloff, a steamer, who resides at 1946 Q street, lives cold and stiff in death in an upstairs room at 836 H. For something like ten years Emma has been living with the family of J. Roberts, at 836 H. Yesterday afternoon about 2:30 Mrs. Roberts went out to do some shopping and make some calls, and when she returned, about 7, she found Emma lying on the floor and vomiting. At first she would say nothing, but by and by she admitted that she had taken three doses of "tough on rats" about 3 o'clock, and that she was suffering from the effects of the same. Dr. Carter was sent for and administered some antidotes, and, as she seemed easier, he left other medicines, with directions for using, and went home, instructing Mrs. Roberts to send for him if there was a change for the worse. Apparently she seemed to rest easy until about 5:30 this morning, when she took a sudden change for the worse, and at 6:30 she breathed her last. Dr. Carter came on a summons, but she was so far gone that medical skill could avail nothing.

The girl gave no reason for this rash act, and all that is known concerning it relates to her life at home with her stepmother, and her persecution by the Brockmeyer children, who live next door.

John Lindloff, the father of the girl, admitted to The Bee reporter that his daughter and his second wife did not get along very well, and that in consequence of this disagreement his daughter had left home and had resided with the Roberts family something like two years. Even during this time he had induced Emma to return home, but each time the old trouble between the girl and her stepmother would come up and she would return to the Roberts domicile. He said that he kept well informed concerning her life with the Roberts family and as they always treated her well and she seemed to be doing all right, he was satisfied to let her remain.

Mrs. and Mrs. Roberts both, in talking to The Bee correspondent, said that the Brockmeyer children, who lived next door, were constantly making faces at her and calling her names and "run-away girl" whenever she stepped out in the back yard, and that this worried her continually and she could stand it no longer. Yesterday morning he had built a high fence between the lots so that she could not see the children, and thus baffled in their attempts they had marched up and down the other side of the fence singing "Run-away girl, run-away girl, etc." Once he had spoken to Mrs. Brockmeyer about it and she had replied that the children's affairs were no affairs of hers.

An old lady who was present volunteered the information that as Mrs. Lindloff and Mrs. Brockmeyer were very close friends, it might be true that the step-mother was at the bottom of the persecution. She further stated that the girl was completely discouraged. She had talked with her. She felt that there was no peace on earth and that she intended quitting it. The old lady tried to dissuade her, but she said that her step-mother hated her, her father took sides with the step-mother and the Brockmeyer children made life a burden. She spoke well of her treatment by Mr. and Mrs. Roberts.

The girl has always borne a good reputation, and was bright, active and smart about her studies and her work.

The case was reported to Coroner Shoo-

#### A Masonic Home.

The Nebraska Masons of Iowa company filed articles of incorporation in the office of the secretary of state today. Its purpose is to erect and maintain a home for the education and comfort of indigent Free Mason families. The articles express a willingness to accept land by devise or gift upon which to erect the same. It is stipulated that the capital stock shall not exceed the sum of \$50,000, and that Omaha shall be the principal place for the transactions of the company. The following are the incorporators, declaring their names and residences to be: G. W. Lininger, C. Hartman, Charles H. Constant, W. P. Davidson, John W. Hoeller, Gustave Andros, William R. Bowen, Gustave Anderson and George H. Smith, Omaha; George B. France and George P. Post, York; W. White, Plattsmouth; Brad Slaughter, Fullerton, and Frank H. Young, Custer.

The Bank of Clay Center also filed articles of incorporation. Business commenced August 7. Capital stock authorized, \$50,000. Incorporators: George E. High, G. W. Clavson, Frank Knox, W. J. Garret, William L. Wilson, W. M. Watters, C. F. McGraw, George Zenney, S. A. Walker and C. D. Fowler.

#### State House Jottings.

J. K. Keiser, sheriff of Keith county, committed Edward Seger to the state penitentiary today for a term of three years for burglary. As usual in such cases, the sheriff left his expense account in the office of the auditor of public accounts.

The case of Weis, Moll & Co. vs Davoy & Bazy, an error from the district court of Dakota county, was filed for trial in the supreme court today.

John M. Thayer, jr., the governor's private secretary, was at his post today for the first time in two weeks. He says he expects to be able for full returns and his usual quota of work in a few days.

#### Slippery Charley.

Charles Millington, who was brought to time by Catharine Ditto recently, on the charge of bastardy, has turned another trick that shades the first. It will be remembered that Millington was captured by Sheriff Melick in Colorado and brought back to face an irate parent, who was bent on compelling him to give his daughter's unborn child a name, or suffer prosecution for seduction under the age of consent. At the time "Puss" noted Millington's arrangement and his apparent willingness to marry the young girl he had betrayed under promise of marriage. Since then it has been supposed that all was going well with him and his. It appears, however, that the marriage contract only eased the heartache temporarily. Millington has again skipped the country. On his compulsory return he expressed a willingness to marry the girl, and after assessing the costs of the case and his attending captives to him, the court pronounced Charles and Catherine husband and wife. Sheriff Melick accepted his unsecured note as payment for his share of the costs, knowing that he possessed nineteen head of cattle, free of incumbrance, and thought nothing more of it until this morning when it was announced that he had again taken to his heels. It seems that Charley mortgaged the cattle for all they were worth a few days ago, put the trip is given by the several railroads centering in Lincoln, to the Knights of Pythias and their friends, who desire to take part in the celebration of the anniversary of the organization of the uniform rank, the second anniversary of the First regiment, and reception to be tendered Brother Justus H. Rathbarn, the founder of the order of Knights of

#### U. R. K. of P. Celebration.

Colonel H. F. Downs, of the First regiment, has completed arrangements where a rate of one and one-third fare for the round trip is given by the several railroads centering in Lincoln, to the Knights of Pythias and their friends, who desire to take part in the celebration of the anniversary of the organization of the uniform rank, the second anniversary of the First regiment, and reception to be tendered Brother Justus H. Rathbarn, the founder of the order of Knights of

### THE GYPSY'S BABY IS DEAD.

#### A Sad Scene in the Graec Street Bottoms.

#### NATURE'S CHILD CALLED HOME.

Sorrow reigns where the tents gleam in the moonlight—a case which calls for genuine sympathy.

The baby is called home.

There are many, many phases in life we live. There are joys and sorrows, hopes and fears, anticipations and realizations. The latter oft exceeds the sweet, the happiness the pain. No matter what the station be, the chastening hand is laid in its noisiveness where the light touch of love would be a thousand fold more welcome. We see examples every day. The flowers we cherish most are soonest touched by frost; the idols worshipped most devoutly, soonest shattered.

Down in the bottoms at the east end of Graec street is a gypsy camp. Under the trees along the tent tents in the moonlight, joyful as the children's laugh at sunrise, all are happy and content.

There are two families of Gypsies in the camp. One bears the name of Fisher, the other Stokes. The former are a couple who have passed the meridian of life. The man—what a man! tall, symmetrical even in his advanced years, almost picturesque, he greets the stranger with a bow so courtly that one almost wonders if he at one time were not an earl. The woman; even though she be descending into the raven black hair with its tints of silver, the lustrous eyes, the stately carriage, the easy almost celestial grace leads the observer to wonder if in days gone by she was not once one of society's gems.

There is another family whose names have already been mentioned. Like the former, they are the Gypsies, but in person they are of those who grace the gilded halls of society. But the luster of the woman's eye and the grace of her brow are brushed across the little breast are folded across the little breast are the woman's hands—baby's dead. Away across the river of death, whose farther shore shines in the effulgence of an eternal day, a tiny voice joins in the melody of the angelic choir—the Gypsy's baby's dead.

And at 6 o'clock this morning, when the devotee repairs to his shrine to worship at the gilded altar of art, these children of nature, who live in the tents, are looking at the fair face so still in death, in their simple way will invoke the Creator to transplant to the everlasting garden the little flower. And there lay the infant on the rug, its little dew-drops fall and the summer breeze whisper is requiem, in a little graveyard at Florence will be laid the infant, whose cold dead cheeks rising above the surface will mark the last resting place of the Gypsy's baby.

A reporter visited the camp yesterday. The old couple, who by the way, are the little dead infant's grandparents, greeted him cordially, and invited him to come inside. There lay the infant on the rug, its little face covered. Beside the couch reclined the father asleep, worn out with watching by its bedside. The mother stood by weeping, while a little girl and sturdy boy clung to her skirts. It was indeed a sad picture.

"The funeral will be to-morrow," said the elder woman. "Rev. Mr. Brady, of Trinity Cathedral, will preach the sermon. He is Episcopal, so are we. We are English Gypsies, and we are not as bad as he pictures them. We are earth's children and live and sleep only in her bosom." Then she turned away to hide her tears, which would come despite her efforts at self control. The scene was sacred, and the holy of holies of even a Gypsy father too sanctified to be described. The reporter left.

#### A Rehearing Denied.

The state board of transportation met this afternoon, and heard Marquette and DeWeese on the Burlington crossing case. The hearing was denied by a vote of 2 to 2. Attorney General Lees was not present. Steen and Laws voted aye, Hill and Boston no. It is said that the Burlington folks now propose to take the matter to the supreme court.

#### City News and Notes.

William H. Haight and Frances A. Montgomery, of Wymore, were granted a permit to marry today by Judge Stewart.

The application for the appointment of a guardian for James Barry was argued today before Judge Stewart. It appears that the children of the infant man object to Mrs. Barry's application, on the ground that Mr. and Mrs. Gordon, a daughter and son-in-law, have agreed to care for him and the mother as well.

Mrs. Mary Brennen is after Jerry Harrington again. This time she sues him for the board of their child, born out of marriage, from May 8, 1886, to date. She fixes the amount at \$300. Since Mary was released from jail in June she has been working for Thomas Killen, at Waverly, and she also sues him for work and labor, alleging that there is due her \$12, which he refuses and neglects to pay.

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William W. Reynolds, the colored man who was arrested for stealing a harness from the barn of Mr. Reed at the corner of Cuming and Twentieth streets, was arrested on the charge of larceny, but the evidence at the hearing showed that he had broken open the barn door and taken the harness out and the charge was changed to burglary. Reynolds was found guilty and held to the district court in \$500.

The Chicago Church Choir company will remain one week longer at the Eden museum, presenting the popular comic opera, "Miss-cotters." The costumes and scenery for this production are entirely new, and the opera will be presented in three scenes. This will be the last opportunity of hearing a popular opera at an equally popular price.

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#### A Rehearing Denied.

The state board of transportation met this afternoon, and heard Marquette and DeWeese on the Burlington crossing case. The hearing was denied by a vote of 2 to 2. Attorney General Lees was not present. Steen and Laws voted aye, Hill and Boston no. It is said that the Burlington folks now propose to take the matter to the supreme court.

#### City News and Notes.

William H. Haight and Frances A. Montgomery, of Wymore, were granted a permit to marry today by Judge Stewart.

The application for the appointment of a guardian for James Barry was argued today before Judge Stewart. It appears that the children of the infant man object to Mrs. Barry's application, on the ground that Mr. and Mrs. Gordon, a daughter and son-in-law, have agreed to care for him and the mother as well.

Mrs. Mary Brennen is after Jerry Harrington again. This time she sues him for the board of their child, born out of marriage, from May 8, 1886, to date. She fixes the amount at \$300. Since Mary was released from jail in June she has been working for Thomas Killen, at Waverly, and she also sues him for work and labor, alleging that there is due her \$12, which he refuses and neglects to pay.

#### A Harness Thief Bound Over.

William W. Reynolds, the colored man who was arrested for stealing a harness from the barn of Mr. Reed at the corner of Cuming and Twentieth streets, was arrested on the charge of larceny, but the evidence at the hearing showed that he had broken open the barn door and taken the harness out and the charge was changed to burglary. Reynolds was found guilty and held to the district court in \$500.

The Chicago Church Choir company will remain one week longer at the Eden museum, presenting the popular comic opera, "Miss-cotters." The costumes and scenery for this production are entirely new, and the opera will be presented in three scenes. This will be the last opportunity of hearing a popular opera at an equally popular price.

### THE GYPSY'S BABY IS DEAD.

#### A Sad Scene in the Graec Street Bottoms.

#### NATURE'S CHILD CALLED HOME.

Sorrow reigns where the tents gleam in the moonlight—a case which calls for genuine sympathy.

The baby is called home.

There are many, many phases in life we live. There are joys and sorrows, hopes and fears, anticipations and realizations. The latter oft exceeds the sweet, the happiness the pain. No matter what the station be, the chastening hand is laid in its noisiveness where the light touch of love would be a thousand fold more welcome. We see examples every day. The flowers we cherish most are soonest touched by frost; the idols worshipped most devoutly, soonest shattered.

Down in the bottoms at the east end of Graec street is a gypsy camp. Under the trees along the tent tents in the moonlight, joyful as the children's laugh at sunrise, all are happy and content.

There are two families of Gypsies in the camp. One bears the name of Fisher, the other Stokes. The former are a couple who have passed the meridian of life. The man—what a man! tall, symmetrical even in his advanced years, almost picturesque, he greets the stranger with a bow so courtly that one almost wonders if he at one time were not an earl. The woman; even though she be descending into the raven black hair with its tints of silver, the lustrous eyes, the stately carriage, the easy almost celestial grace leads the observer to wonder if in days gone by she was not once one of society's gems.

There is another family whose names have already been mentioned. Like