



WASHINGTON BENEFICIAL ENDOWMENT ASSOCIATION BUILDING.

Washington Beneficial Endowment Association.

There are two kinds of insurance—insurance that insures and insurance that does not. There are two kinds of corporations that insure—those that pay high salaries and low losses and those that pay moderate salaries and the full amount of their losses. The former exists for the benefit of the stockholder as against the policy-holder, the latter for the benefit of the certificate-holder, who is his own stockholder. The latter is not necessarily more anxious for his family to realize on his certificate, but there is substantial satisfaction in knowing that high-salaried officers are not earning their money by obstructing the prompt settlement of claims in such an event. Assessment insurance honestly and conservatively managed presents the maximum of security at the minimum of cost. We present the Washington Beneficial Endowment Association as a corporation of this character. This claim is justified by its history. Facts and figures talk. See what they say for this concern. It isn't new. It is one of the oldest assessment companies now doing business.

Planned in 1875, incorporated in 1877, the Washington Beneficial Endowment Association opened its doors for business in the latter year. The doors weren't very wide. Wide doors and large offices weren't necessary to accommodate the business. Rooms on the second floor of 921 Pennsylvania avenue were sufficient. But not for long. Little was known about assessment insurance at the time. Critics of the company said it was an experiment that time would obliterate. It hasn't. If it was an experiment the experiment has proved a success. Three years' business was all the second floor of 921 Pennsylvania avenue could stand. The company had outgrown it. More room was necessary. To obtain this it had to move. The infant concern was past the creeping age. It was ready to try the experiment of walking.

When it was decided to make a move the same good judgment that has guided the whole course of the company was displayed. A lot on F street adjoining the Masonic Temple was purchased and a building erected upon it. Seven years later the Columbia National Bank wanted the property and were willing to pay for it. The company was willing that they should have it, and sold it. They purchased a lot on Tenth street and erected the building they now occupy. We present a cut of it with this article. It is a handsome structure and the offices are models of convenience. The "experiment" had demonstrated its success. The critics were willing to acknowledge it. As "nothing succeeds like success," so the volume of business has continued to multiply. The substantial character of the company has been recognized. Seven hundred thousand dollars is a considerable amount of money to be paid in losses by any company in thirteen years. That is the record of the Washington Beneficial Endowment Association. Here is the rest of the story:

Fourteenth Annual Statement of the Financial Condition of the Washington Beneficial Endowment Association, December 31, 1890.

Capital stock (paid up).....	\$20,000 00
ASSETS.	
Cash on hand.....	\$10,514 47
Real estate.....	19,060 72
Furniture.....	708 25
Loans, secured by 1st mortgage.....	12,569 00
Interest due on loans.....	312 50
Notes receivable.....	6,799 00
Assessments to be collected.....	31,300 00
Sundry credits.....	397 00
	\$84,591 94
LIABILITIES.	
Death claims not yet due.....	\$21,964 75
Sundry debits.....	13 25
	\$21,978 00

The above is a true copy.
 LAWRENCE GARDNER, Secretary.
 Sworn and subscribed to before me this 19th day of January, A. D. 1891.
 A. B. KELLY, Notary Public.

This association has a way of its own of doing business. It believes that if a patron is a good

risk for five hundred dollars he is a good risk for five thousand. If the medical examiner consider him good for the one he is good for both; if not good for one he is good for neither.

There has been one case in court against this company. What other company, assessment or any other kind, can present a better or as good a record in the same number of years? They believe in paying claims in full if they are just. They believe in not paying them at all if they are unjust. That's why that case went into court. The motto is, "No compromise."

The greatest care is taken in regard to the naming of beneficiaries. It is easier to settle these matters before death than after. Not only is it easier, it is more satisfactory to all concerned.

The following was the first board of officers and directors: Dr. R. B. Donaldson, President;

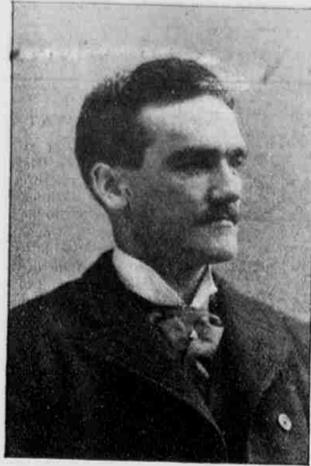
Georgetown University.

The oldest Catholic college in America is the distinguished honor borne by the Georgetown University. For it was in the year 1789 that the university was established through the efforts of the Rev. John Carroll, afterwards the first Archbishop of Baltimore. Chartered as a university March 1, 1815, it to-day possesses among its other university branches a school of medicine and a law school, which are known throughout the American continent, if not throughout the world, for thoroughness and completeness in the instruction given. Indeed, such a reputation the university as an entire institution enjoys. Delightfully situated on Georgetown Heights, about two and one-half miles distant from the Capitol, overlooking the Capital City and the beautiful Potomac, the view commanded is one of the noblest known in this or any other land, while the extreme healthfulness of the site is a matter of general remark. The building is of remarkable beauty and is surrounded by grounds noted as famous for natural scenery. The university buildings are not only of architectural beauty, but they are also unsurpassed in their wealth of all the conveniences and facilities necessary for the proper maintenance of such an institution.

Willard's Hotel.

On the corner of Fourteenth street and Pennsylvania avenue stands Willard's Hotel, which, historically considered, stands second to no other hotel in the United States. Very soon after the National Government was located on the Potomac a small country inn once occupied a portion of the ground now covered by this noble and palatial hotel building. First it was known as the "City," then "Williamson's," and afterward "Fuller's." The Willard brothers became proprietors a few years before the late war, who gave it the present name, which has been retained since by the present proprietor. The once humble place is no longer. It is now one of the finest hotels in the country. Its frontage on Pennsylvania avenue is 150 feet, extending on Fourteenth street to F street, the entire block, 350 feet. It is capable of accommodating seven hundred guests at one time. The rotunda is a fine room, handsomely decorated with vaulted ceilings, while large and comfortable sofas are placed around the walls for the accommodation of guests and their friends. Our Presidents from time immemorial have gone from the suite of rooms known as the President's rooms to take the oath of office at the Capitol.

There are but few hotels in the world so extensively and completely furnished as Willard's. Mr. O. G. Staples, the present proprietor, has



WILLIAM H. YEOMAN—SEE PAGE 23.

ago. Since that time the inauguration of seven branches in different parts of the city has been duly noted.

As the G. A. and P. T. Co. do all their own importing and employ the most expert judges of tea and coffee, together with the fact that they have invariably given the public at large the full benefit of these advantages, it could not be expected that such enterprise would not be fully appreciated. At the headquarters of Manager Bowman about thirty-six clerks are required to fill the wants of the many customers. At this establishment there is always an aspect of business, the store presenting a brilliant appearance, especially when lighted in the evening. Numerous presents are being constantly given away, and it has been long since proven that no extra charge is put upon goods on account of this extra inducement

KINGSLEY BROS. CREAMERY CO.

[See cut on twenty-second page.]

The above cut is a good representation of the Alderney Dairy, which is considered an institution almost indispensable to the residents of Washington. The pioneer founder of the "dairies," not only in this city, but in Virginia, Maryland, and West Virginia, is Mr. A. F. Kingsley, who has during the past seven years increased the business of this giant creamery company to large proportions. The plant of the Kingsley Bros. Company is in fact the largest in these United States. Six thousand pounds of pure creamery butter are churned daily and shipped to New York, Philadelphia, Baltimore, Indianapolis, and the South, the reputation of the butter emanating from the Kingsley Bros. Company having been long since firmly established.

Although the Alderney Dairy is the largest and most elaborately fitted up lunch-room in the District, and is open night and day, it forms but a small part of the immense business of the company. The Kingsley Bros. Co. are large wholesale dealers in country produce and dairy products, their headquarters for this part of the business being at 927 and 929 Louisiana avenue, where they are also large dealers in Florida oranges and fruits.

The Alderney Dairy on D street is used as the milk depot, and no concern in the country has better facilities for obtaining rich and pure milk than has this company. Their success in the past seven years has been something almost phenomenal. The officers of this company are composed of many of Washington's leading financial men, whose reputations for probity and character add tone to the business circles of the city.

Washington Electric Construction Company, 609 12th Street N. W.

[See Cut on Page 30.]

There is no subject which affords more chance for study than does the mystery of electricity. Even the greatest inventors and experimenters of the day do not fully understand it, although their inventions, which are in themselves marvels, have won for them the admiration of the people the world over. Electricity is being brought into different uses every day. The uses to which electricity is applied by the Washington Electric Construction Company brings it within the range of everything known up to the present time. This electrical company was first formed in this city about four years ago. Its present executive officers are Messrs. C. W. Messner and Charles S. Pardo, respectively manager and treasurer, who came to this city from Chicago, where they attained valuable experience of the workings of electricity. The Washington Electric Construction Company are fully equipped with everything in the line, and are prepared to furnish estimates on both large and small contracts for fitting with electric appliances.

December last the increase of the business compelled them to seek more room. They have now one thousand five hundred square feet, and are more than ever prepared to do any and all kinds of electrical work, make tests, assist in experiments, and store goods, besides carrying a fine display of goods in the main store. The success of this company in this city has been something almost phenomenal but wholly merited. Special attention is given by this company to the fitting of new buildings with any and all kinds of electrical work, in which they have been highly successful.



GEORGETOWN UNIVERSITY—BY PERMISSION OF "THE COSMOPOLITAN."

Robert Ball, Vice President; Noble D. Lerner, Treasurer; Alex. Gardner, Secretary; Lawrence Gardner, Assistant Secretary, and Isaac L. Johnson, Attorney. Trustees: Thomas J. Luttrell, William H. Goods, George B. Clark, and Charles E. Prentiss. The changes haven't been many in the intervals between the start and to-day.

In January last a new directory and new officers were elected, Dr. R. B. Donaldson again assumed the presidency. The following are the officers: Thomas Somerville, Vice President and Treasurer; Lawrence Gardner, Secretary; Frank S. Parks, Assistant Secretary; Directors, Thomas J. Luttrell, C. C. Duncanson, Lawrence Gardner, J. J. Edson, Ellis Spear, and John T. Given.

incur a large expense in the present system of heating, plumbing, and ventilation. The sanitary arrangements are as near perfect as possible. The cuisine of this house is unsurpassed by any in the country, Mr. Staples sparing neither money nor energy to procure the finest cooks and luxuries that can be found in the markets of the world, and he aims to excel in this respect, as he does in all others. Stock quotations are continually received during the day at the hotel from the Stock Exchange, New York, and Board of Trade, Chicago, by private wires. Mr. Staples has an extensive experience in the hotel business, and is known as a genial host and a gentleman in every sense of the word.

The history of the G. A. and P. T. Co., in this city has been something almost phenomenal, and the credit is in no small measure due to the efforts of the indefatigable manager to properly advertise and show up the goods in their true light.

The quantity of pure teas and coffees sold in the course of a week is something astonishing, and shows that this company is increasing its trade every day. The Great Atlantic and Pacific Tea Company is favored throughout the country.

GREAT ATLANTIC AND PACIFIC TEA COMPANY,

501 and 503 Seventh Street Northwest, 1620 Fourteenth Street, 3104 M Street Northwest, 58, 59, and 60 Centre Market, 91 and 92 Western Market, 8 and 9 O-Street Market, and 101 Northern Liberty Market.

This giant combination, which is so well represented in this city, and supplies a large percentage of the tea and coffee consumed in Washington, has the distinction of being the largest tea and coffee concern in the world. Two hundred and twenty-five stores are owned and controlled, representing every city and town of any consequence throughout the Union. This company possesses a standing capital of \$25,000,000, and the combined sales are \$6,000,000 a year. Thirty-three hundred employes are required by the company also to accommodate the patrons at these numerous stores. This company first located in this city as far back as thirteen years



GREAT ATLANTIC AND PACIFIC TEA COMPANY.



WILLARD'S HOTEL.