

MEAT IN THE COCOANUT.

W. E. Phillips Explains the Animus of Attacks Made Upon the Northwestern.

Facts Going to Show How M. K. Brundage Felt About It a Short Time Since.

Letters to Prominent Men All Over Montana That Cannot Be Contradicted—'South Sea Bubbles.'

Mr. M. K. Brundage, state agent of the Mutual Benefit Life Insurance company, is out in another long attack on the Northwestern. Indeed, that gentleman spends most of his time traducing the Northwestern and trying to make the people of Montana believe that what he himself said twelve, sixteen and twenty-four months ago, that "the Northwestern is the best life insurance company in the world and doing best by its policy holders," was false. It would be vastly better for Mr. Brundage and his bank account if he would spend more time in writing applications for his company and less time in abusing other companies; for while he is slandering the Northwestern the agents of the latter company continue doing \$60 per cent more business than he right along, and intend to increase that proportion.

Thirteen months ago Mr. Brundage was an agent of the Northwestern. Mr. Brundage's reasons for leaving the Northwestern and working for another company are not to the discredit of the Northwestern, and are not because Mr. Brundage desired to leave the Northwestern or because he believed the Mutual Benefit was, or ever will be a better company than the Northwestern, but those are personal matters, and this is not intended as any reflection on Mr. Brundage as an agent of the Northwestern. If the Northwestern one, two and three years ago was the best company in the world for the policy holders, it certainly is the best company for the policy holders to-day, unless it can be proved that Mr. Brundage's leaving the company has made it less desirable for policy holders; but we do not think that intelligent people will take much stock in Mr. Brundage's now saying that the Mutual Benefit is a much better company than the Northwestern just because he happens to be agent for the Mutual Benefit, and not any longer agent for the Northwestern.

On June 23, 1890, Mr. Brundage wrote to Sol Cohen, Choteau, Mont., as follows: "Is not a gilt edge policy contract in a company that treats all policy holders alike preferable? I assure you, my dear Sir, that your policy in the Northwestern is a gilt edge policy in any market; and the comparison of our results with those of any other company will prove conclusively that they are far cheaper at full price than any others at 50 per cent over and 75 per cent discount." This was Mr. Brundage's opinion two years ago. Why is not the Northwestern as good a company to-day as it was then? Answer: Because Mr. Brundage has left it.

On Jan. 12, 1891, Mr. Brundage wrote to Jno. W. Thompson, as follows: "This is a matter of dollars and cents to you, and of course you will place your insurance where it will do you the most good. What is 'bigness' worth if that bigness does not profit you anything? The Northwestern is the biggest if it want all over the world for business. The fact of being big does not indicate greater strength or security. The companies are all strong and reliable; this being admitted, the question is, which company will do the best by you, claim, and offer you 'accumulated dividends' to prove that the Northwestern will 'Quality and not quantity is our motto.' What has happened since Jan. 12, 1891, to change the Northwestern from being the best company? Answer: Mr. Brundage has left it.

On January 14, 1891, Mr. Brundage wrote to Z. L. Cornwall, Castle, Mont., as follows: "We are glad that you have in view the work of life insurance, and desire to see that you are not secured by a better company to represent than the Northwestern. It undoubtedly stands ahead of any other company in the United States in every point that is of interest to the policy holders and is easier worked than any other company doing business in the country. It is for the reason that you can tell an applicant unqualifiedly that you can guarantee to give him the best kind of insurance for the least money and give him better returns on a dollar's investment than any other company competing with us." Gentlemen, therefore, who are thinking of undertaking life insurance as a profession, have no less eminent authority than that of Mr. Brundage for saying that the Northwestern not only stands ahead of every other company in the United States in "every point that is of interest to policy holders" but that it is the best and easiest company to work for in the country; at least this was so January 14, 1891. What has occurred to make the Northwestern different now? Answer: Mr. Brundage has left it.

On January 17, 1891, Mr. Brundage wrote to Philip Lovell, of Dillon, Mont., a letter from which I quote: "The Northwestern is thirty-three years old, and has over \$42,500,000 assets, and the largest general surplus to assets of any company in the United States. They have for years been paying larger dividends by from 30 to 80 per cent than any company in the world. The reason they do this is because they confine their business to the healthier portions of the United States. Again, they have the lowest expense to amount issued, and secure a larger interest rate on the assets than any of the leading companies. From these three items alone can a company save money for dividends. For a confirmation of these facts see 'Statistics of Ten Leading Companies' enclosed. A careful perusal of these documents will convince you of these three things: First, the Northwestern can write you any kind of policy for less money than any other company; second, they are honest, frank statements taken from official reports; third, they will guarantee you larger dividends than any other company. In addition to this challenge any company, first, to disprove a single claim we make; second, to show one single case where their dividends are as large as ours; third, to show any case where we have ever used misleading or ambiguous documents. Before closing I wish to remind you that our competitors have and will resort to false ratios and misleading statements and details of our official claims. Beware of these. We stand on our record of actual results." These were Mr. Brundage's honestly expressed sentiments Jan. 17, 1891. What has happened to change the Northwestern in all these important respects? Answer: Mr. Brundage has left it.

On Jan. 25, 1891, Mr. Brundage wrote to me at Great Falls, as follows: "There is no use talking, the more I see of the Northwestern in comparison with other companies, the more I am satisfied of her proud position and standing ahead of them all." What has happened that in the short space of eighteen months the Northwestern has lost her "proud position and standing ahead of them all?" Answer: Mr. Brundage has left it.

showing results ranging from five per cent to 12 per cent better than the estimates given by agents of this company. The various testimonials to be found in 'Over Their Own Signatures,' and 'Banker's Verdict,' fully corroborate the claim we make for superiority; and these, together with several comparisons we announce covering policies of exactly similar kind, date, etc., prove conclusively that the dividend-paying record of the Northwestern cannot be equaled by any company in the world. Please note that all our documents bear the names of our company or its author; and in addition give names of policy holders, numbers, dates, etc., of policies so they can easily be verified if desired. We deny that it is possible for any company to produce the record of two exactly similar policies showing their dividends are equal to or larger than ours." If, therefore, (as was the fact) Northwestern tonnage results exceeded the estimates of agents in 1891, what has happened that since then the Northwestern are not "safe" and "profitable," but "delusive" in 1892, especially in view of the fact that the ten-year tonnage maturing in 1892 show even a better surplus than those maturing in 1891? Answer: M. K. Brundage has left the Northwestern.

Mr. Brundage has labored and labored to try and make the people of Montana believe that dividends to policyholders in the Northwestern are "raining down," and he has used methods and ratios and tables as reliable as any honest man or any honest company, to try to bolster up this position, which every Northwestern policyholder in the world knows, and will arise and testify to the falseness of. See what Mr. Brundage himself said on Jan. 23, 1891, in a letter to Fred A. Stevens, of Blackfoot, Idaho: "The various daily results being published by our company show a steady improvement for the policy holders, and add strength to their protection. We are much gratified by the high compliments being paid us by old policy holders, and feel more assured than ever that you, among thousands of new members, will grow to like your policy better and better as it grows older. We know some of our competitors are having difficulty in explaining the shrinkage of dividends and surplus (which really regulates the cost of insurance) the conservative management of the Northwestern. For instance, we have a substantial increase in both dividends and surplus." The Northwestern is doing a larger business than ever; its dividends to policy holders are increasing everywhere, and its surplus shows a steady and healthy increase in any other company in the world. The question naturally arises, what, therefore, has happened to the Northwestern since June 30, 1891? Answer: M. K. Brundage has left it.

Of course Mr. Brundage and his company are fighting semi-tonnage investment insurance because they do not sell that kind of goods. Semi-tonnage insurance as written by the Northwestern Mutual Life Insurance company has been called the "perfection of life insurance." It furnishes the same solid identity together with an investment, not equaled under any other policy by any other company. Within a short time a number of large tonnage policies have been settled by the Northwestern, and they have been able to secure several letters from parties, who are men well known in their communities showing exactly what results the Northwestern gave them under their ten-year tonnage policies just settled.

B. F. Moore, of the Bank of the National Bank, Fond du Lac, Wis., Oct. 19, 1891, S. D. Wyatt, Agent N. W. M. Life Insurance Co., City: Dear Sir—On Oct. 14, 1891, I applied to the Northwestern through your agency for two policies of \$5,000 each, ordinary life, ten-year tonnage, the premiums on both amounting to \$860.40, my age being then 62. On Oct. 14, 1891, (last Wednesday) having considered several options of settlement offered me by the company I accepted the offer of cash surplus of \$4,408.56.

I might have received an additional amount in cash of \$3,294.70 (the reserve), but I preferred to take simply my surplus, and continue my \$10,000 with the company, paying hereafter my regular premium less annual dividends. I desire to express my entire satisfaction with the result of these policies and my dealings with the company. Under exactly similar insurance of \$1,000, the Equitable offered me a dividend of \$8,000.30 or \$1,436.26 less than the above settlement; and also the premium in the Northwestern was \$154.00 less.

[Signed] J. Q. CHARLES, of Denver, Col., writes thus:

DENVER, Colo., Aug. 16, 1892. Oliver Williams, G. A. Northwestern Mutual Life Ins. Co. Dear Sir: On the 7th of June, 1892, your company issued to me an ordinary life policy for \$20,000, the annual premium being \$1,555, on the ten-year tonnage plan. On the 4th of June, 1892, (and of tonnage period) I chose the option of taking my surplus in cash and continuing my policy. The cash surplus paid me was \$7,949.29. I certainly am very glad to express my entire satisfaction in all dealings with the company and your office. The surplus paid me is much larger than I have ever known paid by any other company under a similar policy, and is large as I was given any reason to expect it would be.

I unhesitatingly recommended the Northwestern as worthy the entire confidence of any man seeking sound and profitable insurance. (Signed) J. Q. CHARLES. The Equitable, under an exactly similar policy, pays in surplus to the policy holder \$3,234.69 less than the above settlement. It will pay every man interested to read each of foregoing letters. Mr. Charles is one of the best known attorneys in the Rocky Mountain and Mr. Moore is a well known banker of Fond du Lac, Wis. These gentlemen ought to know more about what tonnage insurance is, and what it has done for them, than rival agents whose companies do not issue that kind of insurance. It is evident that those policy holders who have just settled with the Northwestern do not think their policies were anything like "south sea bubbles." We have Mr. Brundage's own statement for the fact that the "surplus" paid is from 5 per cent to 12 per cent larger than that estimated by agents ten years before, and it is a fact that the "reserve" offered under Mr. Charles' policy was \$155.80 more than that guaranteed in the policy.

If, therefore, the "surplus" was larger than we expected or estimated, and the guaranteed "reserve" was larger than was guaranteed, and there policyholders expressed their unqualified approbation of the Northwestern and its tonnage settlements, it would seem that the people of Montana might take the word of these policyholders before that of a rival agent, who, of course, is expected for the sake of business to do all he can to sell his own company's goods, but not run down the goods of a competitor in his own work. The people of Montana know what the Northwestern is. Many of them who used to live further east are acquainted with its officers and know that no company in the world is sounder or more honorably and economically managed. The Northwestern is doing the largest business of any company in Montana, and the more agents of other companies traduce it the more business Northwestern agents seem to do. Its merits stand every test.

W. E. PHILLIPS, General Agent, Helena, Mont.

Buckingham & Hocht kangaroo hand sewed boots at Hustlewhite's.

5-4 chenille table covers with fringe, only \$1.25 at Fowler's Cash store.

Five carriages, vehicles, surreys, buggies, and cars for sale at greatly reduced prices at T. C. Power & Co.'s.

Bargain of a Lifetime. I have completed taking stock and am now in a position to accept bids on Norris Bros' business. It invoices \$3 for every dollar owing and will be sold for about the amount of the indebtedness. Will receive bids until Sept. 1. A. R. GATES, Assignee.

Ladies' lace wraps are being sacrificed at The Bee Hive. We are now closing them.

Everything in fancy goods and art materials at Butcher & Bradley's, 105 Broadway.

Big line of ladies' and children's hosiery to arrive this week, at special sale prices at The Bee Hive.

TO SUCCEED FURAY.

Residents of the West Side Who are After the Position.

The coming vacancy in the office of United States marshal, caused by the resignation of W. F. Furay, is liable to be filled before that gentleman goes out of office on Sept. 30. Three names of west side are prominently mentioned for the place, Warren Evans, of Deer Lodge, J. H. Geiger, of Jefferson, and James Dingsen, of Butte. It is stated, would make a good officer. Mr. Evans has been chief deputy under Marshal Furay, and as such has had charge of the books of the office. He is strongly backed, both from Deer Lodge and from Helena. Mr. Geiger is also well recommended from Jefferson. Mr. Dingsen is expected to have a strong following from Silver Bow county. President Harrison will no doubt settle the matter in time to allow the new marshal to get into office by the time Mr. Furay's resignation takes effect.

A few more baby carriages left at The Bee Hive at \$1.25 and \$1.50 being cheaper than Chicago prices.

Haleigh & Clarke are the first to offer you a full new stock of fall and winter dry goods and the very latest styles to select from.

Ladies' extra quality ribbed equestrienne tights at Fowler's Cash store.

An Autumn Scene.

Of all the months of the year September and October are said to be the most delightful. The softly falling rays of the sun; the ripening of the autumn harvest; the bending of rich foliage of forest and field; the serene beauty of the zenith of the year opening its great heart that man may gather its gratuitously bestowed wealth; all nature's favors, while rich and peerless give thanks as they gaze on autumn's lovely view of mountain and valley, and say to the departing summer: "Farewell! for months, the year's delights have come again."

The advent of September not only brings contentment to the thrifty husbandman as he looks upon the fulness of barn and rick, and the industrious miner who removes the luster from his sluice box to watch the sparkle of gold that incites him an independence; but the merchant, who, in the gratefulness of his heart for the success of his business during the season, looks to his many customers and says, "This is to your benefit, all shall go at cost until the harvest is gathered."

This September and October when those ladies who wait for the decided bargains ready to their advantage, and gather the benefit of patient waiting. These are the months when, of all the year, especially in the far west where the summer season is short, that the anxious merchant will sacrifice to such a degree that bargains in household necessities are to be seen.

Commencing Monday, and during all September, the New York Dry Goods Store will place on sale all summer dress effects and material suitable for summer and autumn wear at half their marked value. Ladies! this is a startling offer, but we mean it. All Montana knows the New York Store, knows that it is the one progressive house of Helena. Imagine, then, elegant dress patterns worth \$5, \$7.50, \$10, \$15 and \$25 at half price. Think of it, ladies, rich imported wool challis, worth in New York city 75c, \$1 and \$1.25, sold in Helena for 40c. Splendid designs in 32-inch challis, autumn colors, worth 25c., now 12 1/2c.

We want to see you all—we want to surprise you all—we want you to open your purse, that your sisters, your cousins and your aunts will pray for you and thank you in their hearts for your noble generosity. If your purse is empty, read the advertisement on third page to your acquaintances and bid them come with you to see the savings of the New York Store verified.

We have the largest line of sapphire and diamond mountings in the city. Helena Jewelry Co.

Children's grey woolen Swiss ribbed underwear, sizes from one to ten years, for both boys and girls, at Fowler's Cash store.

New veilings, rushes and ribbons at The Bee Hive at bedrock prices.

Ladies, Attention.

We would respectfully call the attention of the ladies of Helena to our superb new stock of fall and winter dry goods. We are prepared to show the most complete line of fashionable dress goods and trimming that it has ever been our pleasure to show. Our store is brim full of the latest novelties that are being shown in the eastern markets. We cordially invite your inspection. HALEIGH & CLARKE.

Have you seen those beautiful ice wool shawls for \$1.25 at Fowler's Cash store?

If you want a fine set of harness or fine driving whip go to T. C. Power & Co.'s. They have the largest and most select line in the city.

New table linens, towels and napkins at Fowler's Cash store.

For Sale. Carpets, bedrooms set, chairs, cabinets, bookcase, refrigerator, tables, stoves, etc. F. E. Shaffer, Porter's flats.

5-4 chenille table covers with fringe, only \$1.25 at Fowler's Cash store.

Go to the Bee Hive for your underwear and hosiery. Full lines on hand and new goods arriving daily.

ANGLERS' OUTFITS.

You are not in it if you purchase your Fly Hooks, Rods, Reel, Line, Crook, Fly Hook, Leader Box or Waders before you come in and inspect my stock, which you will find not only the largest, but the best selected in all the details of a first class stock of goods, in the city. Prices are right, and according to the quality. There is no misrepresentation as to quality. All kinds of rod mountings in stock. Bicycle Saddles, Guns, Revolvers, Ammunition, and general stock of Sporting Goods.

M. H. BRYAN, GUN STORE, 103 BROADWAY, HELENA.



Children's School Shoes

Must soon be bought. So before you make your purchases take a look at our splendid assortment of SUBSTANTIAL FOOTWEAR. They are not kept by every dealer in SHOES, for they are worth more than the cheap stuff that some recommend.

The Best Shoes Are the Cheapest

For anybody, especially Children, and we are offering the best values you will find any place. Our Shoes are famous for their Style, Wear and Low Prices. You can't ask more.

CLARKE & FRANK MONTANA SHOE CO.

Novelties in Dress Goods.

We are now displaying choice novelties in Fancy Serges, Storm Serges, Fancy Worsteds, Bedford and Brocade Stripes, and Fancy Cheviots in all the popular shades and changeable effects. Also new styles in Dress Silks in changeables, Surahs, Taffetas, Bengalines, Chinas, Brocades and Fancy Novelties.

For a few days longer we will offer the balance of our stock of Spring Dress Patterns at extraordinary reductions to close them out at once, and to acquire the room necessary for Fall Goods now coming in. We offer this week special inducements in Staple Dress Goods. As specimen bargains we mention All-Wool French Cashmeres at 50 cents a yard, reduced from 75 cents, and a line of Tan and Grey Storm Serges at 75 cents a yard.

New Fall Fashions in Ladies' Jackets and Capes now open. Inspection invited.

SANDS BROS.

BABCOCK THE HATTER

AGENT FOR THE

HARRINGTON HAT.

This is the Hat worn and recommended by the students of

HARVARD COLLEGE

Fall Styles

AT Babcock's.

PATENTS.

United States and Foreign Patents obtained and any information given. EDWARD C. RUSSELL, Attorney at Law, Pittsburgh Block, Helena, Mont.

SCHOOL DISTRICTS CONTEMPLATING Issuing Bonds or building School Houses will find it to their interest to correspond with me. I have purchased more School Bonds in Montana during the past year than all other bond houses combined. Am prepared to advance money for the erection of School Houses in advance of the issue of bonds. Will purchase all classes of Bonds, State, County and City Warrants. Correspondence solicited. H. B. PALMER, 10 EDWARDS ST., HELENA, MONT.

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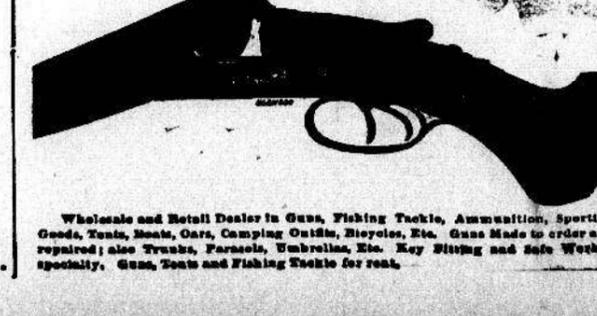
The latest and best mill for extracting Gold from Milling Ores. Requires 1/2 the water, and costs less than stamp batteries, and less to operate, and will save from 20 to 40 per cent more gold. A complete working plant now running at the United States Sampling Works, and on exhibition to the mining public.

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