

53d Annual Statement NATIONAL LIFE INSURANCE COMPANY MONTPELIER, VERMONT

(ESTABLISHED 1850.)

Income, 1902

Table with 2 columns: Description and Amount. Includes Premiums for Insurance, Interest and Rents, Annuity Considerations, Profit and Loss.

Total Income, \$6,005,046.13

Disbursements 1902

Table with 2 columns: Description and Amount. Includes Death Claims, Matured Endowments, Cash Surrender Values, Surplus Paid Policy-Holders, Annuities.

Total paid Policy-Holders, \$1,899,960.26

Table with 2 columns: Description and Amount. Includes Insurance and Investment Expenses and Taxes.

Total Disbursements, \$3,148,495.95

Assets Dec. 31, 1902

Table with 2 columns: Description and Amount. Includes Bonds and Stocks (Book Value), Mortgages, First Liens, Loans on Policies and Premium-Notes, Real Estate, Book Value, Cash in Banks and Office, Loans on Stocks and Bonds, Market Value Bonds and Stocks above Book Value, Interest Due and Accrued, Net Premiums Deferred and Unreported.

Deduct Agents Credit Balances \$25,335,511.14 660.78

Total Assets, \$25,335,030.36

Liabilities Dec. 31, 1902

Table with 2 columns: Description and Amount. Includes Insurance Reserves, Annuity Reserves, Life Rate Endowment Reserves, Trust Fund Reserves, All other Accrued Liabilities, Surplus Dec. 31, 1902.

Total Liabilities, \$25,335,030.36

The Year 1902 Shows:

Table with 2 columns: Description and Amount. Includes Increase in Insurance, Increase in Assets, Increase in Income, Increase in Payments to Policy Holders, Increase in Surplus.

Insurance Issued \$21,094,122.20 Insurance in Force \$18,301,698.13

JOSEPH A. DE BOER, President, JAMES T. PHELPS, Vice President, JAMES B. ESTEE, 2nd Vice President, OSMAN D. CLARK, Secretary, HARRY M. CUTLER, Treasurer, ARTHUR B. BISBEE, Medical Director, CLARENCE E. MOULTON, Actuary.

E. S. KINSLEY, General Agent Rutland, Vermont

Advertisement for Bannington's Fashionable Tailor. Styles that are snappy tailoring that's unsurpassable. No guesswork—no uncertainty about our tailoring way.

Advertisement for M. LEVIN. Highest prices paid for Scrap Iron, Metal, Rubber, Zinc, Lead and Junk of all kinds.

Advertisement for PENNYROYAL PILLS. CHICHESTER'S ENGLISH PENNYROYAL PILLS. Highest quality, most reliable.

Fire in Jericho early Sunday morning destroyed three business blocks, involving a loss of nearly \$20,000. The burned buildings are the Rood building, the Bissonette building and the People's Exchange.

NORTH WHITE CREEK.

(Deferred from last week.) E. J. Bailey attended a ball at North Bennington New Year's eve.

D. B. Harrington and wife of West Arlington called on friends here Saturday.

J. Ellis Bailey and Isalah Bentley of South Shaftsbury were at the former's home Sunday.

Finda Way to Live Long.

The startling announcement of a Discovery that will surely lengthen life is made by editor O. H. Downey of Churubusco, Ind. "I wish to state," he writes, "that Dr King's New Discovery for Consumption is the most infallible remedy that I have ever known for Coughs, Colds and Grip. It's invaluable to people with weak lungs. Having this wonderful remedy no one need dread Pneumonia or Consumption. Its relief is instant and cure certain." O. E. Gibson guarantees every 50c and \$1.00 bottle, and gives trial bottle free.

A Life at Stake.

If you know the splendid merit of Foley's Honey and Tar you would never be without it. A dose or two will prevent an attack of pneumonia or a gripe. It may save your life. Quinlan's Pharmacy.

Henry's Red Gum beats all remedies for a COUGH or COLD. We refund the price if it is not satisfactory. Large bottles 25 cents. B. A. Quinlan. 3914.

Let's get the Surplus for Nothing

NEWS OF VERMONT

P. W. Clement will speak in the opera-house at Burlington Thursday, January 15, for local-option. There will be other speakers.

Frank Brown of Belvidere and Alvah Hawley of Leicester were admitted to bail Saturday in sums of \$300 and \$100 respectively, for violating the internal revenue law.

Leon Shippee saw four deer, a large buck and two doe and a fawn near his father's home one day recently in South Readsboro. They seemed very tame and have been seen several times since near the buildings in that locality.

Wardsboro, in Windham county, had 20 deaths within its limits last year. Its population is 637. Of those deceased, 9 were between 70 and 80 years of age, 6 were between 80 and 90, and 1 was over 93. The age of the youngest person dying was 21 years.

Harvey Berry and wife of Sutton were struck Saturday by a train from the south at noon on the crossing by Delos Bacon's at St Johnsbury Center and were instantly killed. The bodies were badly mangled. They were in a covered sleigh with bells and did not hear or see the train.

E. L. Fuller of Readsboro presented at the town clerk's office a very fine specimen of fox skin one day recently. It was a cross between a silver gray and red and was more of the silver gray. Its estimated value was \$25. He had several red fox skins that were the finest seen in the office in a long time.

The residence of C. D. Baldwin at East Middlebury was totally destroyed by fire early Saturday morning. The Baldwins had recently moved to the place, coming from Rippon. Several of the family had narrow escapes in getting out of the house before the walls fell. The Baldwin's loss is \$1200 with an insurance of \$700.

The Chemical Works of Readsboro are not getting in their usual supply of wood as yet, but have choppers at work. Wood is in such demand in the city that but few are drawing their wood to the Chemical Co's, this winter. The demand keeps the price up to \$6 and \$7 per cord. Choppers too, are getting more for cutting, anywhere up to \$1.50 per cord and they are very scarce at that.

A freight train going south last Friday was run into at 11:30 by another freight going south at Royalton. John Colby, aged 45 years, conductor of the forward freight, was in the caboose, which was thrown into the highway and instantly took fire. Colby was burned to death, only a few bones being found. This was Colby's first trip as conductor, though he had been a brakeman for several years.

The board of railroad commissioners are holding a hearing at Manchester today on the application of the Manchester & Granville railroad, now under construction across four of the streets in the village of Manchester, for the purpose of determining whether the railroad can use the streets or not. This comes under that section of the statutes requiring the consent of the board of railroad commissioners to establish the crossing of the highway and railroad at grade.

Willie Bull, a ten-year-old boy, who lives about a mile east of Danby village, set a trap in the fields near his home recently. When he went out to look at the trap the next morning, he found a large lynx in it, caught by one of the hind feet. The animal had dragged the trap, which is a heavy one about 200 feet, but had stopped from exhaustion. Young Bull killed the animal and sold it to Silas L. Griffith, who will have it mounted for his museum.

City Treasurer Wm L. Davis has announced that the city of Rutland realized more money from the licensing of dogs in 1902 than ever before in its history, and he will turn in the city treasury from this source this year, \$538.80. Every year damages caused by dogs in killing chickens and in other ways, is paid out of the dog license money, and, while the amount taken in from license fees during the past year is very large, yet the amount of damage done during the year by the canines is the smallest for some time, being only \$9.40 altogether.

\$100 Reward, \$100.

STATE OF OHIO, CITY OF TOLEDO, ss. FRANK J. CHENEY makes oath that he is the senior partner of the firm of F. J. CHENEY & Co., doing business in the City of Toledo, County and State aforesaid, and that said firm will pay the sum of ONE HUNDRED DOLLARS for each and every case of CATARRH that cannot be cured by the use of HALL'S CATARRH CURE.

Ashley Farr of Lincoln was severely injured by being caught on a shaft while working in A. Thomas' mill last week. His right leg was broken about midway between his body and knee and one rib was broken, penetrating the lung. The broken rib nearly penetrated to the outside of the man's skin and action of breathing can be observed very plainly.

Senator Proctor called upon the President Monday to ask to have the next battleship named Vermont. Senator Proctor reminded the President that he had made the statement in one of his books that one of the most important naval engagements of the war of 1812 was that on Lake Champlain, in which Maedonough commanded ships built in Vermont, which fired ammunition made in Vermont. Senator Proctor's request is likely to be gratified.

One Hundred Dollars a Box is the value of H. A. Tisfale, Summertown, S. C., pieces of De Witt's Witch Hazel Salve. He says: "I had the piles for 20 years. I tried many doctors and medicines, but all failed except De Witt's Witch Hazel Salve. It cured me." It is a combination of the best properties of witch hazel with antiseptics and emollients; relieves and permanently cures piles, hemorrhoids, itching and protruding piles, sores, cuts, bruises, etc.; also rheum and all skin diseases. B. A. Quinlan.

The Combination Cash Store 142 North Street, Bennington, Vt. is the place to buy Nickel Goods. Look at them in our window. Tea Kettles for 90c, all copper with three coatings of nickel on them. LAMPS We have them in all sizes, all shapes and all colors from 10c up. It will pay you to call and look them over. You can depend on every article you buy at this store. Unreliable goods will never find place here. You'll find the best or nothing, and—value for value—you'll find prices down to the buy-without-question mark. JOHN H. MOORE, 124 NORTH ST.

LEVIN'S North Street Big reduction in Men's and Boys' Overcoats, Ulsters and Reefers. Also Ladies' and Children's Jackets, Ladies' Skirts, Capes and Raglans. Four Full Quarts. Special Offer. SEND \$3.00 by money order or express and we will deliver at once free of charge, right to your home. Four Full Quart Bottles of SCHWARZ XXX OLD FAMILY RYE WHISKEY in plain box; nothing on box to indicate what contents are. We take this method of supplying Pure Whiskey direct to you, because we are convinced if you give us an order, you will be so well pleased that we will have you for a customer. It is absolutely pure—possesses remarkably stimulating qualities. We have built up an enormous family trade, solely on the merits of this Whiskey. You run no risk; for if the Whiskey is not all we guarantee it to be we will refund your money without question. Satisfied customers everywhere. Send for our price list. HIGH-GRADE GOODS—LOWEST PRICES. A. L. SCHWARZ CO., Paterson, N. J. Established 34 years. All orders west of the Mississippi River must call for 24 quarts. We pay freight.

TO DOUBT THIS Is to Disbelieve the Evidence of Your Own Senses. It's Bennington proof for Bennington people. It's local endorsement for local readers. It will stand the most rigid investigation. James Ewees, printer of 306 Main-st., says: "I recommend Doan's Kidney Pills to everyone who has backache or kidney complaint. I suffered off and on for some time with aching in my back and through my kidneys. After a hard day's work my back always felt particularly lame and sore and the secretions from the kidneys were irregular and very annoying. I procured Doan's Kidney Pills at Shortell's drug store in 1897, used them for a time and they cured. My father-in-law has also used them since and good results followed the treatment." For sale by all dealers, price 50 cents. Foster-McBarn Co., Buffalo, N. Y., sole agents for the U. S. Remember the name Doan's and take no substitute. Pneumonia and La Grippe. Coughs cured quickly by Foley's Honey and Tar. Its safe substitute, Quinlan's Pharmacy.

HISTORY OF VERMONT. Extraordinary Opportunity Offered to Obtain Valuable History of State. The people of the state are now for the first time afforded an opportunity to possess a complete and comprehensive history of Vermont in a convenient form and at a popular price. A series of historical articles have been in preparation for the Vermont-er during the past year by able and talented writers—men eminently qualified for this important work. These articles will occupy over 150 pages of this magazine, and the illustrations will comprise nearly 200 half tone views and portraits, many of which have never been published before. The leading articles will be as follows:— The Religious History of Vermont, introductory chapter by the Rev Allan D. Brown; Vermont Methodism, by the Rev A. L. Cooper; Congregationalism in Vermont, by John M. Comstock; Vermont Baptists, by the Rev S. H. Archibald; The Protestant Episcopal church in Vermont, by the Rev Allan D. Brown; the Roman Catholic in Vermont, by Bishop John S. Michaud; Unitarianism in Vermont, by the Rev J. Edward Wright; Vermont Universalists, by the late Rev J. F. Simmons; Military History of Vermont, by Hon G. G. Benedict; History of Education of Vermont, by Hon Walter E. Ranger; History of the Vermont Bench and Bar, by Hon Charles A. Prouty; History of Medicine and Surgery in Vermont, by Dr Charles S. Caverly; History of Agriculture in Vermont, by Hon C. J. Bell; History of Literature in Vermont, by Prof J. E. Goodrich.

There will also be articles on Vermont Banks and State Finances, by Hon Carroll S. Page; on Transportation, by Hon Edward C. Smith; on Vermont Mineral Resources, by Prof Geo H. Perkins and a history on Masonry, Odd Fellowship, and Journalism in Vermont. Each historical article published will be brought up to date. The illustrations will include plates of many old and new church edifices and school buildings, and cuts of battle scenes, monuments, hospitals and miscellaneous views; also portraits of living and deceased clergymen, educators, army officers, judges, lawyers, physicians and other representative Vermonters. The history if published complete in book form would sell for many times the price of The Vermont-er for one year. The opportunity is afforded all to procure this valuable history for \$1.00, by subscribing for The Vermont-er for 1903. The "Twentieth Century History of Vermont" is only one feature of The Vermont-er for the New Year. The many old and popular features of this magazine will be continued in 1903. The increased cost of publishing The Vermont-er in the present standard form, and the unusual expense incurred in preparing this series of historical articles, has necessitated an advance in the retail price of this magazine to 15 cents per copy, beginning with the January number. The yearly subscription price, however, will remain \$1.00 a year.

High License or Temperance. I. If High License is such a staunch promoter of the temperance cause, why is it that the liquor organizations are a solid unit in its favor? II. If the Prohibitory law is such a terrible cause of intemperance, then why do not the brewers and distillers, with their press, powerfully stand up for it? III. What is to hinder the few licensed saloons from enticing all patrons of the many?

IV. Would you vote for a saloon next door to your home? and if not, do you think it is quite honorable to want it located next to your neighbor? V. Why do arrests for drunkenness and crime alarmingly increase in all places where High License is tried? VI. Why does the same uniformity everywhere exist in regard to increase of taxes and appropriations for the poor and the insane? VII. What warrant has anyone for entertaining the theory that license law would be better enforced? VIII. In brief, how shall we account for it that facts and figures, with Public Records, have all pointed the same way, toward moral and material adversity under any form of license?

Adv by the Anti-Saloon League. A little church in Pennsylvania recently celebrated the one thousand millionth minute since Christ's coming to earth. In an article on "Eliport Morgan, His Advisers and His Organization," John Erisben Walker mentions that Mr Rockefeller is popularly supposed to control one thousand million dollars, and that one thousand million dollars would represent the labor of ten thousand men since Christ's coming to earth, calculated at the average scale of wages paid during the past two thousand years. In the same number of The Cosmopolitan a very interesting calculation is made as to what the one thousand millions could accomplish in the hands of a thoroughly ambitious man.

Headache Cured Free. Call here and get free sample of HENRY'S Headache Powders. We refund the money on a 25 cent box if not satisfactory. B. A. Quinlan. 2717

If you have been disappointed in other "cough cures" don't venture Ramo's English Cough Syrup. Try it first, then you will sing its praise. A few doses always relieve, while its continued use effects a complete cure. Large bottles only 25c. O. E. Gibson

The Year Just Closed WILL NEVER BE FORGOTTEN By Those to Whom Paine's Celery Compound Gave New Life and Happiness.

The year just closed has been a memorable one for Paine's Celery Compound. A multitude of men and women weakened, nervous, rundown and suffering the pains and agonies of disease, have had their burdens removed and their feet firmly planted on the solid rock of health.

Stirring political events of the past year, the colossal efforts of trusts and monopolies, the recent miners' strike, and other notable events will be quite forgotten in a few weeks or months. Not so with the strength after weakness, the new life after years of suffering, the robust health after wasting disease, the permanent cure after the verdict of "incurable" pronounced by the physician. These glorious remembrances and blessings, and the happy assurance that Paine's Celery Compound "makes sick people well," will be indelibly graven on the mind as long as life lasts.

The victories of Paine's Celery Compound over disease in the past year are supported by thousands of testimonial letters from the best people of the land. Medical journals have noted the blessed work, and physicians have been compelled to endorse the life-saving virtues of earth's best medicine. It matters not, dear reader, how bad your case may be, give Paine's Celery Compound an honest trial, and you will surely share the blessings it has bestowed on others.

Diamond Dyes require no skill,—only care and the simple following of Directions. They give most valuable results. The colors are fast and do not crack. Direction book and 45 dyed samples free. DIAMOND DYES, Burlington, Vt.

For Sale. The building lot on corner Monument avenue and Elm street in village of Bennington Center. This lot contains three acres and is one of the most slightly and beautiful in the village. The water main and sewer pass the property. The property can be purchased at a very reasonable figure.

Property sold, rents collected and loans obtained on reasonable terms. Special attention given to the collection of rents and general care of real estate security, call and see me. Chas. N. Powers Real Estate and Loan Agent. Savings Bank Building, Bennington Vt.

LADIES' TAILORING. It is pleasant to feel you are wearing the best, and what adds such charm to women's attire as a smart suit. J. BERNSTEIN. 124 North St.

Dr. Emmons' Monthly Regulator has brought happiness to hundreds of anxious women. It is positively no other remedy known to medical science that will so quickly and safely do the work. Longest and most obstinate irregularities from any cause relieved immediately. Success guaranteed at any stage. No pain, danger, or interference with work. Have relieved hundreds of cases where others have failed. The most difficult cases successfully treated by mail, and beneficial results guaranteed in every instance. No risk whatsoever. We treat hundreds of ladies here and from confidential advice. Do not put off too long. All letters truthfully answered. Recovery possible in condition and positively leaves no after ill effect upon the health. Sent by mail, securely sealed, \$2.00. Send 10c for sample and register. DR. J. W. EMMONS CO., 170 Tremont St., Boston, Mass.

LADIES Who Have Used Them Recommend as the BEST. PENNYROYAL PILLS. Immediate relief, no danger, no pain. Used for years by leading specialists. Hundreds of testimonials. A trial will convince you of their intrinsic value in cases of irregularities. Send 10c for sample and book. All shipping charges paid. KING MEDICINE CO. Box 1030, BOSTON, MASS.