

KEYSTONE NATIONAL BANK,

WEST SUPERIOR, WIS.

CAPITAL \$100 000 | SURPLUS \$11.000.

INCREASED TO

CAPITAL \$200,000. | SURPLUS \$16,000.

1892

I hereby Subscribe for.....shares of the Capital Stock of THE KEYSTONE NATIONAL BANK OF SUPERIOR, WIS., and agree to pay One Hundred and Five Dollars (\$105) per share for same. I agree to pay fifty per cent. of this subscription January 16th, 1893, twenty-five per cent. February 15th, 1893 and twenty-five per cent. March 15th, 1893.

I hereby authorize.....to sign my name on the subscription books of said bank for the number of shares above indicated.

WITNESS.

P. O. Address.....

THE EQUITABLE LIFE ASSURANCE SOCIETY,

No. 120 BROADWAY, NEW YORK.

WILKES & THORNE,
Managers for Minnesota,
207 Pioneer Press Building,
St. Paul, Minn.
JNO. SWINBORNE, Cashier.

ST. PAUL,

Dec 28th 1892

J. J. Kill Esq.
Dear Sir:

It occurs to us that perhaps you might be interested in a proposition for insurance on the life of your son, combining protection with a first class safe investment for himself. If, as we understand it, his age is now about 23, the enclosed Illustration shows the annual cost and prospective results on a 20 year Endowment policy for \$25,000, this sum being the limit on ages under 25. We do not need to enlarge upon the benefit accruing from life insurance in a company like the Equitable. You have had too many years experience with us for that. As to the probable necessity for your

insuring ^{for the mere protection} our life apparently no longer
exists. we have thought you
were perhaps kindly enough
disposed towards the Equitable
to start your son under its banner
at an early date.

Will you kindly look the
Illustration over and inform
the bearer our Mr. Hamner, if
you can give it favorable consideration
and allow us to put the proposed
insurance in force at an early
date — before the 1st prox if
possible?

Yours truly
Wm West Thorne
per [initials]

FOR USE IN 1892

FREE TONTINE ILLUSTRATION BLANK.

FOR ENDOWMENTS MATURING AT END OF TONTINE PERIOD.

Policy, \$ 25,000Age, 23Endowment Period, 20 yrs.
Tontine Period, }Annual Premium, \$ 1210Total Premiums paid in 20 years, - - - \$ 24,200**RESULTS AT THE END OF THE TONTINE PERIOD, ON THE BASIS EXPLAINED ON THE OTHER SIDE OF THIS SHEET.**1. CASH VALUE, Consisting of
Matured Endowment, \$ 25,000
and Surplus \$ 15,070 \$ 40,0702. PAID-UP VALUE (POLICY PAYABLE AT DEATH.)
(See Note on other side.) \$ 101,7003. LIFE ANNUITY, - - - - - \$ 2800

Under this settlement the policyholder applies the entire cash value of the policy to purchase an annuity, thus providing an independent income for the rest of life.

Dated at

St Paul Dec 28 1892.
Agent.*N. B.—The foregoing Blank must be filled up from the Book of TABLES issued during the current year by the Equitable Life Assurance Society of the United States, and based on the Society's actual experience up to 1892.*

**The Advantages of a Free Tontine Policy shown by an
Illustration Based on Actual Experience.**

The amount of Surplus profits which will be earned and distributed among the holders of Free Tontine policies in force at the end of their Tontine periods can not be stated in advance, but calculations based on the experience of the past, show approximately the profits which would be payable with such policies, if they had been issued by the Society 10, 15 or 20 years ago and ended their Tontine periods to-day.

While the results of the future must necessarily depend on the experience of the future (and although some variation must be expected in view of a lower rate of interest and other modified conditions which affect all companies and, in a measure, all branches of financial business) figures based on past experience furnish the best attainable data upon which to judge of the management of the Society, and the value of the policies now offered.

The Free Tontine Policy grants many benefits denied under all older forms; it gives *absolute freedom* as to *travel, residence and occupation* after *one year*, and becomes incontestable after *two years*.

NOTE.—The assurance under an Endowment ends at the termination of the Endowment period, when the policy matures, and the face of the policy, together with the profits, becomes payable in cash. The policyholder may, however, subject to a certificate of good health, convert the cash value of his policy into a paid-up assurance, payable at his death.

J. G. VAN CISE,

Asst. Actuary.

120 Broadway, N. Y., Jan. 1, 1892.

IN THE MATTER OF

JAMES W. GRIFFIN,

ATTORNEY AT LAW.

924 GUARANTY LOAN BUILDING.

Mr. J. J. Hill
Dear Sir:-

Minneapolis, Minn. December 28, 1892

There will be a meeting of the Board of Directors of the Red River Land and Water Power Company, at the office of the secretary, James W. Griffin, 924, Guaranty Loan Building, Minneapolis, Minnesota, on Friday, December 30th, 1892, at 2.30 o'clock P.M. at which meeting please be present.

By order of the President,
James W. Griffin,
Secretary.

J. M. J.

Letter of thanks 46

St. Paul Dec. 28th 1892

WMS

Gas. J. Hill Esq.
St. Paul Minn.

Dear Sir:

It is with the
deepest gratitude we wish
to return our most sincere
thanks for the kind and
generous Donation you
sent, and for all your
kind Interest in the Aged
Poor.

With all our dear old
people we will remember
you Daily in our prayers
asking our Dear Lord, to

reward you here and hereafter

Wishing you and
your Resp. kind Family a
verry happy New-year and
all Blessings you may desire
I remain for ever very
Gratefully and

Most Respectfully
Yours in J. & M.
Mother M. Christiana
Little Sisters of the Poor

P. S.

We have heard nothing yet
from the party who have the
Mortgage but are in good
hops all will be right
M. E.

pr. S. A.

NORTHWEST LAND COMPANY,



Townsite Proprietors.

Moorhead, Minn.,

Dec 28 1892

W. A. Stephens Esq

Sir,

I have been absent from home since you were here and have not seen Caution since I saw you and don't know whether there is anything on or not.

I came to see you in St Paul last week but you were out.

Have you any hotel man in view? Shall I try and trace up Caution a little.

If I can help you any please let me know.

Yours Very truly

A. A. White

GILMAN COLLAMORE & CO.

IMPORTERS OF

Fine China, Glass & Pottery,

5TH AVE & 30TH ST.

New York, Dec 28th 1892

J. J. Weil Esq
Dear Sir

We send by today's Express the
two Champagne flasks sent
request to say that we have no
more of the Wicks. We have
put one on order and will
send it to you just as soon
as we can get it out
from Europe -

Yours Very Truly
Gilman Collamore & Co

2 Glasses received
D. M.



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