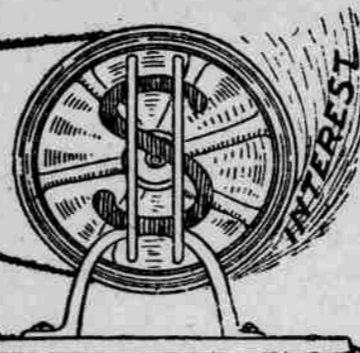




# FINANCIAL INTERESTS



The Insurance and Banking Business of the Capital City

## THE MIDWEST LIFE INSURANCE COMPANY.

Lincoln, which has long been one of the foremost cities in the West in the number and strength of the insurance companies having their home offices here, is to have another life insurance company, and a glance at the list of names which go to make up the incorporators and officers of The Midwest Life Insurance company will convince any one who is familiar with financial and business matters in Nebraska that the new company will soon take its place in the foremost ranks for conservatism and good management.

The fact that something like \$40,000 is paid by Lincoln alone each month into the coffers of Eastern life insurance companies is a matter for the citizens of Lincoln and the laboring people to think about. This is far too large a tribute for one city to pay to institutions situated at the other side of the continent, and is money that should rightfully be paid into home institutions, for we have right here companies which are big enough sound enough, and which are managed in a most conservative and successful manner.

Every wage-earner should carry at least \$1,000 life insurance for the protection of wife and family, and there is no time like the present to attend to these duties. This is an opportunity to take out a policy with the new company.

Mr. N. Z. Snell, the president of The Midwest Life Insurance company is a man who has won the respect and confidence of the entire community in his twenty years legal practice in the city of Lincoln, and his reputation is such that the fact of his being connected with the new company is a guarantee of success and conservative management.

We wish for the Midwest Life Insurance company an era of success and prosperity, and wish to assure our readers that it is entitled to and worthy of their support and co-operation to the fullest extent.

## AMERICAN ACCIDENT INSURANCE COMPANY.

A class of business institutions which have developed wonderfully within the last few years, and the development of which has been of material advantage to the state, are the insurance companies with home offices within the state of Nebraska. There is nothing which tends more to increase and make permanent the business growth of a community, than the patronizing of home industries and home institutions, where the same is practicable and where the benefits to be derived are the same or better than those to be derived by the patronizing of foreign institutions. The insurance companies with home offices at Lincoln embrace the departments of fire, accident and life, are all companies which are conducted on a conservative business basis, and managed and directed by men who have attained personal success in several public and professional walks of life.

The American Accident Insurance company of Lincoln, Neb., with home offices in the Brownell block, is a company writing accident insurance and giving its policyholders a policy which is as liberal as any written in a company which is large enough, strong enough, and whose management is such as to make its policies as good as any policy obtained in the country. The officers of this company, J. S. Kirkpatrick, president; M. D. Hatch, secretary; Geo. Gowing, treasurer, and Dr. O. C. Reynolds, vice-president; and medical director, are gentlemen well known in Lincoln and throughout the state. If you are looking for insurance, and every wage earner should be protected by accident insurance against the loss of time from any accidental cause, you cannot do better than to insure in the American Accident Insurance company, under one of their Accident Endowment policies. A letter addressed to the secretary will give you all the detail information and such information as would be of interest and personal advantage to you.

## BANKERS LIFE INSURANCE CO. OF NEBRASKA.

In these days of frenzied finance and frenzied insurance, of ouster proceedings by states, and mismanagement of insurance funds, it is well to know that there are still old line insurance companies doing a safe and conserva-

tive business and under careful and judicious management.

Such an institution is the Bankers Life Insurance company of Nebraska with home offices at 147 South Eleventh street.

The officers of this institution are W. C. Wilson, president; D. W. Cook, vice-president; A. L. McPherson, second vice-president; J. H. Harley, secretary; W. B. Wilson, treasurer; A. R. Mitchell, medical director; and J. H. Ames, general attorney.

These gentlemen are among the best known citizens of Lincoln and enjoy reputations for business ability and integrity, and the success of the institution of which they have had the management is a silent witness of their acumen and judgement.

The assets of this company are \$1,327,179.94, and over \$3,600,000 new business was done in Nebraska in 1905. They lead the world in our home state.

The gentlemen comprising the management of this company are men who are broad-minded and public-spirited and who are interested in every movement which is for the welfare and advancement of Lincoln and Nebraska.

They have always manifested a friendly interest in the cause of labor, and are entitled to the support of all who have the best interests of labor at heart.

## FARMERS MUTUAL INSURANCE CO. OF NEBRASKA.

It is our purpose in this, our Friendly List edition for 1906, to call the attention of our readers to those individuals and concerns who, by their attitude towards the cause of labor, are entitled to the support and co-operation of all working people in every way. Such a concern is the Farmers Mutual Insurance company of Nebraska, with offices at 1220 P street, Lincoln, Nebraska.

Every wage-earner owns property enough to make it a necessity for him to have protection against loss by fire, and every wage-earner wants to get the best protection for the least rate of premium.

The Farmers Mutual Insurance company writes insurance against loss by fire on farm property of any kind at cost.

It is the largest mutual insurance company in the state of Nebraska. It was organized in 1891 and today has over fifty-four millions of insurance in force.

It is a Nebraska company, organized and officered by Nebraska men, men of high standing in the business world.

Every year thousands of dollars have been paid into the treasuries of eastern insurance companies by residents of Nebraska, as premiums. This is not as it should be. The citizens of Nebraska should co-operate with and support the home companies. By doing this you will get as good insurance, in as good companies, and in companies the officers of which it is possible for you to know personally.

The officers of the Farmers Mutual Insurance Company of Nebraska are: W. B. Straub, president; S. A. Kinnev, of Wymore, Neb., vice-president; W. B. Lynch, secretary; and A. Greenamyre, treasurer—all men of ability and integrity and men who have won the respect and confidence of the community.

## THE COLUMBIA FIRE INSURANCE CO. OF OMAHA, NEBR.

This western country, and Nebraska in particular, is growing steadily and with a growth which is healthy and permanent, and notwithstanding the fact that Nebraska has for years been paying tribute to eastern corporations in the way of premiums to life and fire insurance companies. And the people of Nebraska have done this notwithstanding the fact that we have home insurance companies which are strong and well managed and which write policies that are as liberal as those issued by the eastern companies and backed by sufficient assets and written by companies which are conservatively and well managed.

The Columbia Fire Insurance company of Omaha, Nebraska, is a company officered by Nebraska men, a company whose stock is ninety per cent of it owned by Nebraskans; a company which for every dollar of liability has assets as good as the oldest company in existence and a company whose assets speak for themselves.

The taking of a policy in the Columbia Fire Insurance company of Omaha,

Nebraska, is supporting and co-operating with home industry, and this is the surest way of building up your own state.

The policies of the Columbia are the shortest and most liberal issued. For instance their farm policies protect your horses against both fire and lightning anywhere in the state, and all of their policies in case of loss are cash as soon as loss is adjusted.

The officers of this company, D. E. Thompson, president; I. M. Raymond, vice-president; J. B. Dinmore, second vice-president; C. D. Mullen, secretary and treasurer, and C. O. Talmage, assistant secretary, are among the best known business men in the state, and their names connected with a corporation are a guarantee of its stability and success.

Mr. Burt W. Richards, the Lincoln resident manager and adjuster, is one of the best known and most popular insurance men in the state, and a man of wide experience and capabilities.

## SECURITY MUTUAL LIFE.

A Life Insurance Company That Deserves Widest Patronage.

Lincoln is fortunate in being the home of several important insurance companies, and among the number there is one to which we wish to call the attention of our readers, the Security Mutual Life Insurance company of Lincoln, Nebr.

This is a mutual company which is safe and sound and is well and conservatively managed. The management comprise some of the best known business men of Lincoln, who enjoy high reputations for ability and integrity.

There is nothing in the world in which you invest your money about which you should be more careful than the company in which you insure.

This company writes a liberal and attractive policy, and the standing of the company is such as to make a policy in it a safe investment for the use of the wife and family after your death, or yourself if you outlive the term of the policy.

All policies issued by this company are secured by a deposit of interest-bearing securities with the state auditor to the full amount of the reserve.

None of the large eastern companies are required to deposit securities with their home state for the protection of policyholders.

The law governing mutual, legal reserve companies and the one under which this company is organized protects the interest of the policyholder better than any law in any other state.

The directors and officers of this company are: W. A. Lindly, president; F. W. Dinmore, vice-president; Thos. A. Cobb, second vice-president; H. D. Brooks, secretary; A. D. Wilkinson, medical director; A. A. Cone, assistant superintendent of agents; Allen W. Field, attorney; L. M. Keene, Thos. H. Dinmore.

## NEBRASKA MERCANTILE MUTUAL INSURANCE COMPANY.

Our "Friendly List Edition for 1906" would indeed be incomplete if we failed to call your attention to the Nebraska Mercantile Mutual Insurance company, with home office at 1218 to 1222 P street.

This is an institution which is a credit to the state and city and which Lincoln is justly proud of.

This company offers Nebraska residents an opportunity to carry protection on their property, which is adequate, in a safe and sound company, and at the same time keep their money at home, and not pay tribute to foreign corporations.

The one thing which will build up our Western country faster than any other is the patronizing of home industries wherever it is practicable.

When you can get your property insured in a company which is financially responsible and has assets which are adequate to protect all of its policyholders; a company which is judiciously and conservatively managed by able and careful business men—men whose business ability and integrity is personally known to you; a company which is distinctly a home institution organized and officered and managed by residents of Nebraska. When you can get all this, and pay no more premium than you pay for protection by foreign companies, your patriotism to you state and your desire for its business success and advancement should prompt you to insure your property in

the Nebraska Mercantile Mutual Insurance company.

The officers of this institution, E. M. Coffin, president; E. M. Bartlett, vice-president; W. B. Lynch, secretary; C. E. Coffin, treasurer; C. T. Griffin, examiner, and Dr. B. L. Paine, chairman of the executive committee, are gentlemen of ability and integrity, well known in Nebraska commercial and financial circles.

By their honorable and public-spirited methods of dealing they have built up a large and constantly increasing business for their company and are exceedingly popular.

## FARMERS & MERCHANTS BANK.

One of Nebraska's Strongest and Largest Financial Institutions.

One of the prominent and best managed banks in the west is the Farmers & Merchants bank, located at 1501 O street.

The officers of this institution, Geo. W. Montgomery, president; L. P. Funkhouser, vice-president; A. B. Jaquith, vice-president, and L. E. Wetting, assistant cashier, are gentlemen of ability and integrity well known in commercial and social circles.

They are public-spirited citizens and are prominent not only in the banking business, but in every movement which is for the welfare and betterment of Lincoln.

They have always manifested a friendly interest in the cause of labor.

## FARMERS & MERCHANTS INSURANCE CO OF LINCOLN, NEB.

The only stock fire insurance company with home offices in Lincoln is the Farmers and Merchants Insurance company of Lincoln, Nebraska, with offices at 1501 O street, in their own finely appointed and thoroughly modern office building.

They issue policies which give absolute protection against loss by fire, lightning and tornado.

This company is under careful and conservative management and is a credit and honor to Lincoln.

The officers of this company are Geo. W. Montgomery, president; M. L. C. Funkhouser, vice-president; L. P. Funkhouser, secretary; L. E. Wetting, treasurer, and H. F. Rose, counsel.

These gentlemen are among the best known of Lincoln's citizens and are identified with many successful business enterprises.

They have always maintained a friendly attitude towards labor, and laboring men will make no mistake in giving the Farmers & Merchants Insurance company their support and co-operation.

You will make no mistake and can rest easy if your property is insured in this company.

## ENDOWMENT HEALTH AND ACCIDENT COMPANY.

There is no question today which should appeal to the wage earner more directly and more forcibly than insurance which indemnifies against loss of time by sickness or accident. The Endowment, Health and Accident Insurance company of Lincoln, Nebraska, places first-class health and accident insurance within the reach of every wage earner, and for a moderate outlay every month you can get a policy carrying with it a weekly indemnity equal to your earnings, which guarantees you a fixed income even though you be incapacitated for work through sickness or accident. The policies written by this company are most liberal and broad in the diseases covered and bars no accident.

This company, managed as it is by men who stand high in the business world of Lincoln, is entitled to your support and co-operation. The officers of the company, W. E. Unland, president; Milan D. Wilson, vice-president; and general manager; W. J. Adamson, secretary, and L. E. Wetting, treasurer, are men who in their business lives in Lincoln have won the respect and confidence of the entire community.

## CITY NATIONAL BANK.

A Sound Financial Institution Managed by Conservative Men.

The City National bank is located on O street, northeast corner of Eleventh street.

The officers of this institution are W. T. Auld, president, and L. J. Dunn, cashier. These gentlemen are well and favorably known in financial and social circles. They are broad-minded

and public-spirited citizens who take an interest in the welfare and growth of Lincoln.

The bank is conservatively and judiciously managed and stands well among the banks of the state of Nebraska.

The management has always manifested a friendly interest in the cause of labor and our "Friendly List Edition for 1906" would be incomplete if we failed to mention them.

## COLUMBIA NATIONAL BANK.

One of the Great Financial Institutions of the West.

The Columbia National bank, located at the corner of Twelfth and O streets, is one of the strongest and best managed financial institutions in Nebraska.

The officers of this bank, J. B. Wright, president; J. H. Westcott, vice-president; P. L. Hall, cashier, and W. B. Ryons, assistant cashier, are well known throughout the city in both financial and commercial circles.

Much of the business welfare of a city depends upon the stability and conservatism of its financial institutions and Lincoln is particularly fortunate in the character of its banks and bankers.

The management of this bank has always manifested a friendly interest in the cause of labor.

## FIRST NATIONAL BANK.

One of the Great Financial Institutions of the Great West.

The First National Bank, located in the First National Bank building at 1003-1005 O street, is one of the foremost financial institutions in the state of Nebraska and in the west. No bank in the west is under more judicious and conservative management.

The officers of this bank, S. H. Burnham, president; A. J. Sawyer, vice-president, and H. S. Freeman, cashier, are gentlemen of ability and integrity, well known in financial and social circles.

They are among the best and most public-spirited citizens of Lincoln and ever have the welfare and advancement of this fair city at heart.

An institution such as the First National bank, under such careful management, occupies a powerful position in the business world in that its influence is felt throughout the state.

The management of this institution have always maintained a friendly interest in the cause of labor.

## AMERICAN ORDER OF PROTECTION.

A Fraternal Insurance Society That Has Won Success.

The American Order of Protection is an American order for Americans, with home or headquarters at 403-404-405 Farmers & Merchants Insurance Building.

This is a Nebraska society, planned, organized and officered by Nebraska men, but has branches or harbors in ten different states.

They give the most liberal and safe form of fraternal insurance and have had a wonderful growth and success.

Insurance in this order is safe and is within the reach of everybody. It is not an assessment society, for you can know before you join just what it will cost each year, and can have your choice of paying your premium monthly, quarterly, semi-annually or annually.

One of the most prominent features is the creating of a reserve fund which guarantees the permanency of the society for all time to come, and that the cost of insurance in it will never increase. This fund is always invested in securities named by the statutes of the state of Nebraska, and in a conservative manner.

The officers of this society are H. C. M. Burgess of Lincoln, Supreme Commander; James A. Patten of Lincoln, Supreme Secretary; John Ratliff of Ord, Nebraska, Supreme Treasurer, and F. A. Graham, M. D., of Lincoln, Supreme Medical Examiner.

These gentlemen, together with their associates in the management of this society are prominent citizens and are well and favorably known throughout the state.

The attitude of these gentlemen towards the cause of labor has always been friendly, and working men will make no mistake in giving them their support and co-operation.

## WOODMEN ACCIDENT ASSOCIATION.

A Home Company That Deserves Its Abundant Success.

Lincoln has reason to be proud of its large and successful business enterprises and institutions, but of none more so than of the Woodmen's Accident Association, with home offices at 308 to 311 Fraternity Building.

This society while only fifteen years old, having been organized and started at York, Neb., in 1890, is today the largest mutual accident society in the world.

Owing to the careful and conserva-

tive management of the officers and directors of this society, its business has steadily and constantly increased, until in 1905, the banner year of their existence, they paid out in indemnities to policy holders for injuries received over \$120,000.

The cost of carrying a policy in this society is about one-third that of the old line Eastern stock companies. The society is as strong as the strongest and their record for promptness in the settlement of claims for injuries sustained by policy holders is second to no company in the country.

The management comprise gentlemen of ability, who are prominent in financial and commercial circles and who are well known throughout the state.

The officers of the society are Dr. A. O. Faulkner, President and Manager; W. E. Sharp, Vice-President; C. E. Spangler, Secretary; T. S. Allen, Treasurer, and A. R. Talbot, General Attorney.

The attitude of the management towards the cause of labor has always been friendly, and every workingman should lend his co-operation and become a policyholder or member in this society.

In doing this you would not only be getting a perfectly safe accident insurance in a responsible company, but would be insuring in a company which is distinctively a Nebraska institution.

## S. AND D. OF P.

A Fraternal Insurance Society That Has Won Success.

Lincoln is the home of several fraternal insurance companies, and we desire to call the attention of our readers to one of these associations, Sons and Daughters of Protection, with supreme office located at 60-62 Brownell Block.

This is a fraternal insurance order, organized, officered and managed by Lincoln men, gentlemen of ability and high standing in our business community.

The order is conservatively managed, and during the years of its existence has prospered wonderfully, and gained steadily in strength year by year, until today it is one of the foremost fraternal insurance organizations in the country admitting both men and women to membership on the same basis.

It would be a wise move for all working men to inquire into the workings of this association, for you should all carry insurance, and why not in an association managed by men whose accomplishments in business you are familiar with?

Mr. Frank J. Kelly is President and O. C. Bell is Supreme Secretary of this association.

## ROYAL HIGHLANDERS.

One of the World's Greatest Fraternal Insurance Societies.

This society is a Nebraska institution having been organized at Aurora, Neb., in 1896.

The home office of the society is at Aurora, where they occupy fine offices in their own magnificent and perfectly appointed building, which is one of the handsomest and best equipped insurance office buildings in the West.

The field offices of the Royal Highlanders are at 301-302-307 Fraternity Building, Lincoln, and from here their immense business covering now ten states is conducted under President W. E. Sharp's personal direction.

Although only organized ten years ago, this society has increased rapidly in amount of business done until now they have over thirty millions of dollars of insurance on their books and an accumulated surplus of \$630,000.

The President, Mr. W. E. Sharp, is one of the best known and most successful fraternal insurance men in the country, and his associates in the management of the affairs of the society are men of ability and integrity prominent in commercial and financial affairs and well known throughout the state.

No workingman should be without insurance of some kind to provide for his old age or for his family at his death, and workingmen can not do better than to co-operate with the grand work of the Royal Highlanders by becoming members and policyholders in the society.

This society in its wonderful record during its short life, is a credit to the state of Nebraska and the West.

## W. E. Sharp.

W. E. Sharp, President of the Royal Highlanders, was born in Zanesville, Ohio, April 13th, 1866. His father was a prominent minister of the gospel in the Congregational denomination, filling pastorates in Zanesville, Ohio; Pittsburg and Philadelphia, Pa.; Mt. Pleasant, Iowa, and other large cities.

Mr. Sharp came with his parents to Nebraska in the early 80's, and started in business as a special grain buyer at Plattsmouth, for Morrissey Bros. Later, in partnership with his brother, F. J. Sharp, he built elevators at Stockham and Elden, Nebraska, and also owned hardware stores at Stockham