SHOLES & HAMILTON.

Rooms 211, 212 and 213, First national tank. Sholes & Hamilton are undoubtedly doing the most reliable and largest insurance business in the city. In sup-port of this statement we have but to state that they represent ten of the larg est fire insurance companies in the world. The Liverpool and London and Globe; Londo and Lancashire, Insurance company of North America, Northern Assurance company of North America, Northern Assurance company of London, Orient of Hartford, Providence, Washington insurance company, Rhode Island, Underwriters association insurance company of state of Pennsylvania and American surety company. These companies represent millions of dollars in capital, and are considered the best and most and are considered the best and most successful fire and tornado insurance compan'es in existence. The long residence and business experience of Sholes & Hamilton in Omnha entitles them to the entire confidence of the public. Their business methods are most satis-

B. J. Kendall, formerly of Saratoga Springs, N. Y., is now one of Omaha's money toaners. He is also doing a real estate business, buying and selling for himself and others. He is the owner of a fine block on South Sixteenth street, which yields a handsome revenue, and also several other choice pieces of real estate. His office is room 306, Brown building. In addition to his other business his great love of fine horses has led him into breeding the most popular strains of standard bred horses. He therefore purchased the Stillwater stock farm, sixteen miles north of Omaha, four blocks from the depot at Fort Calhoun, where can be found for sale some of the finest light harness horses and Shetland ponies to be found anywhere in the west. Here also they make a specialty of wintering or summering horses for city cus-tomers. The farm is complete and first-class in all its appointments.

J. B. EVANS.

For a thorough acquaintance with Omaha property and its value, for fair dealing and reliability, for an extensive list of business, residence and suburban acreage property, J. B. Evans of 308 N. Y. Life building, ranks second to no real estate agent in the city.

Having the sole agency, not only for a

Having the sole agency, not only for a number of the best additions in the city, number of the best additions in the city, but for much other choice property, buyers will be at fault if they do not examine his property before investing. A large line of property in best locality, close to business center, on terms that will enable the small capitalist to secure a home or a paying investment. An extensive line of choice acreage in small tracts, suitable for subdivision, on hand.

STRINGER & PENNY.

The coming year will be a memorable one in the history of our city; everything points to activity and higher prices in the real estate market. Our firm will certainly sell more during this one year than we have in the whole of the four years we have been in business. We have several sales almost consumated to parties who will erect brick warehouses, business blocks and, tenement houses for their own use and for rental. We have buyers for well improved property leased for long terms at a lower return on the investment than hitherto required. We act entirely as brokers in real estate and loans and solicit corre-spondence from all parties in Omaha and elsewhere. STRINGER & PENNY, Barker Block, Omaha, Neb.

PERSONS & BERRY. For the past five years the realty market in South Omaha has been steadily advancing and the accumulating profits thereon has been the sole cause of pro-ducing a big demand for real estate in that city. A majority of the most profitable sales have been made through the efforts of F. J. Persons of the firm of Persons & Berry, and it is with pride that the senior member of this firm points to his past record. The junior member has devoted most of his time to building up the other branches of business represented by them, compris-ing insurance, management of property and loans. The following insurance companies are represented by them, to-wit: The Ætna, Germania, Niagara, St. Paul, Providence, Washington and Se-curity of New Haven, Conn. Their rapidly increasing butiness testifies as to the perfect confidence their patrons place in them, and the firm thanks them for it and will always endeavor to merit

MUIR & GAYLORD.

This firm, which has grown to be one of the solid and reliable firms of the city, has during the past year moved its office to the ground floor of THE BEE building, Farnam street side. They now have one of the most complete and elegant offices in the city. In all departments of their business—real estate, mortgage loans and insurance—they are stronger than ever and better than ever prepared to satisfy those who have dealings with them. To their insurance department they have added a strong surety bond company. Their faith in Omaha has been shown by large investments in their own behalf. While aggressive, they are at the same time conservative and of wide experience. We commend this firm to all who may have business to do in any of their departments as in all respects trustworthy and

RINGER & BRADLEY

have for sale or exchange a large num-ber of choice properties which are offered at bargain prices, and in many cases owners will exchange. In business and choice inside residence property we have some fine investments. Also, over two hundred good Nebraska and Iowa farms and ranches to exchange for city property and assume encumbrance and will pay some cash if necessary. We can obtain deals from \$500 up to \$200,000 on residence, business and trackage lots, or acreage. We solicit correspondence with non-residents who have property here or elsewhere they will sell or exchange, and with all who are in a situation to make investments if shown the advantages of Omaha realty. To such we can show some particularly promis-ing ventures. We furnish bank reference. Ringer & Bradley, real estate, loan and rental agency, 1519 Farnam G. L. GREEN,

Omaha, Neb., room 39, Barker block, dealer in real estate, bargins in all parts of the city, making a specialty of the best business and residence property investments and loans made. Beforeness: Any business made. References: Any business man or banker in the city having lived here for twenty years. Was connected with the Omaha postoffice for more than thirteen years. For the past five years have been in the real estate business JOHM H. M'INTOSH.

In the real estate and loan interests of

Omaha John H. McIntosh is a prominent factor. The gentleman has always been identified with the leading enterprises of the city and his business methods have ever been of the most honorable character. Mr. McIntosh has offices with the Ames real estate company, 1507 Farnam street. All business submitted to him will be promptly attended to.

For Sale—Choice acre property at the city limits; electric cars running near his property at the present time.

50 acres on A mes avenue.

20 acres near the Belt line. 15 acre fruit farm near Ames avenue.

Two 10 acre tracts, Benson addition. 5 acres Solomon's addition. 200 acres near South Omaha.

10 acres in Kensington. C. M. POWER, sole agent, room 35

Chamber of Commerce. J. F. SWEESY. Mr. J. F. Sweesy, the well known Quasha financier, conducts a large business in real estate, loans and discounts. He has offices at 214 and 215 New York Life building. Mr. Sweesy is one of the oldest real estate men in the city, and has probably developed as much Omaha property as any dealer in the west. Sweesy's addition, on part of which the handsome Creighton cellege building is situated, contains undoubtedly some of the most excellent residence property in Omaha. The addition is sought by those seeking convenient resident locations, together with a desirable neigh-borhood, and at reasonable figures. Mr. Sweesy's facilities for investing foreign capital are exceptionally fine. Those having business relations with him, have the advantage of his reputation for reliability.

MALMOREN & LOVGREN. The real estate, rental loan and insurance firm of Malmgren & Lovgren, is too well known for reliability and promptness to require a lengthy notice.

Mr. Malmgren is from St. Paul, Neb., where he was engaged for ten years in the real estate business. Mr. Lovgren has been a resident of Omaha for ten years and during that time has been ac-tively engaged in the realty business. The gentlemen do a general business in their line but devote their attention principally to inside property. The firm is entitled to the confidence of those who lesire to transact a legitimate business. The firm has an office at 14, Barker block, telephone 487.

CRARY & CRARY. In Omaha's financial circles the firm of Crary & Crary, real estate and loan brokers, is well known. It is composed of Nathan N. and William H. Crary, who have resided in Omaha continually who have resided in Omaha continually during the past twenty-six years and are consequently thoroughly acquainted. The firm was regularly established May 1, 1887, since which time the members have been instrumental in negotiating many real estate transfers of importance. Desirable inside and substant present care always be found. suburban property can always be found on the list of this firm. They have ex-ceptionally fine eastern connections and are in a position to place loans at an advantage. Both of the firm are members of the Omaha real estate exchange. Their offices are at 205 New York Life D. V. SHOLES CO.,

Loans, investments and real estate. This firm has had a successful experi-

ence of thirteen years in placing first class loans, buying and selling property and handling all kinds of real estate. There is no company in Omaha who has been more active and at the same time given such satisfaction to its patrons all over the country with its prompt and upright methods of doing business. It is known generally that they do an en-ormous annual business in placing mortgage loans and buying and selling realty in Omaha and that they have a large list of the most desirable property. They also care for property for non-residents, collect rents and do a strictly real estate, mortgage, loan and investment business. Correspondence is solicited from all points. Reference, First National bank of Omaha.

R. F. NIX. Always ready for a trade. Real estate and merchandise exchange Lands, houses and lots in every part of the country for sale or exchange or bought and sold. Merchandise of every variety for sale or exchange. Loans negotiated Special attention given to non-resident property. Rents collected, the real estate, loan and exchange business transacted satisfactorily and promptly in every detail. Office, 619 Paxton block.

Mr. O. R. Nelson, the well known land has for many years been identified with the interests of this state, and been very instrumental in locating a large number of our most successful German and Scan-dinavian settlements in east and central Nebraska, in which parts of the state he still offers for sale some 60,000 acres of the most fertile lands, ranging in price from \$8 to \$15 per acre on five to ten fears' credit. At these prices he also has for sale the best and cheapest irri-gated lands in Colorado with an abundance of never failing water. These lands are located near Garland, in the famous San Luis valley, known for its fine climate, and as farming by irrigation is "the farming that pays" these lands are selling feet.

lands are selling fast. Having resided in Omaha the last eighteen years he is equally well posted with regard to location and prices of Omaha real estate, and his list contains some of the choicest bargains.

He will in all cases cheerfully give his customers the benefit of his experience.

THE HOME FIRE INSURANCE COMPANY of Omaha was organized in 1884, and has done a large and successful business, having written \$600,000.60 in premiums, and paid over twelve hundred losses to the people of Nebraska. The company's

success has been admired and its honor-

able record in fair and courteous dealing with its patrons has made it well and favorably known throughout the state. The Home Fire now has \$300,000 in assets, and is the largest, strongest and best state company in Nebraska.

Every dollar of the capital of the Home

Fire Insurance company is hold by re-sponsible citizens of Nebraska, and each officer of the company has \$10,000 or more invested in the company, and the value of the private property of all the stockholders is over \$5,000,000.00. Nebraska people appreciate a good thing when they see it. This is proven by the way in which the business of the New England Mutual Life insurance

company has grown since they entered the state for business two and one-half years ago. Besides being the oldest line company in the country it has always had the reputation among business men of being very economically and conservatively managed, paying liberal distributions of

An examination of their contract shows plainly another reason for its popularity, viz: The high cash surrender and paid-up values which the Massa-chusetts law compels them to endorse on every policy, making it cashable any year for the assured's equity, if he

chooses to discontinue.

Their Nebraska manager, Mr. W. J.
Fischer, reports business 50 per cent LIFE INSURANCE-NATURAL PREMIUM

VS. LEVEL PREMIUM PLANS. The natural premium system provides The natural premium system provides for current and future mortuary payments of death losses and actual expenses. The level premium does the same, plus excessive charges for the creation of a reserve. Natural premium companies charge from \$2.40 to \$4 per thousand insurance in force for any ago, upon the equitable principal that it costs no more to write policies for middle aged or old men than for younger men. Cost at age thirty on natural premium plan. or old men than for younger men. Cost at age thirty on natural premium plan, \$11.42 per \$1,000 and divided, stands \$2.40 for expenses and \$9.62 for mortuary ele-ment. Level premium cost same age \$22.70 and divided, stands \$6.49 for ex-penses, \$8.03 mortuary and \$8.18 for re-serve. Age fifty-five, natural premium

rate per \$1,000 would be \$80.62 and divided, stands \$2.40 for expenses and \$28.22 for mortuary element. Level premium charges same age, \$59.91 and premium charges same age, \$59.91 and divided stands for expenses \$17.22, mortumry \$17.38, reserve \$25.81. Note the disparagement in level premium calculations. The man aged fifty-five is made to contribute \$17.22 for expenses while the man aged thirty contributes only \$6,40. The reserve element, level premium or old line companies assert is essential to perpetuity and will be needed to pay for increasing mortuary losses. In 1886 a table was prepared embracing a period of thirty-seven years of thirteen a period of thirty-seven years of thirteen old line companies. During this period war, epidemics and all other emergencies were experienced which could tend to effect our mortality and yet the ratio did not materially increase. The ratio of the then oldest thirteen level pre-mium companies did not exceed \$13.24 per \$1,000 insurance in force, the high-est \$16.85, the lowest \$10.46 and the avernge \$13.64. If this excessive reserve is acceded to pay to policy hölders, why is it that while in some of the level pre-mium companies this reserve continues mium companies this reserve continues to increase notwithstanding their mortality largely decreased. Want of space precludes our making any further analysis of this subject, but if any reader desires more light on this important matter you are invited to call in person or address G. C. Lambert, 619 Paxton block, Omaha, Neb., who will deliver or mail free a treatise upon both plans, and every insurable man whether now insured or not about over this sured. sured or not should post himself on this very important subject. THE PAXTON & VIERLING IRON WORKS.

The Paxton & Vierling iron Works is The Paxton & Vierling from Works is one of the largest and most rapidly growing industries in Omaha. Organized February, 1886, with a capital of \$50,000, the company was unable to meet the demands of trade, with additional facilities, and the capital stock has been increased from time to time to \$125,000. In 1886 60 men were employed, in 1890, 250. Business has increased 400 per cent in five years. The works are conveniently located between the Union Pacific and B. & M. tracks, fronting on Seventeenth street. The original real estate plant has been twice enlarged by purchase, and the works now cover an area of nearly four acres extending from Seventeenth to Nineteenth streets. During the last two years large improve-ments have been made. Office buildings, foundry and machine shops have been erected, much labor saving machinery spurchased, and now there is no such complete plant in the west. With improved machinery and increased facilities 250 men have, during 1890, turned out more work than 325 could under the former system. The corporation manufactures all kinds of architectural and other iron work for fire-proof, brick and stone buildings, iron store fronts, girders, beams, sidewalk lights, bridgework, general foundry work and car castings, heavy forgings, etc.

Owing to superiority of appliances and a large patronage the company is prepared to turn out perfect work, on time, and at lowest living prices. During 1890 the volume of business done has reached \$400,000. A large quantity of this work has been furnished in the city, but or dors have been fulled all over Nahraska. ders have been filled all over Nebraska, Iowa, Colorado, the Dakotas, Wyoming and Utah, and the company has paid for freight during 1890 \$55,000.

Like many other Omaha institutions, this esrporation owes its existence in a large measure to the push and enterprise of Hon. W. A. Paxton. There has been no change in management since \$886. The directors were then, as now, W. A. Paxton, Robert Vierling, Louis Vierling, A. J. Vierling and J. L. Ken-nedo. Officers: W. A. Paxton, presi-dent; Robert Vierling, vice president; Souis Vierling, secretary and treasurer, and A. J. Vierling, manager.
OMAHA SHOT AND LEAD WORKS.

The Omaha Shot and Lead Works of Omaha were established in 1880 under the firm name of Northwestern Shot and Lead company. Last September the or ganization was incorporated under the Illinois law as a branch of the American Shot and Lead Company. The works are situated on Seventeenth street, between Mason and the Union Pacific railroad tracks. The company's plant is entirely of brick and is being increased in capacity. The territory of the company extends west to Ogden and east to Chicago and St. Louis. The central location of the plant especially adapts it to furnishing the trade of the northwest. They manufacture shot, lead pipe, sheet lead, etc: Their busi-ness has increased enormously during the past year.

OMAHA VITRIFIED PAVING BRICK AND TILE COMPANY.

Among the enterprising institutions of Omaha, the Omaha vitrified paving brick and tile company are in the lead. As indicated by their corporate title, the firm are manufacturers of and dealers in vitrified paving brick, tiling and builders' supplies of every description. The company has acquired a general reputation for turning out a very superior quality of goods. They handle only the best articles in their line and are reliable in

cles in their line and are reliable in every respect. The honest methods of the company have resulted in building up an enormous business, both in Omaha and throughout the adjacent territory. All orders promptly filled. The com-pany have offices at 401 Bee building. WELSHANS & GIBSON.

William S. J. Welshans and J. S. Gibson composes the above firm, dealers in building material specialties, with office at room 2064, New York Life building. They are also agents for: St. Louis and Kansas City hydraulic press brick, build-ing and ornamental terra cotta, Hartman & Durstine sliding blinds, Albany improvek Venetian blinds, ornamental parquet hard wood floors, wire work, ron fences, lawn ornaments, fire proofing, plaster caps, brackets, centres, etc., Sweezey's dumb wairers, iron stable fix-tures, mortar colors and other special-

WILLOW SPRINGS DISTILLERY. The Willow Springs distillery is the third largest in America. The buildings are substantially erected and cover an area of eight acres. The distillery did a business in 1890 of \$3,300,000, and paid in salaries \$93,360. Taxes were paid the government on the product amounting \$2,880,000. Four thousand cattle were fed, 700,512 bushels of grain mashed, and 4,000 tons of hay used. The coal con-sumption was 144,000 tons and 45,600 barrels were used. One hundred and twenty-five men are employed at the dis-

The distillery is operated and controlled by the Distilling and Cattle Feeding Company of Peoria, Ill. P. E. Iler is the resident manager and principal owner, and Mr. Henry Suessenbach

acting manager,

The rectifying firm of Her & Co.,
which is connected with the Willow Springs Distillery company, has \$500,000 invested in the enterprise and occupies extensive premises on Harney street, where they also carry on a large wholesale liquor establishment. The product of the house ranks among the best. They are sole owners of the celebrated brand of Golden Sheaf, Sour Mash, Bourbon and pure rye whiskeys, dis-tilled for them by the Willow Springs

They are also manufacturers of Kennedy's East India Bitters, one of the best known remedies for nearly all diseases resulting from sedentary habits.

OMAHA OFFERS OPPORTNUNITIES

MANUFACTURERS, JOBBERS AND INVESTORS

Not Excelled By Any Other Western City.

Seventy-two miles of Paved Streets, Fifty miles of Paved Alleys, Eighty-fivemiles of Sewers Nine and a half miles of Cable Railroad, Fifty-two miles of Eelectric Railroad, Thirty-six miles of Horse Car Road, Nine hundred miles of Telepone Lines, Sixteen hundred Telephones in use.

OMAHA

HAS

The Largest Smelting Works in the World. The Largest Newspaper Building in America.

The Third Largest Packing Business in the United States.

> Eight Daily Newspapers. • Thirteen Weekly Newspapers. Three Elegant Theaters.

A Coliseum Building; capacity 15,000 people.

The Finest Natatorium in the West.

Five Beautiful Parks.

It has the largest Linseed Oil Works in America. It has a Jobbing Trade amounting to over Sixty-three Millions of Dollars in 1890, and although fourteen new houses were added during the year, making the total number three hundred, there is room for more in almost every line of business.

OMAHA

stands on a solid foundation of substantial resources, constitut ing natural causes for her marvelous growth.

TRIBUTARY TERRITORY.

POPULATION.

Nebraska	. 350,000
Coloyado,	, 55-, 555
Wyoming	
Utah,	525,000
Nevada,	
Western Iowa	300,000
South Dakota	300,000
Northern Kansas	500,000
Idaho	200,000

OMAHA REAL ESTATE

Increases in Value Year by Year as the City Improves TRANSFERS, 1890, \$19,831,000.

OMHAA

Is the headquarters for several great railroad systems, employing thousands of men; is the largest jobbing center in territory embraced in Nebraska, Kansas, Iowa, Dakota, Wyoming, Utah, Colorado, Idaho and Nevada.
It has the third largest distillery in the world.

It is the third largest packing center in the United St t