

SHOLES & HAMILTON.

Rooms 211, 212 and 213, First national bank. Sholes & Hamilton are undoubtedly doing the most reliable and largest insurance business in the city.

B. J. KENDALL.

B. J. Kendall, formerly of Saratoga Springs, N. Y., is now one of Omaha's money loaners. He is also doing a real estate business, buying and selling for himself and others.

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.

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.

PERSONS & BERRY.

For the past five years the realty market in South Omaha has been steadily advancing and the average profit thereon has been the sole cause of producing a big demand for real estate in that city.

MUR & 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.

RINGER & BRADLEY.

have for sale or exchange a large number 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.

G. L. GREEN.

Omaha, Neb., room 39, Barker block, dealer in real estate, bargains in all parts of the city, making a specialty of the best business and residence property investments and loans made.

JOHN H. MINTOSH.

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.

WELSHANS & GIBSON.

William S. J. Welshans and J. S. Gibson composite the above firm, dealers in building material specialties, with office at room 209, New York Life building.

Two 10 acre tracts, Benson addition.

5 acres Solomon's addition. 200 acres near South Omaha. 10 acres in Kensington. C. M. POWELL, sole agent, room 35 Chamber of Commerce. J. F. SWEET.

Mr. J. F. Sweet, the well known Omaha financier, conducts a large business in real estate, loans and discounts. He has offices at 214 and 215 New York Life building. Mr. Sweet 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.

MALMGREN & 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 actively engaged in the realty business.

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 during the past twenty-six years and are consequently thoroughly acquainted with the real estate business.

D. V. SHOLES CO.

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

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.

Mr. O. R. Nelson, the well known land agent whose office is at 606 S. 10th street, 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 Scandinavian 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 years' credit.

Insurance.

THE HOME FIRE INSURANCE COMPANY of Omaha was organized in 1884, and has done a large and successful business, having written \$600,000 in premiums, and paid over twelve hundred losses to the people of Nebraska.

THE HOME FIRE INSURANCE COMPANY.

Every dollar of the capital of the Home Fire Insurance company is held by responsible 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.

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 \$3,500,000, and paid in salaries \$93,900. Taxes were paid the government on the product amounting \$2,880,000.

LIFE INSURANCE—NATURAL PREMIUM VS. LEVEL PREMIUM PLANS.

The natural premium system provides for current and future mortality 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 age, upon the equitable principle that it costs no more to write policies for middle aged or old men than for younger men.

rate per \$1,000 would be \$50.62 and divided, stands \$2.40 for expenses and \$28.22 for mortality element. Level premium charges same age, \$59.91 and divided stands for expenses \$17.22, mortality \$17.38, reserve \$25.31. 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 \$18. The life on this level premium or old line companies assert as essential to perpetuity and will be needed to pay for increasing mortality losses.

In 1886 a table was prepared embracing 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 thirteen level premium level premium companies did not exceed \$13.24 per \$1,000 insurance in force, the highest \$16.85, the lowest \$10.46 and the average \$13.64.

THE PAXTON & VIERLING IRON WORKS.

The Paxton & Vierling Iron 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.

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.

OMAHA OFFERS OPPORTUNITIES

FOR MANUFACTURERS, JOBBERS AND INVESTORS

Not Excelled By Any Other Western City.

Seventy-two miles of Paved Streets, Fifty miles of Paved Alleys, Eighty-five miles of Sewers Nine and a half miles of Cable Railroad, Fifty-two miles of Electric Railroad, Thirty-six miles of Horse Car Road, Nine hundred miles of Telephone 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, constituting natural causes for her marvelous growth.

TRIBUTARY TERRITORY.

Table with 2 columns: Territory and Population. Includes Nebraska (1,350,000), Colorado (525,000), Wyoming (300,000), Utah (300,000), Nevada (300,000), Western Iowa (300,000), South Dakota (500,000), Northern Kansas (200,000), 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 States.