

INSURANCE AND ITS COST

Some Figures Taken from Official Reports and What They Show.

THREE YEARS OF GREAT PROSPERITY

Capital Almost Returned in Net Profits—Risks Encountered in 1893—Experience of Companies in Nebraska During Two Years.

One of the favorite attacks made by newspapers in the direction of showing that enormous profits the insurance companies are making... The newspaper that takes payment for a future issue, or for a future advertisement, would not immediately strike a balance and claim the present income as its profit...

THE SWEDEN IN NEBRASKA

Two Prosperous and Progressive Settlements in Hamilton County.

EXTERNAL EVIDENCE OF ZEAL AND GRIT

Historical Review of Pioneer Work and What Was Achieved in Twenty-One Years—Examples of Industrial Thrift.

Table with columns: Name of Company, Capital, Assets, Liabilities, etc. Lists various insurance companies and their financial details.

WHAT THE TABLE SHOWS.

From these figures it will be seen that most of the companies came out even, many of them being a little ahead. The Sun Fire Office of London got it pretty hard...

The first permanent settlement made in Hamilton county was made in the Blue valley, near the south line of the county. Jarvie Chaffee and George Hicks settled on section 24, township 9, range 10, in the month of June, 1868...

The Swedish history of Nebraska records one George Erickson locating on section 22, on Lincoln creek, as early as 1869, but the real Swedish immigration into the county did not commence before 1872...

August Carlsson, who lives over the line in Polk county, was in fact the pioneer settler in this settlement, locating on his homestead in 1872. He came from Ottumwa, Ia. During the same year the following pioneer settlers located on their homesteads...

HAVANA CLUB CIGAR

HOLDING HIS OWN.

He is holding his own With great satisfaction, And driving his rivals Almost to distraction.



With the grip of both hands He holds tight on his knees His bride of the future Whom he won with great ease.

When this treasure he won, From those rivals he beat, He did never get stuck On the size of his feet.

It was plenty of cash Which gave him this snap, And you see that he won The great race by a "lap."

But those girls that are bought Very often prove fickle, Like so many cigars That are bought for a nickle.

And this brings us right down To the subject in hand— The superior grade Of Havana Club brand.

It is sold far and wide For the half of a dime, And in "holding his own," It gets there each time.

Attention is called to our celebrated brand of cigars, the HAVANA CLUB; which our experience justifies us in saying will meet the approval of the most fastidious smokers.

Free from Artificial Flavors and Poisonous Drugs

that are so commonly substituted for the NATURAL AROMA of the fine tobaccos which constitute this unrivalled cigar. We are confident, judging from the increasing demand that all appreciative smokers will pronounce the HAVANA CLUB the best 5-cent cigar on the market.

- List of names and addresses for various businesses and individuals, including L. E. PEYTON, M. ROTHEIN, J. B. CONTE, etc.

STEELE-SOUTH GROCERY CO.,

Cigar Department, Omaha.

RISKS AND THE PROFITS THEREON. Whatever else may be said, it is true that the insurance companies, prior to 1893, found the rates at which they assumed risks sufficiently remunerative.

As in the case of the Phoenix of Hartford the figures appear quite different. This company let some Nebraska business go in 1893, collected \$2,000 less in premiums, paid \$2,000 more in losses, and yet found itself with \$21,538 carried to the profit side of the ledger...

ILLINOIS AND CHICAGO BUSINESS. One hundred and forty-two insurance companies did business in the state of Illinois in 1893. Their reports now on file with the insurance commissioner of the state show the following:

Table showing insurance statistics for Illinois in 1893, including premiums collected, losses incurred, and net profit.

NEBRASKA LOSSES COMPARED. It will be noted that in 1892 the losses incurred by companies doing business in Nebraska exceeded by \$215,742 the losses paid. It is not in the province of the Bee to discuss how or why this was brought about.

Table comparing Nebraska losses in 1892 and 1893, showing a significant decrease in losses in 1893.

As already stated, this Swedish settlement in the town of Hamilton in Hamilton county has three church organizations and three church edifices.

The Swedish Mission Covenant was organized in 1882, at the house of K. P. Swanson, with A. P. Moberg as chairman and Edward Johnson secretary.

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Southwest of Marquette is located the second Swedish settlement in the county around the Shiloh position. It is also called "The Chicago Settlement," from the number who came from that city and made their homes here.

One among the first settlers in this settlement is A. Moberg, who arrived in 1879, from Princeton, Ill., and owns 320 acres, and so did P. Skogberg and Henry Berggren, both from Chicago, Ill.

Charles Anderson arrived in 1880 after one year's sojourn in Chicago. He owns 150 acres. A. Oberg also came in 1880 and owns 160 acres.

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erson and Charles Peterson, the latter from Chicago, a well known owner of 150 acres. Among those who arrived in 1882 were John H. J. Fetter and C. O. 2704 Cuming street.

RELIGIOUS. The total revenue of the Church of England, according to recently published statistics, is \$5,753,557.

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CHINA MATTING

We have received a quantity of fine Checks and Damask effects in China Matting that will be opened for early spring lower than ever offered.

Oh, I am a bachelor, living alone, With no one to kiss me and call me her own. Or say, when it might be night to come home!

Oh, I am a bachelor, living alone, With no one to kiss me and call me her own. Or say, when it might be night to come home!

Oh, I am a bachelor, living alone, With no one to kiss me and call me her own. Or say, when it might be night to come home!

Orehard & Wilhelm Carnet Co.

141+10-18 Douglas Street, Omaha, Neb.

Have you visited our Drapery Department on second floor?