

The Insurance Interests of Omaha

"The spider's most attenuated web is cord, is cable to the tenure of man's hold on life."

The world knows little or nothing of life insurance until the agent makes it known, and a man who is willing to insure his life sees in it only the plans and conditions of the company as the agent sets them forth. Commensurate with the growth of intelligence and thrift in Nebraska is that of life insurance, and Omaha has become headquarters for a large amount of business now transacted not only in this, but in neighboring states.

The average amount of insurance per capita in the United States is, by the last census, approximated at \$190.87. In Nebraska the average is about \$195; in Iowa \$150; in Indiana only \$86; in Connecticut \$241; in New York \$240. The large amount in this latter state is due mainly to the difference in wealth and numbers, of capitalists who are carrying very large amounts of insurance.

Some idea may be gained of the growth of life insurance in this state by the following figures:

On December 31, 1889 there were in round numbers about \$85,000,000 of life insurance in force in this state. On December 31, 1899, the total amount of insurance in force in Nebraska was \$214,000,000, or an increase of over 250 per cent.

A large proportion of this increase has been in fraternal insurance and it is this class of insurance that appeals most strongly to the man of small means who thus unselfishly provides for his family in case of his death.

Pure fraternalism has always been popular in Nebraska and the lodge and chapter have lightened the gloom for many widows and orphans when the husband or father has been taken from them.

It is interesting to note, however, that of nine middle-class or assessment associations which were doing business in this state ten years ago only one is still writing insurance on the original plan, the other eight associations having either retired from the field or adopted plans which ultimately require a legal reserve.

Omaha being the headquarters of so many insurance interests is vitally interested in insurance legislation, which has not been wholly satisfactory in this state. The relation which life insurance in its economic view bears to the state has been little considered by legislators, but is worthy of their most serious consideration in the future.

"If the great aggregation which we call the state, made up of individual units, is to make substantial progress in social order, institutions which engender and foster those virtues necessary to good citizenship must not be hampered by multifarious legislative enactments, taxes and fees, but must be regarded as an auxiliary to the state, which owes to life insurance, as an institution, a greater debt than it can ever pay."

There should be, and it is to be hoped there ultimately will be, national supervision of life insurance. C. Z. GOULD.

State Mutual Life Assurance Co., Worcester, Mass.

There are few companies which could stand as critical a test as might be safely applied to the State Mutual Life Assurance company.

The company is fifty-six years old and each annual report has shown it to be growing in the elements, which makes a company deserving of success. No asset could be more valuable than such a record.

The company is organized under the Massachusetts laws, which furnish greater security to the policy holder than are provided by statute in any other state. The last report of the company shows that the net assets were \$15,011,248.41 and the gross assets were \$16,109,174.77 and the surplus Massachusetts standard \$1,590,398.77.

Mr. J. W. Craig is manager of the branch at Omaha. He is a native of Ohio and has held his present position since 1896.

The Northwestern Mutual.

"To receive Northwestern dividends you must carry Northwestern policies." For more than thirty years the Northwestern has stood unequalled as a dividend payer.

Our new policy is the most flexible ever issued by a life insurance company. Every policy provides for life insurance for wife if you die, endowment insurance for yourself if you live, annual income to wife till she dies, then full face of the policy to your children.

It is a businesslike, comprehensive contract that can be adjusted to any and every condition that may arise during the life of the insured and secured by over \$133,000,000 of well invested assets.

For particulars send your exact age to John Steel, Gen. Agt., Bee bldg.

Penn Mutual Life Ins. Co. of Phila.

"I sometimes sit and yearn for anything in the nature of an income that would come in—mine has all got to be gone and fished for with the immortal mind of man. What I want is an income that really comes of itself, while all you have to do is just to blossom and exist and sit in chairs."—Letters of Robert Louis Stevenson.

The gifted author was looking for the

Dual Income Bond issued by the Penn Mutual Life Insurance Company.

C. Z. GOULD, General Agent, 432 Bee Building, Omaha, Neb. Phone 1817.

The Pacific Mutual Life Ins. Co. of San Francisco, Cal., issues a new combination accident policy, paying for sunstroke and freezing and accidents not covered by other companies.

A. V. TODD, General Agent, 340-343 Bee Building.

The Prudential Ins. Co. of America.

This company is known throughout the land as having the "strength of Gibraltar." Its position is impregnable, protecting the interests of over 3,500,000 policy holders. The popularity of this great company in the west, is shown by its vast increase in business written, shrewd financiers, and careful insurers being attracted by its plain and liberal contracts.

The 5 per cent Gold Bond policy is causing quite a stir among people who desire to have a guaranteed and permanent income for old age. If you are considering the matter of life insurance, call upon, or write to

J. J. HARTLEY, General Agent for Nebraska, 442 Bee Building, Omaha.

The Equitable Life Assurance Society.

One of the strongest of the old line companies represented in Omaha is the time-tried and tested Equitable Life. Its management has been so safe and conservative and its losses and matured policies have been so promptly paid that a policy in the Equitable is equal to a sight draft—good at the bank. For full information see H. D. Neely, 206-208 Bee building.

The New England Mutual Life

of Boston, last year increased its insurance; increased its assets; increased its surplus; increased its premium receipts; increased its interest income, and decreased its expenses. The oldest life insurance company with the newest policy contracts. We will see you if you wait, but if you are in a hurry for life insurance, see us. Noble & Ebersole, General Agents, 327-328 Chamber of Commerce, Omaha, Nebraska. Phone 1432.

Bankers' Union of the World.

The Bankers' Union is a fraternal beneficiary organization, incorporated under the laws of the State of Nebraska with its home office in Omaha, 295 to 311 Paxton Block. Its principal features are payments for disability and old age in addition to death benefit; fixed rates, no assessments or per capita tax. Men and women are both admitted. Its growth is without parallel in fraternal insurance. Dr. E. C. Spinney, the Supreme President, is also president of the Mutual Life and Trust Co. Dr. N. B. Bairden, the Supreme Vice President, is also Superintendent of Missions for the Baptist Home Mission Society. Judge Thomas Ryan is Supreme Secretary and Attorney.

Woodmen of the World.

The Sovereign Camp, Woodmen of the World, has established permanent headquarters in Omaha. Its offices are located in its own building, one of the largest and most imposing in the city. Its membership is increasing at the rate of from 3,000 to 5,000 per month. Over \$2,000,000 losses has been paid and 3,000 monuments placed at the graves of deceased members.

The Woodmen of the World is the largest beneficiary order west of the Mississippi river, and is deservedly popular.

"Nebraska Underwriters."

Composed of the Farmers & Merchants Insurance company of Lincoln and the Home Fire Insurance company of Omaha. The only well established state stock companies. Nebraska institutions in the best sense, having in the sixteen years of their existence, paid to their patrons in the state over \$1,000,000 in losses occasioned by fire, lightning and wind storm on city and farm property.

A gratifying increase of the business over previous years has rewarded the efforts of the present management, Millard Funkhouser and Lee Funkhouser and Louis E. Wetling, who have enjoyed the confidence of the business public during their eighteen years residence in Nebraska. The same people are interested in both companies, giving to patrons advantages of one large company. Each company has its own remodeled and up-to-date home office building (in Omaha at 1218 Farnam street—in Lincoln, Fifteenth and O streets). By its entry into Illinois, Kansas and Wisconsin the Farmers & Merchants brings from those states for circulation in Nebraska, thousands of dollars in premiums each month. Over 99 per cent of the losses this year have been adjusted and paid within fifteen days from date of notice.

A SUBSTANTIAL HOME COMPANY.

The Columbia Fire of Omaha.

The insurance interests of Omaha and Nebraska have recently been materially strengthened by the incorporation of the Columbia Fire, capitalized for \$200,000, fully paid up, and officered by some of the most substantial and practical business men of this state and Kansas. The stock of this company is owned entirely by western men and the paid up capital is larger than that of any company heretofore or-

A Business Proposition.

TOM COLLINS HAVENS, Coal and Wood, 1508 Howard St.

Charles E. Ady, General Agent National Life Insurance Co., Paxton Block, City.

Dear Sir:—

In reply to your inquiry with regard to the insurance I carry in your company, will say, I hold a Policy of \$5,000.00 in the National Life upon the 10-Payment Life Option Plan. I took out this insurance after careful investigation of Companies and plans, and I am in every way well satisfied with it.

I regard the National as a most excellent company and its Policies as the best I have examined. Very respectfully,

T. C. HAVENS.

WANTED—Men of character, energy and ability to represent the National Life Insurance Co. in the Nebraska General Agency. Address Charles E. Ady, General Agent, Paxton Block, Omaha.

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We can Save you money on every item in our jewelry department—the line embraces the best goods made.

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Five-cent Gold Top Collar Buttons— 1c		1847 Rogers' Bros' Tea Spoons, set \$1.24
Eight-day Wood Mantel Clocks \$1.98		

Home of Uneeda Biscuit

This large and prosperous establishment, The Omaha Bakery of the National Biscuit Company, is the local home of the famous Uneeda Biscuit, the one brand perhaps of the 150 they manufacture, that has done so much to make this company's name so well known throughout the civilized world today. In order to supply the trade they have established branch bakeries in all of the larger cities of which the Omaha house located at 12th and Jackson is one of the largest, occupying as it does this large three-story building and basement.

To give one an idea of the amount of business done it is only necessary to say that at this branch alone they use about two thousand barrels, which is equal to about ten car loads of flour each month in the manufacture of the biscuit and cakes, which are required to fill the orders for this territory.

They employ constantly about one hundred and fifty people and have six traveling men to cover Nebraska, Iowa, South Dakota and Wyoming. Their equipment and appliances are modern and are being constantly added to in order to facilitate work in an up-to-date manner, and to be a credit to the business world of the city.

Mr. H. A. Stoddard, who by the way is a loyal Knight of Ak-Sar-Ben, has been connected with the cracker business for the past fifteen years, being identified with the National Biscuit Company, and its predecessor, The American Biscuit and Manufacturing Company, since 1890. He is thoroughly conversant with his line of business and his supervision of the entire plant here adds much to the local success of the company.



organized in the middle west. Headquarters of the company are in the New York Life building, where handsome offices have been opened. The very large number of good risks now carried by this new company is the best possible evidence that western people prefer home companies whose officers and stockholders are known to be men of ability and integrity. The following list of officers is the best guarantee of the stability of the Columbia Fire: D. E. Thompson, president; I. M. Raymond, vice president; J. B. Dinsmore, second vice president; C. D. Mullen, secretary and treasurer, and C. O. Talmage, assistant secretary.

H. E. PALMER, SON & COMPANY.

Fire and Accident Insurance. This firm, composed of H. E. Palmer,

George H. Palmer and Jay D. Foster, has been engaged in the fire and accident business in Omaha for more than twelve years, representing ten stalwart fire companies for Omaha and vicinity as agents and adjusters; are also general agents for Nebraska, South Dakota and Wyoming for the Fidelity and Casualty company of New York. They make a specialty of large lines of insurance and number among their customers many of the largest firms in this city and state. They are very public spirited and enterprising, being ready at all times to lend their support to the advancement of any cause in the interest of Omaha's welfare.

Their many years experience as underwriters is a guarantee that any business entrusted to them will receive the best possible attention, both before and after a loss.

A. ROSENBERY,

Manufacturer of Mill Work, and dealer in all kinds of Lumber.

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