

HOME Life Insurance Co. OF NEW YORK. GEO. E. IDE, President

Certificate of Publication.

State of Nebraska.
Office of Auditor of Public Accounts.
Lincoln, Feb. 1st, 1905.
It is hereby certified that the Home Life Insurance Company of New York, in the state of New York, has complied with the Insurance Law of this state, applicable to such companies, and is therefore authorized to continue the business of Life Insurance in this state for the current year ending January 31st, 1906.
Summary of report filed for the year ending December 31st, 1904:
INCOME.
Premiums.....\$1,015,895.61
All other sources.....706,786.85
Total.....\$1,722,682.46
Disbursements.
Paid policy holders.....\$1,190,906.48
All other payments.....945,461.73
Total.....\$2,136,368.21
ADMITTED ASSETS.
Total.....\$1,638,234.24
LIABILITIES.
Net Reserve.....\$1,153,647.50
Net Policy Claims.....25,894.49
All other liabilities.....278,534.36
Capital stock paid up.....125,000.00
Surplus beyond Capital Stock and other liabilities.....1,018,234.24
Total.....\$1,638,234.24
Witness my hand and the seal of the Auditor of Public Accounts the day and year first above written.
E. M. SEARLE, Jr.,
Auditor of Public Accounts.
(Seal) JOHN L. PIERCE, Deputy.

Liberal and attractive agency contracts in Nebraska to a few good district men. The best of references required. Write or call on

J. D. LOONEY, MANAGER.

201 First National Bank Building,
Omaha, Neb.

NATIONAL LIFE Insurance Company OF VERMONT.

Certificate of Publication.

STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS.
LINCOLN, Feb. 1st, 1905.
IT IS HEREBY CERTIFIED, That the National Life Insurance Company of Vermont, in the state of Vermont, has complied with the Insurance Law of this state, applicable to such companies, and is therefore authorized to continue the business of Life Insurance in this state for the current year ending Jan. 31, 1906.
SUMMARY OF REPORT FILED FOR THE YEAR ENDING DECEMBER 31, 1904.
INCOME.
Premiums.....\$1,494,408.95
All other sources.....1,480,694.85
Total.....\$2,975,103.80
Disbursements.
Paid policy holders.....\$2,426,691.15
All other payments.....1,535,738.51
Total.....\$3,962,429.66
ADMITTED ASSETS.
Total.....\$3,137,182.14
LIABILITIES.
Net Reserve.....\$2,742,107.85
Net Policy Claims.....31,732.90
All other liabilities.....486,397.42
Capital Stock and other liabilities.....2,456,804.37
Total.....\$3,137,182.14
Witness my hand and the seal of the Auditor of Public Accounts the day and year first above written.
E. M. SEARLE, Jr.,
Auditor of Public Accounts.
(Seal) JOHN L. PIERCE, Deputy.

CHAS. E. ADY, General Agent, 401-2-3 Paxton Block, OMAHA, NEB.

Real Estate, Loans and Fire Insurance

Certificate of Publication State of Nebraska Office of Auditor of Public Accounts

Lincoln, February 1st, 1905.
It is hereby certified, that the Commonwealth Insurance Co. of New York, in the state of New York, has complied with the Insurance Law of this state, applicable to such companies, and is therefore authorized to continue the business of Life Insurance in this state for the current year ending January 31st, 1906.
Witness my hand and the seal of the Auditor of Public Accounts the day and year first above written.
(Seal) E. M. SEARLE, Jr.,
Auditor of Public Accounts.
JOHN L. PIERCE, Deputy.

W. H. THOMAS 503 First National Bank Bldg.

Certificate of Publication

State of Nebraska.
Office of Auditor of Public Accounts.
Lincoln, Feb. 1st, 1905.
It is hereby certified that the New York Life Insurance Company of New York, in the state of New York, has complied with the Insurance Law of this state, applicable to such companies, and is therefore authorized to continue the business of Life Insurance in this state for the current year ending January 31st, 1906.
Summary of report filed for the year ending December 31st, 1904:
INCOME.
Premiums.....\$8,556,577.50
All other sources.....18,554,894.12
Total.....\$27,111,471.62
Disbursements.
Paid policy holders.....\$24,250,123.12
All other payments.....19,541,145.50
Total.....\$43,791,268.62
ADMITTED ASSETS.
Total.....\$39,860,263.35
LIABILITIES.
Net Reserve.....\$26,095,449.53
Net Policy Claims.....3,294,456.50
All other liabilities.....2,068,742.31
Capital stock and other liabilities.....4,576,611.53
Total.....\$39,860,263.35
Witness my hand and the seal of the Auditor of Public Accounts the day and year first above written.
E. M. SEARLE, Jr.,
Auditor of Public Accounts.
(Seal) JOHN L. PIERCE, Deputy.

WE GIVE FREE TICKETS TO CALIFORNIA
Send us 10 cts. for particulars and copy of "Guide to California." Write today, address Homeowners Bureau Co., 25 1/2 Broadway Bldg., Los Angeles, Cal.

TALKS WITH INSURANCE MEN

Just How the Policy Sellers Size Up the Present Situation.

TELL WHY EVERYBODY NEEDS INSURANCE

Reasons for Satisfactory Conditions of Business in All Lines in Omaha and the West.

"Conditions were never better," said H. D. Neely of the Equitable and Life Assurance society. "The company reports the largest February business it has ever written. The general trend is toward larger policies, as the people get more prosperous and as they get more confidence in the insurance companies. Insurance is coming to be recognized as one of the best investments a man can make and the business is steadily growing. The company has been represented in this city longer, but it first opened its own offices here in 1891. Since then we have been working direct to New York, and I am able to say we expect to send in a bigger business this year than ever before. The prospect is bright."

"There is a great demand for the new branches of insurance, such as burglary insurance and liability insurance of every description, including even the latest fly-wheel insurance," says George Palmer of Palmer, Son & Co. "The last named is entirely new. At the present time it is offered only by one company, the Fidelity and Casualty company of New York, but, doubtless, in a short time all the casualty companies will add it to their lines. Fly-wheel insurance may be compared to steam boiler insurance. It covers the assured's liability for damages and property damaged in case of fly-wheel bursts. The increase in the demand for burglary insurance has been very marked during the past year. Nowadays nearly all of our customers carry burglary insurance, not only on their household goods, but on the contents of the safes in their business places. The demand for tornado insurance has also increased greatly during the past two or three years. Merchants are realizing that heavy tornado losses do occur. The storm at Minneapolis last year was near enough at home to be an object lesson. Altogether, the prospect for the future in all kinds of insurance is good."

Mr. Stanhope Fleming says: "The life insurance business is sharing in the general reign of prosperity and Omaha, owing to its situation and other conditions, is even more on the upward bend than other cities. From the sixty-second annual statement of the Mutual Life Insurance company, it appears that 169,967 policies, amounting to \$231,568,359 during the year, increasing the total amount of insurance at risk from \$1,446,238,881 at the beginning of the year to \$1,547,511,596 at its close, and these accessions were larger in number and amount than ever before. As an object lesson as to the rate at which life insurance is growing in Nebraska, I can take the records of this office, which show that since 1895, when Fleming Bros. became the managers of the Mutual for Nebraska, its insurance in this state has increased from \$6,600,000 to \$11,900,000, and in premiums from \$178,500 to \$367,500. In Iowa the same managers have increased the insurance from \$10,000,000 in 1895 to over \$23,000,000 in 1904, and the premiums from \$288,000 to \$790,000. All I can say is that I am well satisfied with the situation and the outlook."

Alf C. Kennedy, agent of the Orient Insurance company: "I do not know that there is much to say in reference to the insurance business other than it is starting out very well this year. The Orient is doing its fair share of business, and we anticipate doing a good business this year. The tendency of the insurance companies to pay their fire losses promptly is growing, and there is less quibbling about final adjustment of losses than in previous years. This is owing to the fact that more care is observed in taking risks, and the buyers of insurance are becoming equally conversant with insurance companies. The rapid increase of business, and the prevailing prosperity is felt very acutely by the insurance companies. Business is branching out more extensively, and as a consequence business men want their property protected by insurance."

John Dale, general agent of the Aetna Life Insurance company: "As better times come and go life insurance, like all other lines of business, improves with favorable conditions. The last year in this state is perhaps the best in the history of life insurance in Nebraska. At least, such is our experience. While life insurance is only one branch of the business of the Aetna company, the other branches, accident health and employers' liability, have proportionately increased, and substantial improvement is perceptible all along the line. The company has been laying the foundations for a still larger increase in its business. This is attributable to the general prosperity prevailing in the state and for the more efficient organization of the company along all these special lines. The report of Theron Upson, insurance commissioner of the state of Connecticut, upon the Aetna Life is, of course, very gratifying to us. The report says: 'I have made a comparative exhibit from your company's books, and the larger surplus shown by the department's figures arises mainly from the fact that you have charged yourselves with a special reserve liability of more than \$2,000,000 above that required by the statute.' The state of Connecticut, as you know, has the most rigid insurance laws of any state in the union."

Charles O. Talmage, secretary of the Columbia Fire Insurance company of Omaha: "The Columbia Fire Insurance company of Omaha reports an increase in business last year of nearly 50 per cent over that of the preceding year. This is indicative of the fact that Nebraska buyers of insurance believe in patronizing home industries. Our business so far for 1905 would indicate a larger increase in business than for the previous year. The average losses so far have been heavier in 1905 than for the same period in 1904, but they have not been above the average, for the reason that the losses during 1904 were exceptionally light all over the west. The outlook for the future is exceptionally bright. We are increasing our field force, with the expectation of an exceptionally large increase in business, which is due to the fact that the demand for first-class insurance is increasing the same as other lines of business. More business means more insurance. The prompt payment and satisfactory settlements of all losses by the Columbia is familiar to all buyers of insurance. When an insurer pays for a certain amount of insurance he is entitled to it when his loss occurs, and it is the policy of the Columbia to carry out that rule."

"A large portion of the public has an impression that the life insurance companies have written nearly all insurable people, yet, as a matter of fact, statistics show that the number of people written each year does not compare with the increase in population," says Joseph B. Clark, local manager for the Germania Life Insurance company of New York. "Notwithstanding this statement," continues Mr. Clark, "it also is true, with possibly an exception

here and there, that the yearly business of the various companies has been increasing year by year for a number of years. Last year certainly was a great year for the life insurance business. Life insurance business is an infallible index of the financial conditions of the country. When a man understands the advantages of life insurance his selfishness can generally be gauged by the amount of his policy. The outlook is indeed bright for the life insurance man."

A member of the insurance firm of M. J. Kennard & Son said, in regard to the insurance situation: "As I have been reading the stars in the insurance firmaments, the past shows that in 1905 the total of insurance carried in Omaha was not in proportion of the aggregate wealth, while 1904 showed a decided improvement in this direction. The present is tinted with rosy hues, indeed, local insurance being on a substantial basis. There is less cutting of rates among the agents and a better relation between the insured and the insurers. In the future I can see all the colors of the rainbow—a crescent of promise and hope to the insurance men. Omaha is on a steady upward climb, and conditions which affect other lines of activity also affect insurance."

"Of course, business is good at present and will be so during the year," said B. L. Baldwin in his office in the First National bank. "I do not look for anything extraordinary, but just a good, steady business. Insurance is not like furniture and produce—that are affected directly as the condition of the people is prosperous or the reverse. We feel depressed, of course, but fire insurance is a simple business proposition; every man who has a building of any value feels it is a matter of course to have a policy covering it. With life insurance it is somewhat different, and a generally prosperous time may have some direct influence on it. The public is coming more and more to realize life insurance is a good thing."

Frank J. Haskell, secretary of Brennan, Love & Co., says: "All branches of the insurance business are in a very satisfactory condition in Omaha and we are enjoying lower fire insurance rates than most any other city of the country. The reason Omaha is very fortunate in having a thoroughly equipped fire inspection bureau, through whom the business portion has been completely rated under schedule, under which system the assured virtually makes his own rate; in other words, each risk has to stand on its own merits. "Omaha is one of the few cities that has escaped the 25 per cent flat advance during the last year on account of the conflagration hazard, and we escaped for the reason that the expert sent here by the companies concluded, after a two weeks' investigation, that Omaha is so situated that the conflagration hazard does not exist. "Losses in Nebraska for January and February have been the heaviest for any like period in the history of the state, and in Omaha the fire insurance companies have paid out so far this year more than they can possibly get back during the ensuing year should they be so fortunate as to have no more fires. The insurance companies represented by Brennan, Love & Co. have paid over \$60,000 in losses during the first two months of the present year, however, the last few years have been very profitable to this office, and it all averages up—lose one year and win the next. "The State Insurance company, which confines its business to Nebraska and takes very little risk in the congested district of Omaha, lost but \$600 in the Mercer fire, and is the only company in our office that stands a chance to make any money in Omaha during the present year."

"The number of fraternal organizations that are springing up all over the country measured to the needy millions of our land are legion," said Miss M. Burdock, secretary of the Bankers Union of the World. The work of these societies in its broadness is so comprehensive that it takes within its sweep families of the earth. Not bounded by geographical lines it extends east, west, south and north, wherever man is found, where hamlet is built or home established. Not a selfish work is that of our fraternal institutions. The object is not the enrichment of self, but the scattering of seeds of kindness and fruitful deeds to grateful beneficiaries all over the face of the earth. In this tremendous work of relieving and disbursing millions of dollars yearly to the widows and orphans, the Bankers Union is doing its part. Looking backward over less than half a century we may observe the birth and childhood of this great fraternal system and note its struggles, difficulties and triumphs. Today under the roof-tree of fraternalism are gathered over 6,000,000 of earnest and thoughtful men and women."

"The very prosperous times we are now enjoying do not affect fire insurance as they do life insurance," said T. H. Fell. "People carry insurance on their houses as a matter of business. Health and accident insurance which we carry is affected by the good times. Again, boiler, plate glass liability and such protection is carried by most business men. The fire companies, in their statement for February, give the best argument for fire insurance that I know of. During the month of February the fire losses amounted to \$34,000,000. It would seem that anyone could hardly afford to go without insurance on even a little cottage with such destruction going on. For the United States and Canada the average loss ratio for a year is \$100,000. Health insurance is, at this time, attracting attention from business people. It is one of the newer forms of insurance and indemnifies a man's wages. We are certainly doing a good business and everything points to a very prosperous year."

Wildcat Companies Routed.
The recent decision of the Illinois supreme court in the wildcat insurance cases has put at rest the activity of the surplus line companies operating in that state on charters issued by West Virginia. They interpret the decision to mean that a company not regularly admitted to Illinois is violating the law in maintaining its policy-making office in Illinois if it is not licensed to do business in the state by which it has been chartered.

Certificate of Publication.

State of Nebraska.
Office of Auditor of Public Accounts.
Lincoln, Feb. 1st, 1905.
It is hereby certified that the Hartford Steam Boiler Inspection and Insurance Company of Hartford, in the state of Connecticut, has complied with the Insurance Law of this state, applicable to such companies, and is therefore authorized to continue the business of Steam Boiler Insurance in this state for the current year ending January 31st, 1906.
Summary of report filed for the year ending December 31st, 1904:
INCOME.
Premiums.....\$1,550,556.17
All other sources.....195,814.35
Total.....\$1,746,370.52
Disbursements.
Paid policy holders.....\$3,719.12
All other payments.....1,094,260.47
Total.....\$4,813,639.59
ADMITTED ASSETS.
Total.....\$3,412,544.93
LIABILITIES.
Unpaid Claims and Expenses.....4,538,255.36
Unearned Premiums.....1,811,665.96
All other liabilities.....3,479,353.51
Capital stock paid up.....224,000.00
Surplus beyond Capital Stock and other liabilities.....1,101,555.39
Total.....\$10,153,230.28
Witness my hand and the seal of the Auditor of Public Accounts the day and year first above written.
E. M. SEARLE, Jr.,
Auditor of Public Accounts.
(Seal) JOHN L. PIERCE, Deputy.

Thirty Million Dollars of insurance now in force in ten states

A NEBRASKA FRATERNAL BENEFIT SOCIETY

Organized at Aurora, Nebraska, only eight years ago and now justly regarded as one of the strongest fraternal companies in the United States.

THE ROYAL HIGHLANDERS

Wrote Six Million Dollars of New Insurance Last Year

Over 14,000 members in Nebraska alone. Paid \$124,066.74 benefit last year. Net assets \$479,165.80.

This **FRATERNAL GIANT** invites you to write for full information to

W. E. SHARP, President THE ROYAL HIGHLANDERS

Executive Castle, Lincoln, Neb.

New Office Bldg., Aurora, Neb.

Bankers Union

Home Office 202-203-204 Paxton Block, Omaha.

A Well Pleased Beneficiary.

Sumner, Ia., Feb. 24, 1905.
To the Bankers Union, Omaha.
Gentlemen: I beg to acknowledge satisfactory settlement by you of my claim arising under Policy No. 34527 for \$2,000, issued by you to my deceased husband, Mr. Thos. P. Ritchie. The Bankers Union has my best wishes for its good work in providing for widows and orphans.
BARBARA RITCHIE.

Satisfactory Settlement

Emporia, Kas., Feb. 10, 1905.
To the Bankers Union, Omaha.
This is to acknowledge satisfactory settlement by you of my claim, arising under Policy No. 33422, formerly held by my deceased wife. With best wishes for the Bankers Union's success, I am yours truly,
W. W. BREWER.

Bankers Union Recommended

Albion, Neb., March 6, 1905.
To the Bankers Union, Omaha.
Gentlemen:
Please accept my thanks for satisfactory settlement of my claim arising under Policy No. 31161, issued by you to my late husband, Mr. Jacob Vogt.
MAGDALENA VOGT.

The Bankers Union furnishes at reasonable rates the best possible insurance protection. It offers a fine combination of easy selling policies—Life, Health and Accident. It gives attractive contracts to good agents. Apply for agency at the Home Office, or to John H. Routson, City Manager, 328 Neville Block.

After a Loss You Need the Money

Insure in a Company which Pays Promptly

Farmers and Merchants Ins. Co. LINCOLN, NEBRASKA

Oldest Established Company—Established 1885

FIRE, LIGHTNING AND TORNADO INSURANCE
ON CITY AND FARM PROPERTY

Over \$995,000.00 Paid to Patrons.

A Successful Nebraska Institution Worthy of Patronage

Omaha Agents Funkhouser & Funkhouser
Telephone 31. 1218 Farnam St.

GOOD INSURANCE—GOOD INVESTMENT
WE ARE STILL IN THE BUSINESS

Note the Assets of Our Companies

Northern Assurance Company.....\$12,454,765
Westchester Fire Insurance Co.....3,636,471
Milwaukee Mechanics Insurance Co.....2,925,267
TOTAL ASSETS.....\$19,016,503

The Best Costs No More

Our Companies Have Stood the Test for Over Half a Century. We thank our many clients for their business and solicit others and their insurance.

M. J. KENNARD & COMPANY
Telephone 397. 309-10 Brown Bk.

GARVIN BROTHERS

CERTIFICATE OF PUBLICATION.
STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS.
LINCOLN, Feb. 1st, 1905.
IT IS HEREBY CERTIFIED, That the Svea Fire and Life Insurance Co. of Gothenburg, Sweden, has complied with the Insurance Law of this state, applicable to such companies, and is therefore authorized to continue the business of fire and lightning insurance in this state for the current year ending January 31st, 1906.
Witness my hand and the seal of the Auditor of Public Accounts the day and year first above written.
(Seal) E. M. SEARLE, Jr.,
Auditor of Public Accounts.
JOHN L. PIERCE, Deputy.

GARVIN BROTHERS

REAL ESTATE, LOANS,
FIRE INSURANCE, RENTALS.
Tel. 952. 1604 Farnam St.

ROYAL ACHATES

A Nebraska Fraternal Order with Headquarters in Omaha

Accepts men and women on equal terms. One certificate protects any two members of a family and pays the survivor in event of death of either. Up-to-date features, splendid initiatory work and a remarkable record made.

HOME OFFICE OMAHA, NEB.
ARLINGTON BLOCK

EMMA L. GRINNELL
Supreme Secretary

IRVING G. BARIGHT
Supreme President