

New England Mutual Life Insurance Co.

CERTIFICATE OF PUBLICATION. STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS.

IT IS HEREBY CERTIFIED, That the New England Mutual Life Insurance Co. of Boston, in the state of Massachusetts, 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, 1907.

Summary of report filed for the year ending December 31st, 1905:

Table with columns for INCOME, DISBURSEMENTS, LIABILITIES, and Admitted Assets. Total income is \$1,740,519.54.

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. JOHN L. PIERCE, Deputy.

G. W. NOBLE General Agent Bee Bldg. OMAHA

Certificate of Publication.

STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS.

IT IS HEREBY CERTIFIED, That the Union Central Life Insurance Company of Cincinnati, in the state of Ohio, 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, 1907.

Summary of report filed for the year ending December 31st, 1905:

Table with columns for INCOME, DISBURSEMENTS, LIABILITIES, and Admitted Assets. Total income is \$11,000,755.54.

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. JOHN L. PIERCE, Deputy.

J. M. Edmiston & OSNS, General Agents.

P. O. BOX 142, LINCOLN, NEB.

Real Estate, Loans and Fire Insurance

Certificate of Publication.

STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS.

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 fire and lightning insurance in this state for the current year ending January 31st, 1907.

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. JOHN L. PIERCE, Deputy.

W. H. THOMAS

903 First National Bank Bldg.

Real Estate Investments Rentals Fire Insurance

CERTIFICATE OF PUBLICATION.

STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS.

IT IS HEREBY CERTIFIED, That the Pelican Assurance 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 fire and lightning insurance in this state for the current year ending January 31st, 1907.

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. JOHN L. PIERCE, Deputy.

Russell & McKittrick COMPANY

62, 63 and 64 Range Building.

VIEWS OF INSURANCE MEN

How They Size Up the Present Situation in Their Line of Talk.

GREAT VARIETY OF INTERESTING OPINIONS

Future of Insurance is Full of Promise Because of the Substantial Foundation Upon Which It Rests.

John Dale of the Aetna Life: "For legitimate life underwriting the prospect was never brighter. The searching investigation of the methods and practices of several of the large life insurance companies..."

"The assembling of the legislatures of the several states will doubtless result in the enactment of laws controlling the companies and placing additional safeguards around this business..."

H. A. Cameron, manager of the insurance department of the R. G. Peters company, said: "We heard considerable about the union and there is a great deal to all this talk..."

Gordon W. Noble, general agent, New England Mutual Life Insurance company: "Life insurance is as necessary an ever, more necessary in fact..."

Alfred C. Kennedy: "The many new buildings in process of erection and in prospect assure the insurance fraternity of an increase in business during the present year..."

W. G. Wigton, Equitable Endowment company: "The people of the state are becoming more and more of the opinion that life insurance is a good business proposition..."

Irving G. Barlett, Supreme president, Royal Archites: "The principal question now bothering the home fraternal insurance companies is that of taxation of the reserve funds..."

Brown & McCague, insurance company: "The insurance situation is in a most encouraging shape just now. I refer particularly to fire insurance..."

P. F. Zimmer, state agent of the United Mutual Life Insurance association of Lincoln, says: "Growing crops to the farmer are what stocks of merchandise and the confidence..."

shelf are to a merchant; they are his stock in trade, which he must turn into profits in order to meet his obligations, and, while the merchant stands about the chances in a thousand of losing his merchandise by fire, the records show that the farmer stands about forty chances of losing his growing crops by hail. The United Mutual Life Insurance association of Lincoln has during the past seven years sustained losses to the amount of \$7 per \$1,000 of insurance carried. This is certainly the largest risk of any class of insurance carried in Nebraska, and every farmer depending on his growing crops to meet his obligations should carry hail insurance. The losses during the season of 1905 were heavier than in any previous year on record, it being about \$50 per \$1,000 of insurance carried."

If given the opportunity of talking to all Omaha people who carry fire insurance, C. W. Hicks, secretary of the German Mutual Fire Insurance Association, would say: "We have not a word to say against eastern companies; they are good; but, before you patronize them, ought you not first to give the home companies what they can take care of? Other cities are doing this, why not Omaha? Not long since a city selector of one of our home companies called on one of our prominent retail merchants and asked him for a policy. The merchant said: 'No, I don't want a policy in any home company.' Stop and think of it! This man is no doubt a member of the Commercial club and is shouting 'Patronize home institutions; help build up Omaha.' Is this right? Is this just? Is this the way to build up a large city? It should be the pride of every well thinking citizen to patronize all worthy home institutions. All these home fire insurance companies are worthy institutions. They represent capital, they represent labor, they patronize our merchants, they patronize our banks, their money is all kept in Omaha and Nebraska. Being Omaha companies, in the event of fire, they are on the ground quickly and take pride in giving honest and equitable adjustments."

"The managers and employees of all these five Omaha fire insurance companies are with you in helping to build up a Greater Omaha. Their money and influence is ever ready to help our home institutions. We are all believers in reciprocity. Patronize your home fire insurance companies; thereby help to build up worthy home institutions and a Greater Omaha."

D. M. Martin of Harris, Martin & Co.: "The protection afforded the general public by insurance companies is multifarious. One never knows what is going to happen, and he ought to be prepared for any kind of a loss. So there are many kinds of insurance to meet the needs of the many. Here are a few kinds of insurance which can be secured at home by Omaha people: Fire, life, safe, rent, theft, credit, patent, marine, tornado, accident, burglary, sprinkler, lightning, plate glass, transportation, tourists' baggage, bank and messenger robbery, tailors' and furniture rogues, physicians' and druggists' liability, travelers' samples, fidelity, official, guaranteed attorney's insurance, contract, judicial and court bonds, teams, health, postal, elevator, casualty, fly-wheel, leaseholds, automobile, contingent, steam boiler, landlords' liability, use and occupancy, employer's liability, workman's collective, liquor dealer's license, general liability, hold-up insurance, accounts, plumbing and water leakage."

S. Curtis, western agent of the Hartford Steam Boiler Insurance company: "Steam boiler insurance in the United States dates back to 1866. The idea having originated in England some years before. The Hartford company was the first one, and it was organized in 1866 at Hartford, Conn. It started in a small way, but soon its business spread to every section of the country where boilers were used to any extent, and now it writes insurance in every city in the United States. The business is handled from general agencies, as is the case with fire insurance, and there are branches in all the principal cities. There are now about eight concerns of a like nature, which do business all over the country, and several more who handle boiler insurance in a local way. The variety of boiler insurance, as contrasted with fire, is that none of the European companies work in this country, and none of the American firms work across the water."

J. B. Conyngham, secretary of the Retail Merchants Mutual Insurance company: "The spirit of the times points to organization in all things, and it has breathed on the retail merchants along with men of other crafts and business. They realize that fire insurance, which is necessary, is an element of expense which can be curtailed by a pooling of mutual interests, and so they organize mutual insurance companies, which reduce their cost of protection, and at the same time afford them better protection. Nebraska has eight village and city mutuals, with total assessments, carrying over \$15,000,000 in risks on limited liability policies, and 163 farmers' assessment mutuals, carrying upwards of 130,000,000 in risks. "A Boston insurance expert says a company is on an absolutely safe basis if its annual income equals in amount the face of four average policies. The Nebraska laws, which are the best in the work as regards mutual insurance, make any other condition absolutely out of the question."

H. D. Neely-Life Insurance is somewhat unsettled as a result of the action of the New York legislature. New business is increasing and the condition is generally good and we are hoping for a good business during the present year."

Hutchinson-Bollard Company-The insurance prospects for the coming year are far better than last year. The better prospect for all lines of fire insurance is owing to the great increase of new buildings in this city. A noticeable improvement is also manifest in dwelling insurance, and insurance buyers are generally taking out larger risks and insuring nearer to full values."

Creigh & Baldrige-The insurance agitation in New York is not hurting the fire insurance business in Omaha. Business is much better than last year, and we are looking for still larger business before the close of the year. The increase is owing to the number of new buildings being erected in the city and numerous other causes, but chiefly to the general business prosperity."

Elbourn & Gibson-The insurance business has been exceptionally good with us. As a rule the business is encouraging and we are looking for an increased business this year. Business is much better with us than last year."

ration hazard is reduced to the minimum on account of our wide streets. The situation is improving, and I do not look forward to any increase in fire rates here. There is a tendency to take out long term insurance up to the five years limit, instead of a few years ago of taking out one and three year policies. The rate is decreased proportionately by the long term and the increasing percentage of the insurance taken out."

C. L. Smith, city manager Nebraska Mercantile Mutual Insurance company: "We are writing a third more insurance than last year, and the outlook is very encouraging. There have been fewer fire losses and our patronage is carrying from 40 to 50 per cent more insurance than formerly. Neighborhood confidence is also being materially increased. I mean by that that insurance buyers are having more confidence in their adjacent neighbors, and while they may have a tendency to limit the amount of insurance because of the decreasing liability from fire through the care and caution of these neighbors, there is not a noticeable diminution in the general amount of business done. Merchants are increasing their lines of stock, and hence there occurs a corresponding increase in the purchase of insurance. I have not noticed any particular tendency to increase the life of the policy, even though insurance is given at a less rate for a long term. Our company is a home concern and we feel much encouraged by the steady increase of patronage given us."

Garvin Bros: "The insurance situation is very perceptibly improving in Omaha. The conditions are the most favorable along insurance lines ever known in the city. Merchants are insuring to within 100 per cent of the value of their stocks, and buildings to within 75 per cent of their full value. Owing to the tremendous building impulse in Omaha within the last two years the insurance business has correspondingly increased. The increase in the insurance of dwellings is also very noticeable. While we do not do very extensive business in the purchase of insurance, we are engaged more extensively along other lines, we feel the big impulse of insurance improvement. Insurance naturally grows with the expansion of the city. The Omaha rates are fair and reasonable and we look for a big increase in every line of business during the coming season, both in real estate and fire insurance."

F. H. Drake, local manager Fidelity Mutual Life Insurance company: "The recent insurance agitations in the east have not materially hurt the insurance business in Omaha. It has had the effect of giving people stronger confidence in the stability of the life insurance companies. Business is increasing very rapidly with us, far beyond our expectations in fact. Never in my observation have I noticed so great a number of men seeking old line insurance. They realize the permanency of the old line and the stability and inflexibility of the rates. They know just what they have to pay and when to pay it. The dividend features are also very alluring. Our company is offering a very attractive inducement in the self-paying plan when the insured party becomes a collector of dividends or stockholder from paying his premiums. Many of the other companies are offering excellent inducements to policy holders in various forms and buyers of life insurance are beginning to realize that the safest and surest insurance is with the old line companies, as well as really the cheapest and best."

A. J. Harvey, secretary Metropolitan Mutual Bond and Surety Co.: "We feel that we are doing a very good business for 4-year-olds. Our company you know, is a Nebraska enterprise which was established only four years ago, and we are now entering our fifth year. Our business has been very good. There is a growing inclination on the part of employers to bond their employees, such as have the handling of funds and accounts with surety companies. This bond is much more satisfactory than a personal bond, both for the party soliciting the bond and the party exacting the bond. A personal bond may be good today, but tomorrow it may be worthless. It is not so with a surety bond, it is good at all times. With fourteen other fidelity and surety companies doing business in Omaha, besides our company, we feel that we are doing fairly well. Being an Omaha concern, we would, of course, feel pleased to have a little more Omaha patronage. But, then, we are not kicking."

E. S. Wastley of the American Credit Indemnity company: "Credit insurance, which originated over a century ago in England, had not been written to any extent in the United States until about fifteen years ago, but the necessity and value of it has been so thoroughly demonstrated that the larger and more progressive institutions in the United States have adopted it, and the volume of business written is increasing more rapidly than any other form, as it is realized as being one of the essentials in the conduct of a business. A great many merchants seem to feel that fire insurance is a necessity and credit insurance a luxury; little do they realize that actual losses through involuntarily during the last ten years will exceed fire losses by over \$200,000,000. It seems incredible, but true, and still they hesitate."

J. A. Woodman, McCague Block-The insurance situation is excellent and prospects are good for business this year. Rates are much lower, particularly for residence properties. There is a good call for tornado insurance. Business properties insurance is increasing with the growth of the business districts. There is also a good demand for accident insurance."

H. D. Neely-Life Insurance is somewhat unsettled as a result of the action of the New York legislature. New business is increasing and the condition is generally good and we are hoping for a good business during the present year."

Hutchinson-Bollard Company-The insurance prospects for the coming year are far better than last year. The better prospect for all lines of fire insurance is owing to the great increase of new buildings in this city. A noticeable improvement is also manifest in dwelling insurance, and insurance buyers are generally taking out larger risks and insuring nearer to full values."

Creigh & Baldrige-The insurance agitation in New York is not hurting the fire insurance business in Omaha. Business is much better than last year, and we are looking for still larger business before the close of the year. The increase is owing to the number of new buildings being erected in the city and numerous other causes, but chiefly to the general business prosperity."

INSURE AGAINST LOSS FIRE and TORNADO



"The Leading Fire Insurance Company of America."

Table showing financial statistics: Cash Capital \$4,000,000, Total Assets 16,815,000, Surplus as to Policy Holders 11,036,010, Losses Paid in 87 Years Over 102,847,800.

NORTHWESTERN DEPARTMENT OMAHA, NEBRASKA

Comprising Nebraska, Kansas, Missouri, Iowa, Minnesota, North Dakota, South Dakota, Colorado, Wyoming, New Mexico and Oklahoma and Indian Territories.

W. H. WYMAN, General Agent W. P. HARTFORD, Assistant General Agent

JOHN W. ROBBINS, Sole Agent

Telephone 529 1802 Farnam Street, Omaha. OHIO KNOX, Agent, Council Bluffs T. J. O'NEIL, Agent, South Omaha.

A HOME INSTITUTION

The National Mutual Fire Insurance Co.

Certificate of Publication.

State of Nebraska, Office of Auditor of Public Accounts. Lincoln, Feb. 1st, 1906.

It is hereby certified, that the National Mutual Fire Insurance Co. of Omaha, in the state of Nebraska, has complied with the insurance law of this state, applicable to such companies and is therefore authorized to continue the business of fire, lightning and tornado insurance in this state for the current year ending January 31st, 1907.

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. JOHN L. PIERCE, Deputy.

of this city, having its home office in the McCague Building, is one of the growing strong business enterprises of Omaha. It combines in its makeup the two essential features the people want:

FIRST—Such experience in management and financial resources as makes its business satisfactorily conducted with perfect assurance that all losses and obligations will be paid.

SECOND—The modern feature of permitting the policy holder to share in the profits of the company. A law was passed taking effect April, 1905, which permitted the establishment of a guaranty fund to which over \$200,000.00 has been subscribed and largely paid in.

The statutes and by-laws of the company also provide that no one has any liability for premiums or otherwise except up to the board rate.

The company collects down the full premium and rebates profits at the end of the life of the policy. And under this new system its business has enlarged many times over during the last few months until it is now writing one of the largest business in the west.

A credit to Omaha and Nebraska and the west.

J. L. MABIE, Secretary.

The Metropolitan Mutual Bond and Surety Company

--- of Omaha --- Will Bond You

WE EXECUTE nearly all kinds of FIDELITY and SURETY BONDS.

Our business compared with the Nebraska business of fourteen other companies writing bonds in this state shows that during the past four years The Metropolitan ranks Fifth in Premium Receipts while its losses have not been One-Fourth the amount incurred by any other company doing as large a volume of business. This shows conservative management for this Nebraska Company which merits your patronage.

We Solicit and Appreciate Your Favors

A. R. HARVEY, Secretary

Telephone, Douglas 552 Office, 425-426 N. Y. Life Bldg. Omaha, Nebraska.

W. R. H O M A N

CERTIFICATE OF PUBLICATION. STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS.

IT IS HEREBY CERTIFIED, That the Transatlantic Fire Insurance Co. of Hamburg, in the State of Germany, 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, 1907.

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. JOHN L. PIERCE, Deputy.

Real Estate, Rentals, Loans, Fire, Tornado & Plate Glass Insurance

Phone Douglas 664 1517 Farnam Street

CERTIFICATE OF PUBLICATION. STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS.

IT IS HEREBY CERTIFIED, That the National Life Insurance Company, of Montpelier, 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 January 31st, 1907.

Summary of report filed for the year ending December 31st, 1905:

Table with columns for INCOME, DISBURSEMENTS, LIABILITIES, and Admitted Assets. Total income is \$4,418,317.57.

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. JOHN L. PIERCE, Deputy.