

The Retail Merchants' Fire Insurance Company of Nebraska.

Certificate of Publication.

STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS, LINCOLN, Neb., February 1st, 1906. It is hereby certified that the RETAIL MERCHANTS MUTUAL FIRE INSURANCE COMPANY of Nebraska, has complied with the insurance law of this state...

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, Nebraska.

HOME OFFICE, 834 N. Y. LIFE BLDG., Omaha, Neb.

J. B. Coningham, Secretary and Manager.

CERTIFICATE OF PUBLICATION. STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS, LINCOLN, Neb., Feb. 1, 1906.

IT IS HEREBY CERTIFIED, That the State Life Insurance Co. of Indianapolis, in the State of Indiana, 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 31, 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, Nebraska.

HOME OFFICE, 834 N. Y. LIFE BLDG., Omaha, Neb.

J. B. Coningham, Secretary and Manager.

CERTIFICATE OF PUBLICATION. STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS, LINCOLN, Neb., Feb. 1, 1906.

IT IS HEREBY CERTIFIED, That the German Alliance 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 31, 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, Nebraska.

HOME OFFICE, 834 N. Y. LIFE BLDG., Omaha, Neb.

J. B. Coningham, Secretary and Manager.

CERTIFICATE OF PUBLICATION. STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS, LINCOLN, Neb., Feb. 1, 1906.

IT IS HEREBY CERTIFIED, That the Elbourn & Gibson 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 31, 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, Nebraska.

HOME OFFICE, 834 N. Y. LIFE BLDG., Omaha, Neb.

J. B. Coningham, Secretary and Manager.

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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, Nebraska.

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ORIGIN OF LIFE INSURANCE

Fraternal Societies Date Back to the Dawn of History.

MODERN FRATERNALS ARE PROSPEROUS

Later Organizations Based on safe and Scientific Principles and Bound to Succeed in Their Missions.

Fraternal life insurance interests everybody who has a spark of affection for those dear to him. It is a system of recent origin, in its present form, although societies with similar ends have existed as far back as history goes. It is generally conceded that the first form of life insurance was the fraternal idea, the mutual pledge of individuals to care for the sick, bury the dead and pay such sums as might be raised by mutual contributions or as stipulated by the articles of the association to the heirs. Soon after the civil war in America there was a great activity in life insurance, and a large number of stock and mutual companies were organized and were seeking business. The premium rates were considered beyond the means of laboring men, and they were ready to grasp any proposition promising mortality benefits at considerable less cost. Out of this condition grew the first American fraternal insurance society, organized at Meadville, Pa., in 1868, under the name of "The League of Friendship, Supreme Mechanical Order of the Sun." Its objects as expressed in its preamble were "the protection of the worthy of public confidence, its victims will reap a harvest of disappointment, regret and financial sorrow. J. C. ROOT.

OMAHA AS INSURANCE CENTER

Many Companies Have Headquarters Here and State is Growing Rapidly.

The growth of Omaha as an insurance center during the last three years has been gratifying, not only to the insurance fraternity, but to the general public. In addition to the life insurance companies making their headquarters here, there are now three stock fire insurance companies, whose headquarters are located in Omaha, where their entire business is transacted. Nebraska, like a majority of the western states, is enthusiastic over home institutions, and today if a loyal citizen wants to insure his home he always gives the preference to Nebraska companies.

First Graded Assessments.

In 1873 James A. Demaree and seventeen United States citizens founded the Knights of Honor, which differed from the first organization in that it determined that members over 45 should pay greater sums as assessments than those under that age. The Ancient Order of United Workmen abandoned the uniform 1% rate and adopted the graded plan. In 1878 the yellow fever epidemic in the south gave the fraternalists their severe test, and it was then prophesied that they could not withstand the strain. The Knights of Honor had 193 deaths during that year and paid out \$385,000 thereon. The payment of every death claim at this critical time assured the people that the fraternal insurance order had come to stay. During the next ten years the Royal Arcanum, National Union, Maccabees, Royal League, Knights and Ladies of Honor, Modern Woodmen of America and five or six other societies came into existence, adopting the Knights of Honor idea of graded assessments. A myriad of speculative or downright swindling societies followed in the wake of the better organized bodies, taking advantage of the prestige gained by the yellow fever epidemic test, and many persons were deluded by the attractive plans of insurance offered to gull the public. These swindling concerns were most numerous in Pennsylvania, Massachusetts and Maryland, and the state legislatures set about investigating them and providing means for protecting the public. Several of the swindlers were arrested and others in the confidence, schemes were forced to go out of business. The genuine fraternal insurance societies were identified by the investigations and continued to gain in public esteem.

Not Fully Developed.

Fraternal life insurance is still largely in a chrysalis condition. State legislatures are passing laws controlling the business of fraternal life insurance, and the very fact that there is a "comb" in control will sooner or later be curbed by compulsory legislation. The weakness of the fraternal life insurance system today is that there are so many societies that ignore the mortality experience requirements and are deluding their members by only collecting from them a sufficient amount of assessments or premiums each month to meet the present deaths incurred, and are making no provision for the payments of death claims in the future. The failure of such societies is inevitable unless they change their plans. Some of the older societies have been compelled to increase the monthly contributions to such an extent as to create apprehension among the members. In reality a social reform is needed, because they have not the protection at less than cost, and now, when the mortality reaches its normal condition must be met by increased contributions. In no instance has the increased cost been nearly as large as the amount charged by the insurance companies.

New Societies Have Reserves.

Most of the recently organized societies are profiting by the experience of the more careless, not to say ignorant, pioneers, and are accumulating a reserve, equalizing or emergency fund. The rates of assessment are higher than in the careless and imprudent societies and higher than present actual needs, but the surplus is invested in its reserve fund and the interest compounded, so that later on, instead of a burdensome increase of assessment rate, or increase of the number of assessments, or possibly the failure of the society, the assessment rate is not to be raised, and the accumulation is availed to meet every claim in full.

If a society has made a careful computation from a standard table of experience and states to you that the society must collect a certain rate of assessment at your age, and that a certain per cent of this goes into a surplus fund to be invested to meet future actual cost of your insurance, then you may feel comparatively certain that you know the price it can depend upon it, which is certainly a more comfortable feeling than that you are getting something for less than it actually costs and that you will have to meet the deficiency later on, as you certainly will have to do if you associate yourself with any insurance scheme that lives from hand to mouth and has no reserve, equalization or emergency fund.

Billion in Benefits.

American fraternal insurance societies have paid over one billion dollars in death benefits since their organization. During 1904 new members to the number of 578,931 were added to the various orders, and at the end of that year 4,874,413 members were in good standing. At the present time there are undoubtedly more than 5,000,000 men and women in America depending on fraternal beneficiary societies for benefits at death.

The Older Societies are Combined in a National Organization.

The older societies are combined in a national organization known as the National Fraternal Congress, while the newer are members of the Associated Fraternities of America. Legislation has been suggested by the older societies to compel the newer organizations to accept an established basis of assessment or to be defunct from doing business, while the existing societies were not held to this requirement. Only four or five states have adopted this law, and since then unsuccessful attempts have been made to agree on a uniform

bill. The state insurance commissioners have prepared and recommended one that is even more stringent. When the state law becomes uniform and reasonably restrictive fraternal insurance will assume the standing in the world of business it deserves. Commencing in a crude way, with radius of observation, and with no knowledge of the immutable laws of mortality, it has had to gather its knowledge by experience, which at best is a bitter teacher. The public is gradually becoming educated to the fact that even societies bound together by vows of fraternal love will find their devotees unwilling to trust to sentiment and fair promises; they demand a perfecting of the system, so that they may be protected from graft and exorbitant profits by managers and promoters of companies and excessive expenses. To pay death, disability and sick benefit losses at actual cost is the true object and mission of voluntary contribution and fraternal life insurance societies.

Message to Nebraska.

Another message in our own state is the assumption by state officials that societies which accumulate a sacred fund to be held in trust, available to carry out its contracts without distressing its members, by extra demands over their estimated rates of assessment, which pay tribute to the state; an exaction that has not been required of money making companies. The success of this exaction will be to compel every reliable society to establish its headquarters in other states, as no other state has attempted to thus destroy such societies and rob its members of their savings deposit. This plan of action, if successful, will result in the creation of unreliable societies, similar to those that have by their own rottenness gone out of existence. Any institution prohibited from accumulating a safety fund cannot become the worthy of public confidence, its victims will reap a harvest of disappointment, regret and financial sorrow. J. C. ROOT.

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H. E. Palmer Son & Co. Careful Underwriters.

Surety Bonds of every nature executed immediately. Accident, Steam Boiler, Employers and Public Liability, General Liability, Teams Liability, Landlords' and Contractors' Contingent Liability, Burglary, Plate Glass, Sprinkler Leakage, Fly Wheel, Elevator Liability, Workman's Collective Insurance.

CERTIFICATE OF PUBLICATION. STATE OF NEBRASKA-OFFICE OF AUDITOR OF PUBLIC ACCOUNTS, LINCOLN, Neb., Feb. 1, 1906. SUMMARY OF REPORT FILED FOR THE YEAR ENDING DECEMBER 31, 1905. INCOME: Premiums \$1,345,871.11, All other sources \$72,736.46, Total \$1,418,607.57. DEDUCTIONS: Paid policy holders \$2,098,307.25, All other payments \$3,049,147.39, Total \$5,147,454.64. ADMITTED ASSETS: \$7,800,832.95. LIABILITIES: Unpaid claims and expenses \$1,474,305.49, Unearned premiums \$543,233.29, All other liabilities \$2,227,293.84, Total \$4,244,832.62.

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, Nebraska.

HOME OFFICE, 834 N. Y. LIFE BLDG., Omaha, Neb.

J. B. Coningham, Secretary and Manager.

CERTIFICATE OF PUBLICATION. STATE OF NEBRASKA-OFFICE OF AUDITOR OF PUBLIC ACCOUNTS, LINCOLN, Neb., Feb. 1, 1906. SUMMARY OF REPORT FILED FOR THE YEAR ENDING DEC. 31, 1905. INCOME: Premiums \$1,211,921.91, All other sources \$73,934.20, Total \$1,285,856.11. DEDUCTIONS: Paid policy holders \$453,638.06, All other payments \$1,198,622.02, Total \$1,652,260.08. ADMITTED ASSETS: \$2,216,713.88. LIABILITIES: Unpaid claims and expenses \$138,628.18, Unearned premiums \$41,083.41, All other liabilities \$48,895.52, Total \$328,607.11.

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, Nebraska.

HOME OFFICE, 834 N. Y. LIFE BLDG., Omaha, Neb.

J. B. Coningham, Secretary and Manager.

UNITED MUTUAL HAIL INSURANCE COMPANY. HOME OFFICE 116 SOUTH TENTH STREET, (IN REAR OF FIRST NATIONAL BANK), LINCOLN, NEBRASKA. OFFICERS: E. D. Beach, Exeter, President. S. H. Burnham, Lincoln, Vice President. John F. Zimmer, Lincoln, Secretary and Treasurer. EIGHTH YEAR. Incorporated January 4, 1899. WHAT WE HAVE DONE SINCE ORGANIZATION: Number of policies issued 13,397, Number of loss claims paid 8,501, Amount paid on loss account \$269,308.90, Largest single loss paid \$1,577.00.

Equitable Endowment Company. 214 FIRST NATIONAL BANK BUILDING OMAHA, NEB. Legal Reserve Life Insurance. A Nebraska Company For Nebraska People With Nebraska Investments Under Nebraska Supervision. Writes Best Forms of Life and Endowment Insurance. Good Territory and Good Contracts. Active Agents Wanted. Address, W. H. Wigton, Pres.

CERTIFICATE OF PUBLICATION, STATE OF NEBRASKA. LINCOLN, Neb., Feb. 1, 1906. IT IS HEREBY CERTIFIED, That the Pacific Mutual Life Insurance Company of San Francisco, California, has complied with the laws of this state, applicable to such companies, and is therefore authorized to continue the business of Life and Accident Insurance in this state for the current year ending January 31, 1907. Income for 1906 \$2,785,989.07, Disbursements 1,870,990.78, Excess income over disbursements \$914,729.19. Assets \$8,560,223.28, Liabilities 7,050,040.30, Surplus and Capital Stock \$1,510,173.98. 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, Nebraska. JOHN L. PIERCE, Deputy. D. M. MEYER, GENERAL AGENT, 538 Bee Building, Omaha, Neb.

CERTIFICATE OF PUBLICATION, STATE OF PENNSYLVANIA. PHILADELPHIA, Pa., Feb. 1, 1906. IT IS HEREBY CERTIFIED, That the Penn Mutual Life Insurance Company of Philadelphia, in the State of Pennsylvania, 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 31, 1907. Summary of report filed for the year ending December 31, 1905. INCOME: Premiums \$14,200,941.58, All other sources \$25,136.10, Total \$14,226,077.68. DEDUCTIONS: Paid policy holders \$4,200,000.00, All other payments \$4,120,000.00, Total \$8,320,000.00. ADMITTED ASSETS: \$10,812,528.55. LIABILITIES: Net reserve \$6,200,000.00, Net policy claims \$2,000,000.00, All other liabilities \$2,612,528.55, Total \$10,812,528.55. 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, Nebraska. JOHN L. PIERCE, Deputy. C. Z. GOULD, General Agent, F. W. FOSTER, J. A. WILLIAMS, Special Agents, 620 BEE BUILDING.

PROMPT CONSERVATIVE SAFE GEIGI-BALRIGE & CO., INSURANCE LIABILITY TORNADO Rooms 506 and 508 Bee Building

CERTIFICATE OF PUBLICATION. STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS, LINCOLN, Neb., Feb. 1, 1906. IT IS HEREBY CERTIFIED, That the Security Insurance Co. of New Haven, 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 fire and lightning insurance in this state for the current year ending January 31, 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, Nebraska. JOHN L. PIERCE, Deputy.

INSURE SUCCESS BY USING BEE WAX ADS HUTCHINSON-BOLLARD CO. 1623 Farnam Street, OMAHA.