..\$1,348,568.66

\$2,216,713.88

\$ 198,628,17 . 641,008,42 . 426,895,92—\$1,276,668,47

440,180.041—1 940,160.41 \$2,216,713.89

# Fire Insurance Company of Nebraska.

Certificate of Publication.

STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS. LINCOLN, NEB., February 1st, 1908. It is hereby certified that the RETAIL MERCHANTS MUTUAL FIRE INSUR. ANCE COMPANY of Nebrasks, bas com plied with the insurance law of this state applicable to such companies, and is ereby authorized to continue the business of Fire and Lightning Insurance in this State for the current year ending January

Witness my hand and the seal of the Auditor of Public Accounts, the day and year dirst above written. E. M. SEARLE, JR., (Seal State Auditor Public Accounts. of Nebraska.) By J. L. Pierce, Deputy.

HOME OFFICE, 834 N. Y. LIFE BLDG.

### Omaha, Neb.

J. B. Coningham.

DISBURSEMENTS.
Paid policy holders...\$ 636,594.25
All other payments... 1,125,683.67

Net reserve \$4,126,682.30

Net policy claims \$2,495.168.60

Net policy claims \$2,000.00

All other liabilities \$3,197.61—\$\$531,365.61

Surplus beyond capital stock and other liabilities \$3.000.00

Total \$4,126,682.30
Witness my hand and the scal of the sudifor of Public Accounts the day and ear first above written.

E. M. SEARLE, Jr.,
Auditor of Public Accounts.

(Seal.) JOHN L. PIERCE,
Deputy.

### German Alliance Insurance Company

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

LINCOLN, Feb. 1, 1906.

IT IS HEREBY CERTIFIED. That the German Alliance Insurance Co. of New York, in the State of New York, has complete with the insurance law of this state applicable to such companies and is therefore authorized to continue the business of lire and lightning insurance in this state for the current year ending January Sist, 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.

# Elbourn @ Gibson

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 Sist, 1907.

SUMMARY OF REPORT FILED FOR THE YEAR ENDING DEC. 31, 1906.

Premiums 18.83.537.34

Premiums ..... \$ 83.812,517.94 / All other sources. 18,818,365.91 \$100,630,663.95

DISBURSEMENTS. Paid policy holders. \$ 40,262,629,82 All other payments 19,084,678.69 Total

capital stock and other liabilities. 51,428,406.83—51,428,406.83
Total Milling Mand 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.

Certificate of Publication.

### State of Nebraska, Office of Auditor of

Public Accounts. Lincoln, Feb. 1, 1906

It is hereby certified that the Franklin Fire Insurance Company of Philadelphia, in the state of Pennsylvania, has compiled with the insurance law of this state, applicable to such companies, and is there- are accumulating a reserve, equalizing or such fore authorized to continue the business of fire and lightning insurance in this state are higher than in the careless and imfor the current year ending January 31st, provident societies and higher than pres

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.

### Insurance of All Kinds R. C. PETERS @ CO

Bee Building

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

LINCOLN, Feb. 1, 1906. IT IS HEREBY CERTIFIED. That the Northwestern National Insurance Comsin, has complied with the insurance law of this state applicable to such companies and is therefore authorized to continue the busthis state for the current year ending Janunry Elst, 1907.

Witness my hand and the seal of the fund. Auditor of Public Accounts the day and year first above written. E. M. SEARLE, JR., Auditor of Public Accounts

Hutchinson-Bollard Co.

623 Farnam Street,

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 Mission.

Fraternal life insurance interests everybody who has a spark of affection for those dear to them. It is a system of recent origin, in its present form, although sociaties with similar ends have existed as far back as history goes. It is gen-erally conceded that the first form of life insurance was the fraternal idea, the mufual pledge of individuals to care for the sick, bury the dead and pay such sum as might be raised by mutual contributions or as stipulated by the articles of panies 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 mortuary benefits at conalderable less cost. Out of this condition grew the first American fraternal Insurance society, organized at Meadville, Pa., in 1865, under the name of "The League of Friendship, Supreme Mechanical Order of the Sun." Its objects as expressed in but, dissatisfied with its construction, withdrew and later in the same year formed the Ancient Order of United Workmen This sogfety was a purely mutual organization and made provision for the payment of not to exceed \$2,000 on the death of a member. The amount to be pald on each benefit call or assessment was \$1, and \$4,126,682,30 the limitation of age was 21 years at joining and no medical examination was re

> In 1873 James A. Demaree and seventeen United Workmen members 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 fraternals their severe test, and it was then prophesfed 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 Areanum, National Union, Maccabees, Reyal 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 advar te of the prestige gained by the yellow fover epidemic test, and many persons were deluded by the attractive plans of insurance offered to guil the public. day represents companies doing every and Maryland, and the state legislatures company of Omaha, who manage and have ing means for protecting the public. Sev- throughout the state for all kinds of insureral of the swindlers were arrested and ance; thus a bank or an individual entering

Not Fully Developed. Fraternal life insurance is still largely have enacted laws controlling the societies, and the very few that have a "combine" in control will sconer or later be

curbed by compulsory legislation. The weakness of the fraternal life in surance 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 assesments or premiums each month to meet the present deaths incurred, and are making no provision to provide for the payments of has experienced adjusters and which is death claims in the future. The failure of | mancially responsible for any errors which 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 stall at its own expense a complete automembership, who, in reality should not demur, because they have been getting their protection at less than cost, and now. when the mortality reaches its normal contions. In no instance has the increased cost been nearly as large as the amount charged by the insurance companies.

New Societies Have Reserve. Most of the recently organized societies are profiting by the experience of the more emergency fund. The rates of assessment ent actual needs, but the surplus is in vested 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 possible failure of the society, the assessment rate is not to be raised and the accumulation is availed to meet every

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 and 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 asiness of fire and lightning insurance in sociate, yourself with any insurance scheme that lives from hand to mouth and has no reserve, equalization or emergency

Billion to Benefits. American fraternal insurance societies have paid over one billion dollars in death benefits since their organization. During 1994 new members to the number of 876,833 were admitted to the various orders, and at the end of that year 4,879,412 members were in good standing. At the present time there are undoubtedly more than 6,000,000 men and women in America de-

pending on fraternal beneficiary societies or benefits at death. The older societies are combined in 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 th newer organizations to accept an establisted basis of assessment or be debarred from doing business, while the existing ocieties 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

The Retail Merchants' ORIGIN OF LIFE INSURANCE have prepared and recommended one that a even more stringent. When the state laws become 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 will 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 obtect and mission of voluntary contribution and fraternal life insurance societies.

Menace in Nebraska. Another menace 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 conthe association to the heirs. Soon after tracts without distressing its members by the civil war in America there was a extra demands over their established rates great activity in life insurance, and a large of assessment, shall pay tribute to the number of stock and mutual com- 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 sayings deposit. This plan of action, if successful, will result in the creation of unsocieties, similar to those that have by their own rottenness gone out of existence. Any institution prohibited from its preamble were "the protection of the accumulating a safety fund cannot become workingmen." J. J. Upchurch joined it, worthy of public confidence, its victims 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 Hendquarters Here and State in Growing Rapidly.

The growth of Omaha as an insurance center during the last three years has been very 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 home offices 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 prefer-

ence to Nebraska companies. The State Insurance Company of Nebraska was organized three years ago by A. J. Love of Brennan-Love company. The directors and stockholders of this company are among the leading business men and bankers of Omaha and of the state. The company has a fully paid up cash capital of \$100,000 and a surplus to policyholders

of \$106,640.68. Until recently Omaha as a buyer of high grade bonds for investment, outside of a few estates, was unknown, but probably no city the size of Omaha in the west is today investing as much money in high grade securities as are the insurance companies of this city. The tendency in the insurance business, like all others, is concentration, and a well equipped agency to-These swindling concerns were most nu- known kind of insurance. Among the leadmerous in Pennsylvania. Massachusetts ing agencies in Nebraska is Brennan-Love set about investigating them and provid- charge of the establishment of agencies CERTIFICATE OF PUBLICATION.
STATE OF NEBRASKA. OFFICE OF
AUDITOR OF PUBLIC ACCOUNTS.
LINCOLN, Feb. 1, 1996.
IT IS HEREBY CERTIFIED. That the
New York Life Insurance Co. of New York,
in the State of New York, has compiled
with the insurance law of this state armyles.
Not Fully Developed.

eral of the swindlers were arrested and others were into the insurance business can arrange a complete outfit of companies from that firm.
Nearly every bank in Nebraska outside of Omaha has an insurance department to gain in public esteem.

Not Fully Developed. not only fire and life insurance companies, but liability, accident, surety, plate glass n a chrysalis condition. State legislatures and burglary companies. The State Insurance Company of Nebraska alone numbers over 250 bankers throughout the state as its local representatives.

Another significant change in methods is that a merchant or manufacturer now having a large amount of insurance to place seldom places it among a number of agencies as in the past. On the contrary, he puts his entire insurance interests in the hands of one agency that has bad experience, not only in the general operation of the business, but which might occur. To any large manufacturing or mercantile concern the Brennan-Love company, through its newly established "Sprinkler department," now offers to inmatic sprinkler system, contracting for the insurance for a period of years, at the end of which time such system becomes the property of the manufacturer or merchant. This novel proposition has already been accepted by a number of our leading property owners, and there are to be found today few cities in the west where more buildings are so equipped than in The advantage offered by its use to the individual plant is secondary only careless, not to say ignorant pioneers, and to the fact that by a general usage of devices widespread be impossible. - F. J HASKELL, Secretary, Brennan-Love 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.

STATE OF NEBRASKA-OFFICE OF AUDITOR OF PUBLIC ACCOUNTS.

IT IS HEREBY CERTIFIED, That the Fidelity and Casualty Company of New York, in the state of New York, has compiled with the insurance law of this state, applicable to such companies, and is therefore authorized, to continue the business of accident, health, liability, fidelity, plate glass, steam boiler and burglary insurance in this state for the current year ending January 21, 1967. SUMMARY OF REPORT FILED FOR THE YEAR ENDING DECEMBER 31, 1986:

\$5,718,715,60 DISBURSEMENTS. . \$2,086,367.25 . 3,049,147.89 \$5,105,415.14 ADMITTED ASSETS. \$7,500,842,55 LIABILITIES. .\$1,474,305.59 2,943,343.89 248.247.57—\$4,666,896.85 500,000.00 Unpaid claims and expenses.
Uncarned premiums
All other liabilities
Capital stock paid up Capital stock paid up

Total

Surplus beyond capital stock and other liabilities

Witness my hand and the seal of the Auditor of Public Accounts the day and year first above written.

Auditor of Public Accounts.

JOHN L. PIERCE, Deputy. 2.334,944.20—\$2,534,944.20

Henry E. Palmer.

TELEPHONE DOUGLAS 29. George H. Palmer.

Premiums
All other sources ...
Total

Paid policy holders All other payments Total

H. E. Palmer Son & Co.

Jay D. Foster.

733,994,00

JOHN L. PIERCE, Deputy.

## UNITED MUTUAL HAIL INSURANCE COMPAN

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: 

Amount paid on loss account ......\$263,308.90 The officers are bonded in the sum of Fifty Thousand Dollars, (\$56,000) to the State of Nebraska by the United States Fidelity and Guaranty Company for the benefit of all members, as a guarantee that all monies are faithfully accounted for as provided by law.

Write the Home Office for Full Information.

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 Berefore authorized to continue the business of Life and Accident Insurance in this state for the current year ending January 31, 1907.

ncome for 1905......\$2,785,389.97 Disbursements ...... 1,870,660.78 Excess income over disbursements .....\$ 914,729.19 

Liabilities ..... 7,959,049.30 Surplus and Capital Stock . \$ 610,173.98 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.

GENERAL AGENT.

JOHN L. PIERCE,

538 Bee Building, Omaha, Neb.

CERTIFICATE OF PUBLICATION.
STATE OF NEBRASKA. OFFICE OF AUDITOR OF PUBLIC ACCOUNTS.
LINCOLN. Feb. 1, 1906.
IT IS HEREBY CERTIFIED, That the Fidelity and Deposit Company of Maryland, of Baltimore, in the state of Maryland, has compiled with the insurance law of this state, applicable to such companies, and is therefore authorized to continue the business of Fidelity and Surety Insurance in this state for the current year ending January 3ist, 1907.
Summary of report filed for the year ending December 3ist, 1905:

Premiums ..........\$ 1,284,184,25

All other sources .... Total DISBURSEMENTS.
Paid policy holders. \$ 496,281.11
All other payments. 1,077,819.64 \$ 1,866,695.92

Surplus beyond capital stock and other liabilities .... 2,000,000.00

2,607,980,30 4,607,980,30 \$ 6,137,220.00 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

Special Agent for Nebraska 203 First National Bank Building OMAHA, NEB.

HARRY S. BYRNE

## **Equitable Endowment** 214 FIRST NATIONAL BANK BUILDING

CERTIFICATE OF PUBLICATION.

IT IS HEREBY CERTIFIED, That the National Surety Company of New York, in the State of New York, has complied with the insurance is w of this state, applicable to such companies, and is therefore authorized to continue the business of burglary, surety and fidelity insurance in this state for the current year ending January 31, 1807.

SUMMARY OF REPORT FILED FOR THE YEAR ENDING DEC. 31, 1866.

DISBURSEMENTS.

ADMITTED ASSETS.

LIABILITIES.

Total

Witness my hand and the seal of the Auditor of Public Accounts the day and year first above written.

Auditor of Public Accounts.

STATE OF NEBRASKA-OFFICE OF AUDITOR OF PUBLIC ACCOUNTS.

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, Fidelity Deposit Co. Penn Mutual Life HOME LIFE

CERTIFICATE OF PUBLICATION.

STATE OF NEBRASKA. OFFICE OF
AUDITOR OF PUBLIC ACCOUNTS.

LINCOLN, Feb. 1. 1906.

IT IS HEREBY CERTIFIED, That the
Penn Mutual Life Insurance Company of
Philadelphia, in the state of Pennsylvania,
has compiled 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 Sist. the current year ending January 31st,

Summary of report filed for the year eni-ing December 31st, 1905: INCOME. Premiums ...... \$14,000,241.58 All other sources... 3,626,195.06 \$17,826,486,64

Total DISBURSEMENTS.
Paid policy holders.\$ 7,339,922.38
All other payments. 3,472,603.17 

Surplus beyond cap-ital stock and other liabilities.... 4,794,918,46 4,794,918,46 year first above written.

E. M. SEARLE, JR.,

(Seal.) Auditor of Public Account

JOHN L. PIERCE, Deputy.

C. Z. GOULD, General Agent F. W. FOSTER, J. A. WILLIAMS Special Agents 820 BEE BUILDING

STATE OF NEBRASKA, OFFICE OF
AUDITOR PUBLIC ACCOUNTS.
LINCOLN, Feb. 1st, 1906.
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,
applied by the companies, and is therefore authorized to continue the business of life insurance in this state for the current year ending January 21st, 1907.

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

INCOME

All other sources 829,390.75
Total DISBURSEMBNTS
Paid policy holders \$1,725,334.28
All other payments. 974,105.97
Total 8 4,040,400,43 \$ 2,000,440.25 ADMITTED ASSETS

\$17,935,054,92 LIABILITIES 

\$17,936,054.92 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 Acounts JOHN L. PIERCE, Deputy

Liberal contracts to men of integrity and energy, with or without experience, to act as agents in Nebraska

# Manager for Nebraska.

201 1st Nat'l Bank Bldg., Omaha, Neb

PROMPT

CONSERVATIVE

SAFE

LINCOLN, Feb. 1, 1906.

# CREIGH-BALDRIGE & INSURANCE TORNADO LIABILITY

Rooms 506 and 508 Bee Building

Certificate of Publication.

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

LINCOLN, Feb. 1, 1996.

IT IS HEREBY CERTIFIED, That the German Insurance Co. of Free-port, in the State of Illinois, has complied with the insurance law of this tate applicable to such companies and is therefore authorized to continue the business of fire, lightning and tornado insurance in this state or the current year ending January 18t, 1907.

Witness my key description. 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,

Certificate of Publication.

AUDITOR OF PUBLIC ACCOUNTS. IT IS HEREBY CERTIFIED. That the Prussian National Insurance Co. of Stettin. 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 legiting insurance in 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.

(8sal) JOHN L. PIERCE, Description

Certificate of Publication. STATE OF NEBRASKA, OFFICE OF STATE OF NEBRASKA OFFICE OF STATE OF NEBRASKA OFFICE OF

> LINCOLN, Feb. 1, 1906. IT IS HEREBY CERTIFIED. That the Rochester German Insurance Co. of Rochester, in the State of New York, has compiled 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 fanuary list, 1907.
>
> Witness my hand and the seal of the Auditor of Public Accounts the day and car first above written. ear first above written.
>
> E. M. SEARLE, JR.,
> Auditor of Public Accounts.

Certificate of Publication.

AUDITOR OF PUBLIC ACCOUNTS. LINCOLN, Feb. 1, 1906. year first above written.

E. M. SEARLE, JR.,

JOHN L. PIERCE,

Certificate of Publication.

LINCOLN, Feb. 1, 1996.

IT IS HEREBY CERTIFIED, That the Delaware Insurance Co. of Philadelphis, in the State of Pennsylvania, has compiled 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 first. 1997.

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. LINCOLN, Feb. 1, 1906.