

A. J. LOVE, President.

FRANK J. HASKELL, Secretary.

UPTON SLINGLUFF, Mgr. Surety Dept.

Mennen-Love Company

EVERY KNOWN KIND OF INSURANCE

Room One, New York Life Building TELEPHONE DOUGLAS 380

CERTIFICATE OF PUBLICATION. STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS. Lincoln, Feb. 1, 1907.

It is hereby certified that the American Bonding Company of Baltimore, in the state of Maryland, has complied with the insurance law of this state applicable to such companies and is therefore authorized to continue the business of fidelity, surety and burglary insurance in this state for the current year ending January 31st, 1908.

Summary of report filed for the year ending December 31st, 1906:

Table with columns for INCOME (Premiums, Other Income) and LIABILITIES (Unpaid claims, Expenses, etc.).

Total of the Auditor of Public Accounts the day and year first above written.

CERTIFICATE OF PUBLICATION. STATE OF NEBRASKA, OFFICE OF Auditor of Public Accounts, Lincoln, Feb. 1st, 1907.—It is hereby certified, that the Caledonian Insurance Company of Edinburgh, in the State of Scotland, 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, 1908.

CERTIFICATE OF PUBLICATION. STATE OF NEBRASKA, OFFICE OF Auditor of Public Accounts, Lincoln, Feb. 1st, 1907.—It is hereby certified, that the Spring Garden 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 Fire and Lightning Insurance in this State for the current year, ending January 31st, 1908.

INSURANCE is our business—not a side line. We employ experts in every department and give the business our own direct personal supervision—NOT some of the time, BUT ALL THE TIME.

To BANKERS, REAL ESTATE AGENTS AND INSURANCE MEN, who wish to go into the insurance business, or to enlarge their present business we offer the facilities of our office. AGENTS wanted in every city, town and village in Nebraska where we are not already represented.

We Are Nebraska State Agents for:

- THE AMERICAN BONDING COMPANY OF BALTIMORE—Fidelity, Court and Contract Bonds, Burglary Insurance. THE TRAVELERS OF HARTFORD—Liability and Automobile Insurance. NATIONAL FIRE OF HARTFORD, CONNECTICUT. CALEDONIAN INSURANCE COMPANY OF SCOTLAND. SHAWNEE FIRE OF TOPEKA, KANSAS. SUN INSURANCE OFFICE, LONDON.

WE ALSO REPRESENT LOCALLY:

- THE CITIZEN'S INSURANCE COMPANY OF MISSOURI. THE CALUMET INSURANCE COMPANY OF CHICAGO. NORTH BRITISH AND MERCANTILE INS. CO. OF ENGLAND. PHENIX INSURANCE CO. OF BROOKLYN. SPRING GARDEN INSURANCE COMPANY OF PHILADELPHIA. STATE INSURANCE COMPANY OF NEBRASKA.

WE INSURE ANYTHING ANYWHERE

STABILITY ACCURACY PROMPTNESS COURTESY

CERTIFICATE OF PUBLICATION. STATE OF NEBRASKA, OFFICE OF Auditor of Public Accounts, Lincoln, Feb. 1st, 1907.—It is hereby certified, that the North British and Mercantile Insurance Company of London and Edinburgh, in the State of England, 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, 1908.

CERTIFICATE OF PUBLICATION. STATE OF NEBRASKA, OFFICE OF Auditor of Public Accounts, Lincoln, Feb. 1st, 1907.—It is hereby certified, that the Sun Insurance Office of London, in the State of England, 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, 1908.

CERTIFICATE OF PUBLICATION. STATE OF NEBRASKA, OFFICE OF Auditor of Public Accounts, Lincoln, Feb. 1st, 1907.—It is hereby certified, that the Shawnee Fire Insurance Company of Topeka, in the State of Kansas, 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, 1908.

CERTIFICATE OF PUBLICATION. STATE OF NEBRASKA, OFFICE OF Auditor of Public Accounts, Lincoln, Feb. 1st, 1907.—It is hereby certified, that the Calumet Insurance Company of Chicago, in the State of Illinois, 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, 1908.

CERTIFICATE OF PUBLICATION. STATE OF NEBRASKA, OFFICE OF Auditor of Public Accounts, Lincoln, Feb. 1st, 1907.—It is hereby certified, that the Phenix Insurance Company of Brooklyn, 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, 1908.

LESSONS FROM EXPERIENCE

What San Francisco and Other Disasters Have Taught Insurance Men.

FIRE WASTE DUE TO CARELESSNESS

Watchfulness Would Reduce Danger and Bring Better Measure of Safety to Owners of Buildings in Cities.

OMAHA, March 30.—To the Editors of The Bee: I thank you for the compliment of your request that I write an article for your valued paper "On San Francisco Hazard and the General Deductions That May Be Drawn from That Great Disaster as Applying to the Fire Insurance Business."

Some of the Leading Men of Rapidly Growing Omaha Insurance Colony



HENRY E. PALMER. H. D. NEELEY. HARRY B. BYRNE. JOSEPH CULLEN ROOT. BASCOM H. ROBINSON.

millions of homes throughout the land, palaces or cottages, where we house those who are dearest to our hearts and our most valued possessions, there are but three hundred that would stand for even a little while against even a moderately hot fire, and there are certainly not over ten that are fireproof.

LIFE INSURANCE GAINS

Armstrong Laws Will Benefit Business in All Material Ways.

NEW DEAL BRINGS GOOD RESULTS

Incompetent and Dishonest Agents Will Be Driven Out, Management Will Be Safer and Policyholders Will Profit.

OMAHA, March 12, 1907.—To the Editor of The Bee: In reply to your written request for my views of the Armstrong legislation enacted in New York and going into effect January 1, 1907, I give them to you herewith briefly, as follows: