

ORTHWESTERN MUTUAL LIFE INSURANCE CO.

CERTIFICATE OF PUBLICATION

STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS. LINCOLN, Feb. 1, 1907. IT IS HEREBY CERTIFIED, That the Northwest Mutual Life Insurance Company of Milwaukee, in the state of Wisconsin, 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, 1908.

Summary of report filed for the year ending December 31st, 1906. INCOME. Premiums \$1,000,000.00 All other sources \$10,000,000.00 Total \$11,000,000.00

DISBURSEMENTS. Paid policy holders \$2,000,000.00 All other payments \$10,000,000.00 Total \$12,000,000.00

ADMITTED ASSETS. Real Estate \$1,000,000.00 Stocks and Bonds \$10,000,000.00 Total \$11,000,000.00

LIABILITIES. Unpaid claims and expenses \$2,000,000.00 Unearned premiums \$1,000,000.00 All other liabilities \$10,000,000.00 Total \$13,000,000.00

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.

National Fire Insurance Co. of Omaha

CERTIFICATE OF PUBLICATION

STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS. LINCOLN, Feb. 1, 1907. IT IS HEREBY CERTIFIED, That the National Fire Insurance Company 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, 1908.

Summary of report filed for the year ending December 31st, 1906. INCOME. Premiums \$1,000,000.00 All other sources \$10,000,000.00 Total \$11,000,000.00

DISBURSEMENTS. Paid policy holders \$2,000,000.00 All other payments \$10,000,000.00 Total \$12,000,000.00

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Penn Mutual Life

CERTIFICATE OF PUBLICATION

STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS. LINCOLN, Feb. 1, 1907. 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 31st, 1908.

Summary of report filed for the year ending December 31st, 1906. INCOME. Premiums \$1,000,000.00 All other sources \$10,000,000.00 Total \$11,000,000.00

CONCRETE BUILDING TYPES

Considerations Favorable to the New Material Passed in Review.

ACCIDENTS DO NOT AFFECT ITS VALUE Superior as a Means of Retarding Progress of Fire-Importance and Utility in Home Building.

George C. Nimmons, member of a Chicago firm of architects, discusses in the Record-Herald the development of reinforced concrete construction and the considerations which weigh in its favor. A few failures here and there, notably in California, Rochester and Long Island, have been, he declares, purely accidental in their nature. The fact that concrete construction has not checked its popularity among builders, Mr. Nimmons says in part: One of the strongest influences toward the increase of the number of concrete buildings now being erected from the insurance companies of New England are strong advocates of re-enforced concrete buildings for commercial and manufacturing purposes. No so much for any superior fireproof qualities in re-enforced concrete, but on account of the superior waterproof qualities of concrete buildings.

The ordinary steel beam and roof truss building is not, from the insurance standpoint, a very good risk, because, in case of even a small fire, the discharge of sprinklers or hose pipes may damage a section of the building from the top down to the basement. The floor of such a building is usually constructed of preproving tiles, with cinder concrete on top and wooden floor strips and a maple floor laid on top of this. The result is that water goes through such a building about as fast as it would through a sieve.

Fireproof Qualities Demonstrated. As to the fireproof qualities of re-enforced concrete it can be demonstrated that re-enforced concrete under a hot fire loses its strength more rapidly than fireproofing tile, although after some of the prominent fires of recent occurrence some concrete buildings have been left standing. It was found in every case, as far as is known, that when the time came for reconstruction that concrete which had been subjected to intense heat had lost 40 per cent or more of its strength and had to be wrecked and reconstructed.

Some Types in Lead. The other construction of concrete buildings commonly adopted is the one with continuous walls, with windows of ordinary size. In addition to these two types is the concrete building with outside self-sustaining brick walls and piers. It is usually the case that outside self-sustaining brick walls and piers are cheaper than concrete.

Builders Dodge Risk. From the architect and engineer's point of view the well known type of steel beam and fireproof tile construction is much more welcome and desirable, because the responsibility in designing and superintending such construction is less than it is with concrete. Many of the prominent architects and engineers have therefore taken the position that, on account of the risk involved, they do not care to take up re-enforced concrete construction until more is known about it which will tend to insure the safety of such work during building operations.

Home of Concrete. Concrete as a building material for homes is strongly recommended by Adolph Rehnick in an illustrated article in the current Home magazine. Mr. Rehnick says among the advantages of concrete homes are lower insurance rates, lamination of repair bills, greater warmth in winter and cooler in summer. On this point he says: In winter, dwellings composed of concrete are found to be much warmer than frame houses. The concrete structure is wind and water proof, and retains the heat from within and excludes the cold from without. This condition reduces the cost of heating an apartment house in winter. In summer the conditions are reversed, and the heat without and cool within are kept in more comfortable control in the concrete house than in any other. The practical imperviousness

of the concrete house makes it more sanitary than one in which changes in climatic conditions are free to add the total absence of absorptive qualities renders it the least active agent in the retention of foul odors or infected atmosphere, which may arise from any one of many conditions not easily guarded against.

Hollow Block Construction. The hollow block construction is the more simple, and in many small towns and cities the making of concrete blocks is a profitable business, the concrete block being used in the place of bricks. Not only does the hollow block admit of easier and safer electric wiring by the furnishing conduits of fireproof material, but these may be utilized as ventilating flues and for receptacles for gas and water pipes. To lay the hollow blocks requires no more skill than to lay brick, and with the numerous molds, which give a great variety of faces of rough and dressed stone, there is small excuse for failure to secure an artistic appearance. The exterior is sometimes treated with a cement mortar or pebble dash.

With lower rate of insurance, a saving in depreciation, and economy of construction, concrete commends itself from a strictly mercenary point of view. It means something more to know you are living in a practically fire-proof home.

STATE LIFE INSURANCE

Canadian Restriction and Regulation Believed to Point in that Direction.

They have also been having a life insurance investigation in Canada, and the conclusions reached have just been made public through the report of the "Royal Life Insurance Commission." The recommendations of the commission follow in a general way the reforms adopted in New York State—especially in relation to agents' commissions and investments. Stocks are ruled out of the list of available investments, excepting Canadian bank stocks, while the provision as to agency commissions is thus described: "The commission proposes to prohibit the spending of more money to get new business than is covered by the loading on the first premium, but with this provision, that to the regular level loading may be added the difference between the regular annual reserve value of a one-year policy, which is much lower, owing to the low expectation of death, than the average annual examination. The companies will be allowed to pay further commissions out of the next four years' premiums, except that they must never impair the receipts on a policy to a point below the reserve value under the 'select and ultimate' mortality table of the commission's survey."

The proposed provision restricting agency commissions is patterned closely upon the one in New York, the chief difference being that the latter permits the collection of limited commissions upon renewal premiums for a little longer period than the Canadian commission would allow. This limitation of agency expenses in acquiring new business to the loadings on first premiums is a radical departure from the old method, under which commissions absorbed a large part and often the whole of the first premiums, and sometimes a bonus in addition thereto; but it is not so radical a step as is recommended by the Wisconsin insurance commission, which would also place a hard and fast limitation upon the loadings, which may not exceed a certain percentage of the net premiums. If the limitation upon the expense of obtaining new business, such as the New York and the proposed Canadian law evidently aim to secure, is to be made certainly effectual it would seem to be necessary to restrict the loadings also; for the companies under the present law load the loadings as they please and so expand the rates of commissions to agents.

And to such an extent of restriction the policy of state regulation is rapidly being carried. The Canadian commission sets its face strongly against direct state insurance, but it seems to be unwary of the fact that its restrictive policy tends to establish what in essence amounts to a system of state insurance. If the state names the table of mortality to be followed in fixing premiums, the rate of interest on reserve to be assumed in fixing premiums, the rate of commissions that may be paid, the way in which the reserve is to be set on—what do the life companies become except agencies of the state for conducting insurance? If loadings for expenses are also restricted, then but one step remains to make the companies direct agents of the state, and that is the specification of official salaries which are to be paid. Then we should have nothing more than a system of state life insurance—and it will not be long apparently before the states take the salary matter also under control—Springfield (Mass.) Republican.

KEEP YOUR MONEY AT HOME

Influence of Local Pride in Giving New Insurance Companies a Boost.

During the last two years there have been organized some forty or more life insurance companies, and as many more entered upon the first stages of promotion in various sections of the country. The onslaught made upon the old companies and the loss of prestige and business sustained by those most violently attacked seemed to present the opportunity for the establishment of new life insurance companies that professional promoters were looking for. Most of these new organizations appeal generally to local pride, and starting out with the war cry of "keep your money at home," ask the support of the people of their own state especially. Some of them have actually been in business for a year or more, and their first annual statements have not been in vain, for they have written in the aggregate many millions of new business, while their financial accounts indicate a "come-to-stay" condition. They all expect to increase their business year by year, and they grow stronger in consequence the old companies and enter into general competition with the older companies. Many agents and solicitors who were thrown out of employment by the old companies have entered the service of the new ones, and will add their experience to the life and vigor that is to be expected from the new companies. These new organizations will make competition in the life insurance business keener than ever, and the old companies will have to make use of every means to maintain their records for growth and expansion. The "three giants" became especially vulnerable in consequence of the Armstrong investigation, and it may be taken for granted that the new companies will lose no opportunity to use the facts brought out to their own benefit and the discredit of the others. This is a danger evidently not calculated upon by the managers of the old companies, whose attitude toward their field men and the public has been that of rather of repulsion than attraction. It is not surprising, therefore, to find many of the old and successful agents

WILLIAM P. MEIKLE GENERAL INSURANCE AGENT

R. A. MORISON, Dept. Manager 205 RANGE BUILDING Reliable Companies Correct Forms Careful Attention

INSURANCE IN ALL ITS BRANCHES

Table with 4 columns: CERTIFICATE OF PUBLICATION for Fire, Tornado, Accident, Health, Plate Glass, Burglary. Each column contains financial data for the year ending December 31st, 1906.

Table with 4 columns: CERTIFICATE OF PUBLICATION for National Fire Insurance Co., Penn Mutual Life, and others. Each column contains financial data for the year ending December 31st, 1906.

A Nebraska Company for Nebraska People

1896—Eleventh Annual Statement—1907

German Mutual Fire Insurance Company OF OMAHA, NEBRASKA

Table showing financial statement for December 31st, 1906. Includes Premiums Written (\$138,041.85), Losses Paid (40,240.38), Assets (116,467.59), and Losses Paid Since Organization (326,372.33).

SAFE SOUND SECURE

B. L. BALDWIN, Pres. W. A. YONSON, Vice Pres. M. E. FOLEY, Sec'y

B. L. BALDWIN & CO. General Insurance Agents

Insurance Exclusively

LICENSED BROKER No. 1221 Farnam St. INCORPORATED 1900.

CERTIFICATE OF PUBLICATION

Table with 4 columns: CERTIFICATE OF PUBLICATION for various insurance companies. Each column contains financial data for the year ending December 31st, 1906.

MACHINE TO RESTORE LIFE

Patent Respiration Tried on Dog—Also Good at Sobering the Intoxicated. Prof. Robert Poe of Norfolk county, Virginia, has invented and patented an artificial respirator, which he asserts will bring the dead back to life. He experimented on a dog and was successful. Other animals were tried, with like success. In addition to causing artificial respiration the inventor, in an interview recently, said that to those who linger too long at the flowing bowl and who are too far gone to navigate, the respirator will be useful, as he can, with his machine, sober the worst case of intoxication in exactly five minutes.