## PROBLEM FOR THE BUILDERS

What is Best Type of Building to Resist Fire?

PAREPROOF A WORD OF WIDE LATITUDE

Steel Protected by Terra Cotta and the Reinforced Concrete the Best Material Yet Discovered for the Purpose.

a more substantial class of buildings.

and learned in the partial destruction of of the cinders having undergone an intense two new executives. Mesers Joyce

wood in the United States.

Difference in Buildings.

The primeval forests of Europe have long been completely exhausted and the buildings in those countries are built, at least externally, of incombustible material. The roofs are composed of tile, and this in itself reduces the great fire hazard in the has been written lately in this country. The great majority of buildings in the

cannot resist an external heat of 2.000 degrees or over, and therefore we have in unobstructed. Forests in abundance at close range and

the comparative greater expense of securing building materials of more heat-resisting qualities have resulted in the building of olties of wood throughout the entire breadth of our land.

A strictly fireproof building must cover two essential points-resistance from withut and resistance from within,

What is Really Fireproof. Steel is looked to as the only real solumeasured resistance up to 1,500 degrees of ranean brought it. heat. But steel unprotected is as futile in Francisco and Baltimore.

cotta, probelain, etc. The question to be weeks later. met in every steel building, in which pro- At the time of the fire Mr. Henning "Has the steel been so protected?"

words, as to the stock carried in the building which is the fuel for the fire, as terra cotta and steel will not born. Great conble material brought within the building

they are, in fact, being erected absolutely fireproof. If all the furniture in a steel one floor and ignited there would be no resultant damage to the building.

External Protection.

With reference to the external protection be of metal frames and wire glass if another building is adjacent. It must also actual flames.

The fire ordinances of New York and Chicago require eight inches of fireproof rushed up on deck material covering a steel column and three inches covering a steel beam, the judgment of most builders being that such covering of proper materials is sufficient, and the only wood used in a fireproof build- tematic advertising campaign through the

NAME.

Bankers' Life, Lincoln ....

Bankers Reserve, Omaha.

Central, Iowa.....

Connecticut Mutual ......

Des Moines Life.....

Equitable, Des Moines ....

Equitable, New York .....

Pidelity Mutual .....

Franklin, Springfield .....

Home, New York .....

Kansas City Life .....

Manhattan ......

Minnesota Mutual.....

Missouri State Life .....

Mutual, New York ......

National Life, U. S. A...

New England .....

Northwestern .....

Pacific ....

Penn ...... ......

Prudential, Ord.....

Travelers ...... .....

Union Mutual .....

Industrial Companies-

Metropolitan .....

Prudential .......

State Mutual....

Union Central .....

New York Life .....

Hartford Life

Mutual Benefit

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.............

best type of fireproof buildings, the doors

and door ensings are of iron or steel.

The use of reinforced concrete within the last few years has reached great proportions and is believed to be the best material yet produced for the construction of fireproof buildings. Reinforced concrete construction is based on a sound and scientific theory, which is using the steel in tension and the concrete in compression The two best known building materials are thus used in their best form. This method of construction has been favored more by reason of its first resistance than by the ease and cost with which it can be utilized

Fire Resistance of Concrete. Fire resistance of reinforced concrete Architects and builders of the present depends entirely upon the thickness of the day are much engrossed with the question protection of the steel and the kind of mawhether or not there is such a thing as an terial used, for there are many varieties absolutely fireproof building, and if it is of concrete, some of which are useless for cossible to erect a building for practical protective purposes. The fact is well surposes that will withstand the ravages known to builders, as, if limestone is used evidenced by the increase in the surplus of flames or intense heat. The question is in the making of reinforced concrete, its accounts of such companies as the Amerof vital interest in Omaha, where buildings subjection to intense heat will partially ican Surety. Fidelity and Deposit and are being erected so extensively, and local disintegrate the whole mass, thus inarchitects and contractors are leaders in terfering with its cohesiveness. For this and by the payment of dividends, the movement throughout the country for reason the pioneers in concrete construc- the first in several years, by tion believed that concrete composed of National Surety and American Bond-Lessons of hard experience were taught cinders would prove the solution by reason ing. Incidentally it may be noted that San Francisco and Baltimore by great degree of temperature. Sing is also used and Cutor, "made good" in this respect. disasters, and the futility of steel buildings with more than ordinary success, because Probably in no year, especially if we may in withstanding the flames was particularly the slag is repellant of heat or flame, include the first part of this year, have neticeable at San Francisco, where nothing Cinders proved unsatisfactory as to there been so many changes among the

but the shell of immense "fireproof" build- strength developed and their use was officers and principal agents of the surety ings were left standing in the path of the eventually abandoned. The matter has now resolved itself into a choice of the Remarkable as the difference is in the fire-resisting material used in construction. number and fatality of railroad accidents. The construction of buildings from re-in the United States and Europe, Germany inforced concrete has been and is now rumors that the Bankers and Hilnois would in particular being immune from such being exploited more than any other one be absorbed, they retained their identity disasters, the difference is not as marked thing in the realm of fireproof buildings as that in building losses from great con- and the investigator of the subject will be flagrations. The cause for this deplorable confronted with a great mass of literature. situation in such a progressive country as Numberless tests can be investigated ours is not far to seek and lies principally showing fire-resisting qualities of steel in the fact of the comparative cheapness of construction enveloped with combustible material and of reinforced concrete construction. One and two-story buildings have been built especially for tests. Immense fires have been built in such structures and the results spread broadcast in

the form of advertisements.

What May Be Done, It is deemed certain that buildings can "conflagration districts" of which so much be constructed of either steel, with protec- by the organization of the Board of Casution, or reinforced concrete, which will alty and Surety Underwriters, the National withstand any amount of heat without the Association of Casualty and Surety Agents United States are so constructed that they slightest damage to building or contents, and the local underwriters' associations but the enveloping of the steel so used Perhaps one very important indication that would have to be so heavy and thick and the requirements of surety companies are this country what is known as "conflagra- of such indestructible quality, such as terra becoming more uniform is the almost gention districts," which are districts in a cotta, that the building would be so heavy eral exaction of joint custody of assets in city through which a great fire could sweep as to be impracticable, either in construc-

MIND WRECKED BY DISASTER

Loss of Family in Chicago Theater Fire Drives Hesband and Father Insane,

One of the many tragedies of the Iroquois fire has had a new chapter. The tion of the problem by present day builders arrival of the White Star liner Cedric in New ifnes have been developed, and, if a by reason of its known and scientifically New York March 21 from the Mediter | critical observer were to analyze the work

James Henning, a first cabin passenger, resisting greater heat as brick or wood, went mad in midocean and was put under paid by the managers of surety companies which fact was amply illustrated in San guard, the cause of his attack of insanity being continual brooding over his sorrows. The next step, therefore, leading to a His three children, Charles, aged 6; Edcompletely fireproof structure is that the win, aged 11; and William, aged 14, were steel be enveloped and covered with a ma- burned to death in the great theater norterial which has previously passed through ror, and his wife was so badly injured a melting degree of heat, such as terra in the same disaster that she died six

tection from fire is the desideratum, is, and his family lived at 5748 Prairie avenue. Since then he has been a wanderer, eler's check system, they may prove un-This necessarily leads to investigation as with nominal residence in Ann Arbor. His profitable and be withdrawn later. At to the combustible intensity of heat that brother, Edward Henning, is a broker here the present time they can be looked upon and lives at the Chicago Beach hotel.

It was during the return voyage from a long stay in Africa and along the Med- sidered. sideration must be given to the combusti- iterranean that Mr. Henning became in-If, therefore, a building should contain When the Cedric anchered off Sandy Hook bonds, wherein the courts sustained the 1,000 tons of combustible material, the Mr. Henning got on deck and attempted to government's contention that the penalty covering of the steel and terra cotta would jump into the sea. He was caught by the have to be enormously heavy to resist such cabin steward as he was running to file ture of liquidated damages instead of the a fire, and it would border nearly on the rail. He put up a sharp fight, biting the impossible, but if the building was to be steward on the hand. With the help of exact amount of pecuniary loss suffered. for office purposes it could be erected, and other members of the crew the steward This has had the effect of making all the overpowered Henning.

He was put in a strait jacket. When building restricted to offices was piled on the ship docked at New York later he was taken to St. Vincent's hospital, whence he was transferred to the psychopathic ward at Bellevue. He had

> "My God! I can see them now!" shouted, and, leaping from his seat, he

> Thence on until the end of the voyage he was under guard.-Chicago Tribune.

INSURE BUSINESS PROFITS-A sysing is for floors and doors and, in the very columns of The Bee will do it at small cost.

Nebraska Life Insurance Business for Year 1906

Total Insurance | Insurance Written.

627,250

60,000

632.668

408,062

201.848

194,953

53,400

187,000

435,764

356,000

232,444

285,481

434,076

869,165

108,788

204,418

171,539

236,369

99,005

10,000

38,866

2,222,636

2.039,695

17,950

Premiums on

in Force.

|\$ 2,354,650 |\$108,401 |\$107,353 |\$ 536,691 |\$

173,209 191,101

233,778 240,531

1906.

362,005 397,988 3,603,186

49,114

40,638

34.140

41.074

21,194

24,183

18,197

4.313

48,634

21,084

21,711

11,454

74,475

42,203

52,819

24,844

435.337

33,218

19,144

72,102

1905.

39,270

32,125

26,763

41,686

19,868

11,670

7,630

4.004

44,088

22,872

7,874

64,070

46,536

17,729

50,993

20.411

64,425

28,399

23,401

14,112

13,507

19,479

67,201

378,712 379,111

106,568 115,275

427,636 432,275

169,774 161,258

Insufance

in force

Jan 1, 1907

1,321,019

1.425.832

1.014,613

6,368,554

1,080,557

534,829

383,355

400.018

474,000

124.785

1,153,141

2.375.556

11,666,832

1,709,728

1,023,443

3,520,293

8,508,586

1,074,882

1,617,023

1,188,847

1,558,371

1,033,224

5,086,915

758,647

424:010

425,999

2,720,107

4,622,833

820,503

14,008,016

## YEAR'S SURETY BUSINESS

Beview of Twelve Months Shews That Much Progress is Made.

MANY CHANGES FOR BETTER NOTED

Harry S. Byrne Points Out Improvements in Methods and Results That Have Come With Added Experience.

The past year was productive of many changes in the surety world. From a financial standpoint it was a successful one for most of the companies as compared with 1905 and other recent years. This is United States Fidelity and Guaranty, United Bankers, Illinois, Empire and Metropolitan have all undergone a reorganiza-At least two new companies, which bid fair to make their influence felt later, entered the field, viz.: The Hudson Surety company of New York and the Keystone Bonding company of Philadelphia.

Companies Closer Together. There is little question but that the companies are becoming more closely identified in the matter of rates and conditions, and, while this may be attributed to a general awakening of executives to a realization of the fact that the business cannot be written for nothing and losses paid, the result has been effected in no small degree

There has been considerable discussion of matters which are of vital importance to the husiness and such problems as the 10 per cent limitation imposed by the federal government and several of the states and surety reserves have occupied the chief attention. The excise bond question, especially in New York, and the re-entry of the companies into such states as Oklahoma, have also called for careful consideration of the past year, he would probably come to the conclusion that more attention was to developing new lines than to any other

connection with the execution of bonds for

guardians, especially where they are

New Lines of Business.

For example, bonds covering individual bank deposits, ball bonds for automobile owners and the new fidelity insurance policy, whereby an employe is bonded without his knowledge, have been evolved. Whether these will prove profitable remains to be only in the nature of experiments, when the entire country as a territory is con-

sane. He soon developed suicidal symp- regards all the companies handed down toms and was locked up in his berth. during the year was that on mail route of the bond should be forfelted in the nacompany's making reimbursement for the companies look with disfavor upon star mail route business.

Several of the companies, notably the National, Metropolitan and Aetna, found it to their advantage to cultivate the acquaintance of their general agents and this told one of the passengers on the boat feature of the field work will, I believe, be With reference to the external protection of the steel building, the windows should that his wife and children had been burned fostered more in the future than in the past, while the publicity bureau, now a

If the development of the surety business follows the trend of the past year and the policy of association rather than radical indifference is continued, the business will have such a remarkable and stable growth as to encourage the managers to invest more capital and to cultivate their agents. President Nebraska Surety Underwriters' Association.

Terminations.

1906.

1,768,749

406,582

29,100

157,824

159,821

82,264

322,409

137,111

122,820

54,016

63,540

39,998

267,871

103,590

175,442

1,086,274

361.810

385,984

83,875

866,879

174,784

71,679

10,995

220,483

64,190

768,300

1,676,257

67,000

1905.

391,116 | \$ 242,954 | \$ 242,594 | \$

374.695

3,000

110,249

246,458

938,879

213,933

121,981

35,158

76,415

278,200

106,000

27,890

121,907

719,646

222,101

125,972

332,508

70,986

96,136

303,059

124,693

54,499

21,000

185,883

72,000

95,390

,289,621

.489.692 | 1.168.925

попе

2,978,350 1,749,650

743,500

485,050

150,452

289,545

312,971

200.939

172,173

138,106

61,927

360,500

29,490

355,411

559,000

265,519

209,910

547,050

452,944

897,427

878,505

688,700

333,419

212,430

352,550

308.143

111,790

117,090

618,960

53,131

1,450,595

42,765

By Death,

31,650

21,500

16,380

10,000

2,333

5,000

7.801

11,500

8,000

53,598

84,809

11,000

88,591

4,000

8,000

15,500

22,500

12,000

6.870

6,478

1,000

14.318

200,737

none

1905. | 1906.

26,500

16,500

48,290

11,900

9,331

73,999

12,309

9,556

6,000

2,000

7.635

1,000

25,449

25,000

33,581

149,367

26,000

94,933

66,340

21.700

42,620

1,000

16,800

30,600

36,247

9.289

14,064

9,600

15,567

16,124

9,500

3,400

none

Seventh Annual Statement of the 1900

Columbia Fire Insurance Co.

of Omaha, Nebraska=

Capital Paid in Cash, \$200,000.00 Total Resources, \$756,028.14

ASSETS	LIABILITIES
Cirst Mortgage Farm Loans         \$466.58           Sunicipal Bonds         107.46           State, City and School District Warrants         5,17           Cash in Banks         53,71           Cash in Office         5,66           Bills Receivable (Farm Premium Notes         74,82           Premiums in Course of Collection         30,11	7,788.46 Reserve Required by Law for the Protection of Outstanding Risks
Oue from Insurance Companies 362.	Total Liabilities
Warrants and Certificates of Deposit. 12,139.	
Total Assets	14 Increase in Net Premiums, 1906 88,499.18
Premium Income Since Organ	igation\$1,855,491.78

### 1906 BUSINESS

Losses Paid Since Organization ..... 521,084.01

	Premiums	Losses	State Agents.
Kansas	81,284.75 35,364.99 89,759.00 2,586.17 11,208.49	150.00	E. G. Bohanan, Lincoln, Neb. C. H. Searle, Topeka, Kan. C. J. Wooldridge, Sloux City, Ia. Geo. L. Iles, Sloux Falls, S. D. Frank Harris, Bismark, N. D. Henry Ludlow, Oklahoma City,
Total	8455,681.84	\$187,251.43	

A prominent, strong, influential western organization, with an aggressive field force. No overhead writing. Insurance against loss from fire, lightning, cyclone, tornado and windstorm. Issues the easiest selling policies on the market, among which may be mentioned particularly its dwelling house and farm policies. Live stock covered against loss by fire or tornado on or off premises of

A good concern to patronize if you believe in standing up for the west, Local agents desired where not already represented.

## Officers

1907

D. E. THOMPSON, President. C. E. YOST, - Vice President.

J. B. DINSMORE, 2d Vice Pres.

C. D. MULLEN, Sec. and Treas,

C. O. TALMAGE, - Asst. Secy.

## Directors

D. E. Thompson, C. E. Yost, H. A. Wiggenhorn,

J. H. Miles, Henry Ragatz, J. T. Bressler,

E. G. Bohanan, C. D. Mullen, J. A. Sunderland.

## Certificate of Publication

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

IT IS HEREBY CERTIFIED, That the Columbia 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, Cyclone, Tornado and Windstorm Insurance in this State for the current year ending January 31st, 1908.

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. Farnam Smith & Company INSURANCE, REAL ESTATE, LOANS

1320 Farnam Street Telephone Douglas 1064 OMAHA, NEBRASKA

Certificate of Publication

STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS.
LINCOLN, Feb. 1, 1997.

IT IS HEREBY CERTIFIED, That the London and Lancashire Fire Insurance Co., of Liverpeol in the State of England, has compiled with the Insurance Law of this State applicable to such Companies and is authorized to continue the business of Fire and Lightning Insurance in this State for the current year ending January 3 ist.

Certificate of Publication

to such Companies and is authorized to continue the business of Fire and Lightning Insurance in this State for the current year ending January 3ist, 1962.

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.

Certificate of Publication

AUDITOR OF PUBLIC ACCOUNTS.

LINCOLN, Feb. 1, 1907

IT IS HEREBY CERTIFIED, That the
Reval Exchange Assurance Company of IT IS HEREBY CERTIFIED. That the Reyal Exchange Assurance Company of London, in the State of England, has complied with the Insurance Law of this State, applicable to such Companies and is hereby authorized to continue the business of Fire Insurance in this State for the current year ending January 41st, 1908.

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

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

LOHN L. PIERCE, Deputy.

IT IS HEREBY CERTIFIED. That the Reyal Exchange Co., of New York, has complied in the State of New York.

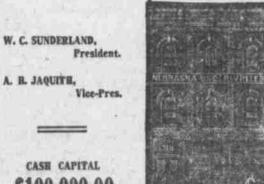
JOHN L. PIERCE, Deputy.

Certificate of Publication

STATE OF NEBRASKA, OFFICE OF STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS. LINCOLN, Feb. 1, 1907
IT IS HEREBY CERTIFIED, That the

JOHN L. PIERCE, Deputy.

### to death in the Iroquois fire. It was a week ago that Mr. Honmore important adjunct to the life inbe remembered that heat reaching 1,500 ning, upon going into church service on surance companies than the bond concerns of degrees is as dangerous and harmful as the the boat, suddenly grew insane. W. C. SUNDERLAND,



M. F. FUNKHOUSER. V .- Pres. & Sec'y.

\$100,000.00

BAPE -



NEBRASKA UNDERWRITERS

INSURANCE COMPANY

W. H. ABMANSON. Assistant Sec'y.

ASSETS

\$203,727.90

Company's Building, 1218 Farnam Street, Omaha. Telephone Douglas 31. BOUND COMBERVATIVE 1902, Dec. 51st, \$132,122,82 1903, Dec. 51st, \$142,413.91

1905, Dec. 31st. \$186,975.93 1906, Doc. 31st. \$203,727.90

We write Fire, Lightning and Tornado Insurance on City and Farm Property, Active Agents wanted in every town in Nebraska where not already represented. 

BENEFITS OF THE

1904, Dec. 31st, \$160,024.64

BEST FOR

BEST

FOR

First-Lowest cost, highest guarantee Second-Should you become incapacitated by accident or disease, premiums cease and pension begins; this at a time when income is needed Third-it plugs up the loop holes through which

your life insurance may get away from you. First-Comfort and ease of mind-beneficiary can never want. Second-It is absolutely permanent. No bother,

no worry. The income is for life.

Third-The only part of your estate that cannot BENEFICIARY be levied against for your indebtedness. Costs Nothing to Investigate. FREE-A nice deak pad calender. Call, phone or write.

The Fidelity Mutual Life Insurance Co.

OF PHILADELPHIA. L. G. FOUSE, President. NEBRASKA OFFICE: F. W. HERON, 840 Bee Building. Manager.

## Accident and Health Insurance

Giving Weekly Benefits from \$8.00 to \$24.00 per week, according to occupation. Funeral Benefits of \$50.00 to \$100.00 and Sick Benefits of \$6.00 per week.

This Combination Certificate

gives ample protection against \$1.00 loss of income occasioned by ANY ACCIDENT Month WE pay benefits for fifty-two weeks for total disability caused by acci-

is all costs

dent occuring at home, in office, store shop, factory, mill or yard, on the atreet or farm, traveling, driving, bicycling, motoring, boating, fishing, skating, bunting, horseback riding, going to and from work, and in all ordinary vocations of life. 12 Months Accident Indemnities

after the first month 6 Months Illness Indemnities

\$2.50

Per

Quarter

## World Accident Association 502 W. O. W. Building, Omaha, Neb.

# GARVIN BROTHERS

State of Nebraska, office of Public Accounts. Insurance Department, No. 7113.

Accounts. Insurance Department, No. 7113.

It is Horeby Certified, That the Pennsylvania Fire and Insurance Company of Philadelphia in the state of Pennsylvania, has compiled with the taws of this state and filed at this office the appointment of Frank H. Garvin as their lawful agent at Omaha, in the county of Douglas, in the State of Nebraska.

Now Therefore, The above named agent is hereby authorized to transact the business of Insurance as agent of said company in this state until the 31st day of January, A. D., 1908, unless aconer reveked.

In testimony whereof I have hereunto set my hand and efficial seal, the day and year first above written.

E. M. BERALLE, JR.

Auditor of Public Accounts.

STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS. LINCOLN, Feb. 1, 1997. IT IS HEREBY CERTIFIED, That

the Seven Fire and Life Insurance Company of Gothenburg, in the state of Sweden, has complied with the Insurance law of this state, applicable such companies and is therefore authorized to continue the business of fire and lightning insurance in ing January 31st, 1908. Witness my hand and seal of the Auditor of Public Accounts, the day and year first above written. E. M. SEARLE, JR., (Seal) Auditor of Public Accounts.

## JOHN L. PIERCE, Deputy. **GARVIN BROTHERS**

REAL ESTATE, LOANS, FIRE INSURANCE, RENTALS.

1604 Farnam Street.

\* Started April, 1906.