sembled Insurance Agents.

Some Reforms that Were Needed in the Business Accomplished and the Great Responsibility of Life Insurance More Fixed.

The following is the report of the speech of Governor Hughes of New York to the annual convention of the Superintendents of the Metropolitan Life Insurance company. January 18, 1908:

President Hegeman-Gentlemen: I wish that I had the time to fitly introduce the distinguished gentleman who has honored us with his presence this afternoon, and whose kindness in coming I have no words to adequately express. The exact-

tions. At times, I remember, I perspired

and I jointly participated, he was called a vote of the directors in their confirmato the highest honors in the gift of the tion. state, and his administration in character and capacity has set the model for all time to come. The guiding motto in his line, let the chips fall where they may."

ducive to the highest degree of usefulness, administration.

inter-related terms, so far as they relate to Hegeman, if I may be pardoned for the comparison I would say that I believe the

Gentlemen, may I ask you to rise to your ng to you the governor of the Empire beneficiaries. state. (Great and prolonged applause.)

Governor Hughes' Response. have said that they did not have the faint- ness. during which I could be in this city; but obtain, whatever may be the policy of the wouldn't have missed this on any considera- management. on whatever. (Cheers and applause; cries "That's good.") I like to feel that I

hat time to this. If I were to die tonight,

ince policies. (Applause.) Aid to Life Insurance.

reckless attempts to change conditions wheel. (Applause.) iout patiently endcavoring to undertand the facts and to deal according to he facts. (Applause.) And when we had of the facts, so far as time and industry rmitted, we sought to provide measures

direct and improper means; but my opin- ble with the interests of the business and is that the policy which adopts the latter of those who depend on it. urse in this country is a policy inimical sess into confusion and corruption.

Whatever disagreement there may be in des of governmental administration or

be ended. And let us trust with confidence, as American citizens, in the good sense and

in the incorrupted voice of the public and my ability. (Loud applause.) We sought keep our legislatures pure. (Loud applause.) all the light we could get. We did not

nad the honor of co-operating with Gov. tion or be made possible to be used for rnor Hughes (laughter) in a very im- ulterior purposes. No, let the insurance srtant public movement. We were both business, as one of the greatest if not the retained by the state of New York, greatest in the country, be run as an in-(Laughter.) Now, I am sure that while we surance business, solely for the benefit of were together I did the hardest work; all those who are paying to be protected by the he did was to sit back and ask ques- contracts of the corporation. (Applause.)

"Then we wanted to secure in actual profusely. He never raised a hair. He practice the carrying out of the theory of was more notable after our joint labors corporate organization, that things should vere finished than when we began. So be done openly and with the consideration was I; and I have been always grateful of those entrusted with the powers and that I had it within my power to con- obligations of directors, and that the meastribute even to that small extent to his ures that should be taken should be considered by those who, under the forms of I have never ceased to congratulate my- the law, were required to consider them, self that my name began with the same and that, however skillful might be the letter as his, but a vicious friend the other management, however astute might be the day told me that heaven and hell began leadership, those having these great powers partment of the insurance business so vitally the same way. (Laughter.) As a result of should be shielded from the temptation to the great public movement in which he deal with matters which would not permit

### Policy Holders to Benefit.

"Now, in addition to all that, we had in notable career from the beginning until mind this, that important as success always now has been this: 'Hughes, hews to the will be in the estimation of the American people and of those who are engaged in He most graciously consented to be any particular line of effort, in this busiwith us today, and we appreciate it, as ness success, from a proper standpoint, I said before, far more than I can ex- meant the benefit of the policy-holder. press, because he thoroughly believes in (Applause.) It was his money that was the great work to which you and I are received; it was his money that made excommitted, so long as that work is con- pansion possible; it was his contract that ducted along the lines of honor and fi- furnished the standards of corporate obligation, and he was the man whose interest Some believe the air at Albany not con- should furnish the test of every policy of

and that a residence in the District of "Now it may be said-has frequently been Columbia would be a national blessing and said—that these matters could be properly an international benediction. (Cries of confided in, the interests of the policyholders could be devolved upon, those who Here at the home office I am officially were entrusted with the cares of adminisknown as president, but ever since I have tration, without any restriction. A powerseld that position I have been familiarly ful argument under ordinary consideradesignated as "The Governor;" so that tions, but an argument that lost much of while president and governor seem to be its force in the presence of the revelations ountry thinks that those inter-related poration and that had made it possible erms should be applied to our distinguished for it to do business, through whose action alone these great activities were carried on, should provide such regulations-not eet (all arose) while I have the very great bleasure priviles and honor of introductions. pleasure, privilege, and honor of introduc- effort that was not in the interest of the

"We had on the one hand to consider the possibility of the use of opportunities Governor Hughes-"Mr. President: My for individual aggrandizement. No one friend, if any one had told me yesterday stood for that; no one would stand for it; afternoon that I would find it possible to and I believe the time has gone by when make another speech on this trip I should it will be possible in the insurance busi-

est idea of the exactions of the few hours "I believe that under conditions that now hat was before I met the officers of this management it must be a policy directed ompany, and I now understand why it is to the benefit of the policy-holders and not successful. (Laughter and applause.) I to the benefit of those concerned with the

### High Pressure Methods.

"But we could not stop there. For, enave friends in the insurance business tirely apart from the illustrations that were ceding rate (that is to say, 40 per cent of given of the yielding to temptation on the 863 cents, or 345 cents) per \$100 of insurhat what was done in connection with the part of many, we found a situation where ance for the extra \$100,000, giving an addinsurance business was done with entire as great or perhaps a greater evil existed tional premium of \$345. The total premium, riendliness and keen interest in that busi- in the extravagance due to high-pressure therefore, on \$300,000 of insurance will be ess and with no spirit of antagonism or methods, and there was no way, apparently, \$1.726, plus \$345, which equals \$2.070. The lesire to abate a whit of its efficiency. considering the honesty and sincerity of rate for \$300,000 of insurance is found by purpose of all concerned, to deal with that dividing \$2,070 by \$300,000, which gives a "I claim to be an insurance man (cheers without some restrictive legislation, for A rate of 69 cents. and applause and cries of "That's good"). would rush in where B did not want to go. The same method of computation may be and I am the kind of insurance man rep- and C would have to follow suit in his own used for calculating the rate for additional senting millions through the country who defense; and with the door open assuming insurance to any amount, until finally the re largely dependent upon insurance for there was no attempt to use funds for any entire building is insured, which, if done, he security of their homes. (Applause). personal advantage, there would be the will require a rate equal to only 28 per as a young man, when I was first looking constant desire for the sake of the great cent of the rate required by the schedule orward to the obligations of manhood and prize of individual corporate success to if the building is insured to only 15 per duties of fatherhood, I realized that press on to extravagances which the in- cent of its value. Thus what we find is here was only one way in which a poor surance men knew were not in the interest | this, that if this hypothetical million-dollar nan without capital could protect his fam- of the business, but against it. (Applause.) fire-proof building is insured under a \$150, ly from the vicissitudes of fortune and "As I talk from time to time with insur- 000 policy the rate would be 100 cents per nake proper security against the day ance men, I find them just as keenly alive \$100 of insurance and the total premium which must come to us all, and that was to the necessity of care and economical \$1,500. The building, however, may be inbrough life insurance. (Applause.) And I management as any man in that investiga- sured in full, in which case the rate would save been interested in life insurance, add- tion could possibly have been. My friends be reduced to 28 cents per \$100 of insurance, ng to my holdings in life insurance from -you agents, and those who superintend while the premium would be only \$2.890, or agents-you don't like to go out and talk not quite twice as much as in the case a very large extent the entire protection to policy-holders as men except upon a where only \$150,000 of insurance was carof my family would consist of life insur- fair basis, knowing that the organization ried. The same reduction in the rate is and the conduct of the business of your made for additional insurance where the company make good what you say, (Ap- rate, as found by the schedule in use, is We had an investigation, but it was one plause and cheers.) You naturally have an 75 cents, 50 cents or any other figure for the interest of life insurance and not intense feeling of loyalty; and I tell you the first 15 per tent of insurance. Thus, gainst it. There were certain things that that when everything is said and done, where a rate is found by the rater to be ad to be done, there were certain evils that which makes a man is his loyalty. 50 cents, this rate is charged when only hat had to be stopped, there were certain (Applause.) He has got to be loyal to some- 15 per cent of the value of the building is grative measures that had to be adopted, thing, he ought to be loyal to business, insured. If, however, 50 per cent of the nd the very maintenance of life insurance be ought to believe in it, and he cannot be value is insured, the rate will be reduced spended upon the thoroughness of the much of a success if his whole heart is not to 49.7 per cent of 50 cents, or 24.85 cents; srk. (Applause.) Now, it may not be in it. (Applause.) But first and foremost, while, if the building is insured in full, the phiss if I briefly attempt to recapitulate if he is any sort of a man he has got to rate, instead of being 50 cents per \$100 of ome of the leading objects of that investi- be loyal to himself (applause), and to feel insurance, will be only 28 per cent of 50 ation and the legislation that followed. | that when he says that his company is cents, or 14 cents.-The Business World. In the first place, we wanted to know doing a certain thing, and that it guaran he facts; and I have no sympathy with tees certain things, and the company is ny agitation or with any efforts of so- managed in a certain way, that it is God's led reformers which endsavor to go off truth and he can put his hand to the

Pay is Deserved.

"Now I believe that every man is worthy of his hire, and there isn't any hich would prevent a recurrence of the seeking to get in every department of life like to see men advanced. We are all vils that had been disclosed. First we a larger life, a more ample income, comsanted to take the insurance business out forts and a participation in all that our all go to roost at 11 o'clock." civilization makes possible. That is Amer-"Now, I know the severe temptation to icanism, that is what every boy thinks of appointed hour the heavens were darkened hich the management of insurance com-when he starts out in the world, what and the chickens retired to roost. At this axics were exposed when they found a every man wants; and no one would set the negro's amazement showed no bounds, rge and important business threatened by a limit to the legitimate effort except and he sought out the scientist. least resistance, with the fear that no business can stand; and the whole quesher policy would accomplish necessary re- tion in life insurance as to what is paid is alls. I understand fully the arguments not the volume of business that can be nich appeal so strongly to men in respon- written, not the glowing report that can positions, that they have interests be spread with impressive totals as to bick at all hazards must be protected the results of a year which sound great om ill-advised laws, and that if they can- to the men who don't know, but what it t secure protection by open methods and will honestly bear to the men who do ir arguments they will seek protection by know, because the payments are compati-

"And so it is that certain restrictions any business and destined to bring all were imposed. Some say, Throw them down; leave the doors wide open; the insurance business is reformed; there will one night to let out the cat, stumbled on be no difficulty of the sort previously en- the landing and pitched headleng down into countered.' My friends, human nature has the hall. 'Why, Silas,' called his wife, 'is not changed either in or out of the in- that you? Did you fall downstairs? 'Yes,' is body with reference to any particular surance business. (Laughter.) The conditions of competition have not changed: I did, and for about a minute and a half

VIEWS OF GOVERNOR HUGHES this, that whatever is done shall be done will ever be prominent. Now, in this, that whatever is done shall be done same. (Laughter.) The desire to get corrupt approach, or nobody by methods all lines of effort these things are acthat will not bear the light of day, shall knowledged. You have got to play base New York's Executive Talks to As- write a line in the statute books or change ball under pretty rigid restrictions if the opinions of any officer. (Applause.) You are going to have a decent game. And so it was said, political contributions (Laughter.) You have got to have fellows or contributions to political campaign funds in the foot ball play to see that the EFFECT OF HIS INVESTIGATION must stop on the part of corporations. (Applause.) And so it was said that improper and rush and a lot of injuries easily preplause.) And so it was said that improper methods of dealing with legislatures must have restrictions which are needed, to have them fair; and there has not been as American citizens, in the good sense and fair intent in the long run of the representatives of the people, and not seek by other means to attain more quickly the desired of such expert consideration on the part of insurance men, as the legislation in "This is a democracy; you have got to New York state. So far as I am conlive by the principles of democracy. If it cerned, I have no pride in my opinion. occasionally hurts you, stand it, but believe What I did to that, I did to the best of "Then, in addition to that we wanted want to be arbitrary. We wanted to find those who were in the insurance business to out what fairly could be paid with referattend to the insurance business and not ence to the interest of the business, conrun a lot of other businesses. (Applause.) sidering the policyholder is paramount; We did not want to see, and it was unsafe and then we wanted to tay down such ing duties, however, of his position make that such a condition should remain, that rules within which competition could go on t impracticable for him to stay with us the vast accumulations of our insurance but without high pressure and tension and at for a brief time, and so what I have companies be controlled by banks and trust force and artificial development, which, say will be within the compass of a companies and that other enterprises should if it is continued, would bring about in a noment or two. As you all remember, I be made tributary to the designs of ambiin the long run even the great insurance business could not stand up under it. (Applause.)

Trust to Experience.

"If there is anything wrong let experience demonstrate it; but, my friends, I would say, in all frankness to you, it seems to me a mistaken policy to throw down the barriers which are erected, not for the purpose of preventing men from getting insurance, not for the purpose of preventing those who are soliciting insurance to secure what they should fairly receive, but to require all to work under conditions which mean fair play to all interests and an absolute prevention of the recurrence of those evils which the business cannot stand. There is no deimportant as that which relates to the insurance of the poor (applause); and there is no department of the insurance business in which patriotism, in which a real, genuine interest in one's fellow man should predominate so entirely in the determination of outlays.

"My friends, this is a subject very close o my heart. I wish the insurance buslness Godspeed. I have never wanted to hurt it. I want to do all that can be done to sustain it; and your kindly greetings here have affected me more than I can tell you. God bless you all." (Long continued applause and cheers.)

The governor then came down from the platform and was introduced to and shook hands with each officer, superintendent of agencies and members of the convention. The occasion of the address was a convention of about 500 managers of the Metropolitan Life Insurance company's field force, numbering over 11,000 agents. They came from 39 different states and five provinces in Canada, and manage the agency business of the company.

### FIRE PREVENTION PROBLEMS

(Continued from Page One.)

of \$1,500, Now, the extra \$50,000 of insurance, or the sum over and above 15 per cent of the value of the building, is granted a rate equal to only 45 per cent of the preceding rate (45 per cent of 100 cents) or 45 cents; 45 cents per \$100 of insurance for the extra \$60,000 of insurance gives a total of \$225. The total amount of the premium, therefore, for \$200,000 of insurance equals \$1,500 plus \$225, which equals \$1,725. The rate for the \$200,000 policy, therefore, equals \$1,725 divided by \$300,000, or \$6.3 cents.

Suppose now that the owner of the building agrees to take out 30 per cent of insurance, or \$300,000. The table provides that the extra \$100,000 over and above the preceding \$200,000 of insurance shall be granted at a rate equal to only 40 per cent of the preceding rate (that is to say, 40 per cent of 86.3 cents). The rate for the \$390,000 policy would, therefore, be computed by adding to the premium for the \$200,000 of insurance (\$1,725) 40 per cent of the pre-

Some years ago an expedition from the University of Pennsylvania was sent to one of our southern states for the purpose of observing a solar eclipse. The day before the event one of the pro-

fessors said to an old darky belonging to department of effort in which I wouldn't the household wherein the scientist was "Tom, if you will watch your chickens tomorrow morning you'll find that they'll

nored precedent for following the lines is paid must have proportion to what that you know dem chickens would go to "About a year ago," said the professor.

smilingly. "Well, of dat don't beat all!" was the darky's comment. "Perfesser, a year ago dem chickens wa'nt even naiched!"-Harper's Weekly.

### A Short-Lived Scare.

"That," said Senator Beveridge of a witticism to the Cleveland Leader, "was quaintly put. It is like the remark of the old veteran. This aged man, going from his room legislation, we must all be in accord with the natural struggle for first place to the I thought I'd lost my pension."

B. L. BALDWIN, Pres.

W. A. YONSON, Vice Pres.

M. E. FOLEY, Secy.

# B. L. BALDWIN & CO.,

GENERAL INSURANCE AGENTS

LICENSED BROKERS

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

COUNTS.

IT IS HEREBY CERTIFIED, That the United States Fidelity and Guarantee Insurance Company, 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 burgiary, security, fidelity insurance in this state for the current year ending January 31st, 1908.

Summary of report filed for the 

Paid policy holders \$ 935.532.11 All other payments 1,484,401.56

Total ADMITTED ASSETS 2,419,933.67

\$3,907,155.35 Unpaid claims and expenses... \$ 489,331.24 Unearned pre-122,283.07 \$2,004,859.31

Total \$3,907,155.35

Witness my hand and the 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.

202,296.04 1,902,296.04

NO. 1221 FARNAM ST. CERTIFICATE OF PUBLICATION, STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC AC-COUNTS.

ESTABLISHED 1891.

LINCOLN, Feb. 1, 1908.

IT IS HEREBY CERTIFIED, That the Palatine Insurance Company of London, England, has complied with the insurance law of this state, appliable 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 21st, 1909.

Witness my hand and the 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.

CERTIFICATE OF PUBLICATION, STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC AC-COUNTS.

COUNTS.

LINCOLN. Feb. 1. 1908.

IT IS HEREBY CERTIFIED, That the German American Insurance Company 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, Lightning and Tornado Insurance in this state for the current year eding January 31st, 1909.

Witness my hand and the 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.

INCORPORATED 1900.

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

COUNTS.

LINCOLN. Feb. 1, 1308.

IT IS HEREBY CERTIFIED. That the Providence Washington Insurance Company of Providence, in the state of Rhode Island, has compiled 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, 1909.

Witness my hand and the 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.

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

COUNTS.

LINCOLN, Feb. 1, 1808.

IT IS HEREBY CERTIFIED, That the Hartford Fire Insurance Company of Hartford, in the state of Connecticut, has compiled 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 21st, 1909.

Witness my hand and the 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.

CERTIFICATE OF PUBLICATION, STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC AC-COUNTS.

COUNTR.

LINCOLN, Feb. 1st. 188.

IT IS HEREBY CERTIFIED, That the Maryland Casualty Insurance Company, of Baltimure, 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 accident, employer's liability, burglary, health, plate glass, steam botter and sprinkler insurance in this state for the current year ending January 31st, 1909.

Summary of report filed for the year ending December 31st, 1907;

INCOME

Premiums ...... \$2,015,799.64 All other sources.. 175,130.01 

\$3,065,438,33

Total ADMITTED ASSETS \$4,130,470.23

Unpaid claims and expenses. \$ 805,587.84 Uncar n ed pre-

Witness my hand and the 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.

Eighth Annual Statement of the

## Columbia Fire Insurance Co.

of Omaha, Nebraska.

ABSETS		LIABILITIES		
First Mortgage Farm Loans		Capital Stock \$200,000.  Due Agents and Others \$,675.  Reserve required by law for the protection of		
In Hanks In Office Bills Receivable (Farm Premium Notes not matured) Premiums in course of collection (written subsequent to October 1st	66,946.28 6,014.07	outstanding risks		
	94,392.53			
	27,106.09			
Accrued Interest on Bonds, Mortgages and Warrants	14,353.88			
Total	910,396.88	Total8910,396.88		
RESULTS IN 1907.				
NET INCREASE: Surplus	26,917.23 86,370.50	Re-Insurance Reserve		
Wet Fremius	ns Written	in 1907\$518,987.13.		
Losses to Premium Income in 1907		Premium Income Since Organization		
	STATE	AGENTS		
Nebraska, E. G. Bohanan Lincoln, Kansas, C. H. Searle Topeka Iowa, C. J. Wooldridge Sioux C	i, Kansas	South Dakota, Geo. L. Iles		

cash as soon as adjusted. Live Stock covered against loss by fire or tornado, on or off premises of assured Local Agents Desired in the Above Territory Where Not Already Represented.

cessful underwriters, with an aggressive field force. Issues the easiest selling policies on the market, among which may be mentioned particularly, its Combined Dwelling Policy and its Farm Policies, which in case of loss are

A prominent, strong and influential Western organization, under the management of experienced and suc

### Officers

D. E. THOMPSON, President.

C. E. YOST, Vice Pres. J. B. DINSMORE, 2d Vice Pres.

C. D. MULLEN, Sec'y and Treas.

C. O. TALMAGE, Asst. Sec'y.

### Directors

D. E. Thompson E. G. Bohanan Henry Ragatz C. E. Yost J. A. Sunderland H. A. Wiggenhorn J. T. Bressler J. H. Miles

### Certificate of Publication

C. D. Mullen

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

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 ontinue the business of Fire, Lightning and Tornado Insurance in this state for the current year ending January 31st, 1909. Witness my hand and the 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.

CERTIFICATE OF PUBLICATION STATE OF NEBRASKA.

Office of Auditor of Public Accounts.

Lincoln, Neb., Feb. 1, 1908. It is hereby certified that the Re in the state of Pennsylvania, has com plied with the Insurance law of this state, applicable to such companies and is therefore anthorized to con tinue the business of fire and light ning insurance in this state for the Current year ending January 31, 1909 Witness my hand and the seal of the Auditor of Public Accounts, th day and year first above written.

Office of Auditor of Public Accounts. Lincoln, Neb., Feb. 1, 1908. It is hereby certified that the Atlas Assurance Co., of London, England, complied with the Insurance law of this state applicable to such con panies, and is therefore authorized to continue the business of fire and lightning insurance in this state for current year ending January 21st.

day and year first above written. E. M. SEARLE, JR. JOHN L. PIERCE, Deputy.

liance Insurance Co., of Philadelphia, E. M. SEARLE, JR., Auditor of Public Account

CERTIFICATE OF PUBLICATION STATE OF NEBRASKA.

JOHN L. PIERCE, Deputy.

Witness my hand and the seal of the Auditor of Public Accounts, the Auditor of Public Accounts.

FELL & PINKERTON CO **GENERAL INSURANCE** 408 First National Bank Building. Phone Douglas 147, OMAHA, NEB,

CERTIFICATE OF PUBLICATION STATE OF NEBRASKA Office of

Summary of report for the year ending December 31st, 1907.

Unpaid claims and expenses..... \$ 334,146.87

AUDITOR OF PUBLIC ACCOUNTS Lincoln, Feb. 1st, 1908. It is hereby certified that the Casualty Company of America, of New York in the State of New York, has complied with the insurance law of the state applicable to such companies, and is therefore authorized to continue the business of accident, employers' liability, plate glass, steam boiler insurance in this state for the current year ending January 31st, 1909.

INCOME Premiums .....\$1,487,040.17 All other sources ..... 60,925.00 Total .....\$1,547,965.17 DISBURSEMENTS Paid policy holders ...... \$ 638,440,12 All other payments ..... 813,238.82 Total ..... ADMITTED ASSETS \$2.031,697.93 LIABILITIES

Unearned premiums ..... 801,989.04 All other liabilities ..... 194,713.59 \$1,330.849.50 Surplus beyond capital stock and other liabilities. . 200,848.43 Ttotal .....\$2,031.697.93 Witness my hand and the seal of the Auditor of Public Accounts, the day

E. M. SEARLE, Jr., and year first above written. Auditor of Public Accounts. JOHN L. PIERCE, Deputy. JOHN L. PIERCE, Deputy.

CERTIFICATE OF PUBLICATION STATE OF NEBRASKA. Office of Auditor of Public Accounts.

Lincoln, Neb., Feb. 1, 1908. It is hereby certified that the Hamburg-Bremen Fire Insurance Co., of Hamburg, 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 lightning insurance in this state for the current year ending January 31st, 1969. Witness my hand and the seal of the Auditor of Public Accounts, the

day and year first above written.
(Seal) E. M. SEARLE, JR., Auditor of Public Accounts. JOHN L. PIERCE, Deputy.

CERTIFICATE OF PUBLICATION STATE OF NEBRASKA,

Auditor of Public Accounts. Lincoln, Neb., Feb. 1, 1908. It is hereby certified that the Michigan Commercial Insurance Co., of Lansing, in the state of Michigan, has complied with the Insurance law of this state, applicable to such comto continue the business of fire, lightning and tornado insurance in this state for the current year ending

January 31st, 1909. 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.

## WEBSTER HOWARD CO.

Wilte Only Reliable and Sound Insurance Fire, Tornado, Plate Glass, Automobile, Burglary Personal Accident

CERTIFICATE OF PUBLICATION STATE OF NEBRASKA Office of

Lincoln, Feb, 1, 1908. plied with the insurance law of this state, applicable to such com panies and is therefore authorized o continue the business of fire and lightning, tornado, marine and in land insurance in this state for the

Auditor of Public Accounts

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

John R. Webster

current year ending January 31st

CERTIFICATE OF PUBLICATION Office of STATE OF NEBRASKA AUDITOR OF PUBLIC ACCOUNTS

Lincoln, Feb, 1, 1908.

It is hereby certified that the Insurance Company of North America, of Philadelphia, in the state of Pennsylvania, has companies, and is therefore authorized to continue the business of accident plate glass insurance in this state for the current year ending January 21st, 1909.

Summary of Report Filed for the Year Ending December 21st, 1907.

IF.	INCOME	130
1-	Premiums	
d	Total	\$574,341,75
d	DIEBURSEMENTS	***************************************
1-	Paid policy holders \$219,765.55	
e	Paid polley holders \$219,765.55 All other payments \$35.062.12 Total	\$554,827.67
	ADMITTED ASSETS	*******
	LIABILITIES	\$001,054.01
	Unpaid Claim and Expenses \$ 12.781.73 Unearned Premiums 281.816.59	
0	All other liabilities	\$296,429.84
3	All other liabilities	301,264.70
	Witnes my hand and the seal of the Auditor of Public Accounts the	e day and
	Surplus beyond Capital Stock and other liabilities	counts.

CERTIFICATE OF PUBLICATION STATE OF NEBRASKA Office of

Auditor of Public Accounts Lincoln, Feb. 1, 1908.

It is hereby certified that the Liverpool and London and Globe Insurance Company, of Liverpoole, England, 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, 1909. Witness my hand and the seal of the Auditor of Public Accounts,

written. E. M. SEARLES, Jr., Auditor of Public Accounts. JOHN L. PIERCE, Deputy.

the day and year first above

Bee Building

John C. Howard

Phone Doug. 970 William E. Hitchcock