STATE'S PROFIT FROM INSURANCE

Nebraska's Treasury Enriched to the Amount of \$539,307.87 in Last Six Years.

SIXTEEN THOUSAND LICENSES OUT

Insurance Department of the State is Poorly Equipped.

ANALYTICAL STATISTICS LACKING

Economic Importance of Inurance Busines is Tremendous.

FIGURES ON FIRE, LIFE, ACCIDENT

Nebraska Life Companies Are Growing in Encouraging Fashion, and the Fraternala Are Making Great Gains.

Fire, life and accident insurance business in Nebraska foots up a very substantial total in these later years. At the present time there are 16,000 certificates granted by the state insurance department, indicating that many agencies of several hundred companies. There are not that many agents, of course, since one agent often represents several companies, and he must have a certificate for each company represented. Just how many agents there are, not even the state insutance deputy can tell; nor can the insuffance department of the state auditor's office tell the percentage of losses in Nebrukka to premiums paid. These statements | noticeable degree. some explanation of a peculiar contion existing in this state.

In the six years preceding 1903 the entire celpts of the insurance deputy's office the following showing was made, as of stated \$198,763.87. During the same time date January 1, 1909; he malaries and running expenses of the office cost the state \$30,540, thus leaving a balance on the right side of the ledger of \$168,223.87. During the six years since 906 the amount collected for the state treasury from fees and taxes totaled \$65,847.87, while the expense was the same, \$30,540, leaving a balance to the state of \$539,307.87.

Office Force Inadequate.

spite of the tremendous increase in ncome from fees and taxes, the office force has not been increased, nor have the salaries been boosted. The result of this rolley is, that analytical work on reports is almost totally neglected. Today there is piled on tables in the state insurance the state actuary, because of lack of time on his part and insufficient help at the session of the legislature Mr. Wiggins, the properly, perhaps, has considered the mak- as the contracts mature, the good manageanalyzing of reports. So the reports await the time to attend to them.

the receipts of the insurance department closely interwoven. of Nebraska were \$223,743.84, divided as follows: From fees, \$3,502.76; taxes from Columbia Fire Insurance Company. \$7,680; running expenses, \$2,500; total, \$10.180.

Field is Well Covered. On November 30, 1908, the companies doing business in this state numbered 346. There were five Nebraska stock companies, ninety-nine stock companies of other states, seventy-one mutual fire companies, forty-six legal reserve life companies, four hall and plate glass companies, twenty-four mutual benefit associations, life and accident companies; fifty-one fidelity, casualty and surety companies; forty-six fraternal beneficiary societies. Risks written in Nebraska during 1907,

with premiums received, were:

Nebraska stock com-

Mutual hail companies ...

Fire insurance

panies \$ 69,716,632	\$ 922,541
Stock companies other states	2,829,664
Mutual companies 55,568,577	686, 236
\$306,968,036	\$4,440,443
Life, accident and mis- cellaneous dompanies—	
Nebraska legal reserve companies	\$ 854,770
Legal reserve life com- panies of other states 8,477,562	2,676,186
Mutual benefit life and accident companies 35,708,000	677,65
Fraternal beneficiary so-	2,629,850

Risks

Written. Rec'd.

	INCO		
All other	sources	. 191,593.53	No COLLABORA
Total .			\$1,349,179.6
4	DISBURS	EMENTS.	CAUSE SERVICE
Paid police	holders	. # 90,985.35	
	payments		

Total\$1.226.516.33 Admitted assets
Liabilities.
Unpaid claims and

Surplus beyond capital stock and other lia-bilities Total

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

SILAS R. BARTON.

Public Accounts. Auditor of Public Accounts. C. E. PIERCE, Deputy.

W. S. Curtis, Special Agent 405-406 McCague Bldg. Omaha, Acb.

CERTIFICATE OF PUBLICATION.

STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS.
LINCOLN, Feb. 1, 1969.

IT IS HEREBY CERTIFIED, That the Commercial Union Fire Insurance company of New York, in the state of New York, has complied with the Insurance in this state, applicable to such companies and is herefore authorized to continue the business of fire insurance in this state for the current year ending January 31st, 1910.

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

SILAS R. BARFON.

SILAS R. BARFON.

Grant I was not prepared for what Mr. Barrett said to me.

"When the curtain fell he beckoned to me. I approached. What do you think you are impersonating? he asked.

"I am trying to impersonate a camp follower, one who skulks after the army and robs the dead,' I answered.

"Mr. Barrett took another long survey of my unattractive person before he replied: You looked like a sore finger."—
The Designer.

Quick Action for Your Money—You get that by using The Bee advertising columns.

FIRE WARDENS ARE CREATED \$ 75,495,822 \$7,384,913

Losses raid in Nebraska during 1907 reached the total of \$4,762,425, as follows: Two Deputies for State. 201,519 MAYOR NAMES ONE FOR OMAHA

Governor Will Appoint a Chief and

Duty of Wardens Will Be to Take Precautions Against Fire and to Punish Incendiarism 741,192 Where Possible.

A law to create a state fire marshal, with two assistants, was passed at the recent session of the legislature in Nebranks, together with a law to create the office of fire warden in the city of Omaha. Under the new law the governor appoints the state warden and assistants and the The widespread economic importance of the insurance business of the United States mayor will appoint the city warden when can best be shown by some statistics the law takes effect-July 1-at a salary of printed by the Spectator, the New York \$1,500 a year. His duties will be to see that all ordinances of the city affecting insurance journal, on March 4 and 25, last. Following is a summary of the figures the matter of fire prevention are enforced printed, giving the financial condition of and also to investigate the causes of fires. the principal fire insurance companies He will likewise be expected to cause the removal of possible causes of fire, have an operating in this country, as of date Janoversight of the storage of combustibles and generally watch for the preservation of property from fire. Similar duties devolve on the state wardens, in a larger

> field. Possible convictions for incendiarism are not regarded elsewhere as the smallest part of the duties of a fire warden. Statistics from the office of the fire marshal in Ohio show that the number of convictions for incendiarism in that state in the last three years exceed the number convicted during the hundred years preceding the creation of the office. In Texas also, during the last winter, an effort was made to establish the office of fire marshal because of a loss during the last year of \$7,000,000, as against not quite

\$5,000,000 loss in Nebraska. Good Work of Wardens,

Nine states now have fire wardens, part of whose duty in Minnesota and the coast states is to protect the standing timber as well as other property.

ALC MARKET R. P. STORE	The Court of the C			100
otal assets apital and unassigned funds remiums, 1908 otal income, 1908 otal payments to policy holders, 1908 otal disbursements, 1908	642,708,577 059,679,089 334,492,370 465,214,056	Bankers' Reserve Omaha. \$ 1,566,344 389,240 884,372 894,331 193,438 532,701	Midwest Life Lincoln, \$ 161,562 120,139 51,478 59,782 4,694 34,696	Bankers' Lincoln. \$ 2,813,039 609,738 802,001 923,396 115,325 340,612
ew business pald, 1908, including revivals: Ordinary Industrial	1,463,057,295 605,073,906	6,109,750	581,001	5,087,184
	. 11,832,614,651 2,667,387,067	21,895,256	1,453,118	23,923,074
ain of amount in force in 1908: Ordinary	. 348,916,648 . 91,860,368	9,132,958	300,968	2,125,744

deputy's office hundreds of reports that the policy holders nearly \$3,500,000,000 a very large per cent of the rest are have not been examined or tabulated by Further, this vast aggregate is well in- caused by carelessness, some of it of vested, and about every penny of it is alding, in one way or another, in the detime when the reports come in. During the | velopment of the country. The outstanding contracts of the companies comprised in actuary, was kept busy looking up infor- the above table, for ordinary and industrial mation of one kind or another, or making insurance, represent \$14,500,011.718. Standing The state auditor, very piedged, as they do, to distribute this money ing of examinations of companies as of ment, and good treatment by the states more importance than the tabulating and and the national government, of the comranies involved means very much to the the day when the state actuary shall have economic welfare of the nation, because the interests of the companies, the policy-For the biennium ended December 1, 1908, holders and the country at large are all lishing the fact that a crime has been

Fire insurance companies.
Nebraska stock companies.
Stock companies of other states.
Mutual companies.

Life, accident and miscellaneous

Nebraska legal reserve life com-

Legal reserve life companies, other

Mutual benefit, life and accident

companies

Fraternal beneficiary societies.....

Mutual hail and plate glass com-

panies Fidelity, casualty and surety com-

Cash capital Total assets

let surplus

Net premiums written 1908...

Losses paid 1908.
Dividends to stockholders.
Total disbursements

Economic Importance Immense.

This showing may be considered as some-

what remarkable, from the fact that the

year following the San Francisco fire was

a very bad one for the companies. Security

values almost touched bottom, affecting

disastrously the financial exhibit of a great

majority of the companies. The following

year, 1908, was also quite unfavorable, be

cause premiums decreased while losses in-

creased, but fortunately for the companies

the values of securities improved in a

Great Showing of Big Ones.

ing one Omaha and two Lincoln companies,

For 161 life insurance companies, includ-

2 per cent on gross premiums, \$119,550.13; vestments at par value, not taking any adclass. The increase in assets for the year her of crimes." ia \$159.612: the reinsurance reserve, \$688,800, an increase of \$133,696, and the net surplus. \$159,938, also an increase of \$25,913. The net premiums for 1908 were \$621,707, an increased its assets from \$200,000 to over vate enterprise in the world today. \$1,000,000 in nine years, which certainly South Dakota, Kansas and Oklahoma, be-Columbia has one of the finest agency oring public. This company publishes and eration. sends out as advertisement a statement. estate owned, each block of bonds owned, as to the safety and resources of the company. A recent examination made by the insurance department of the state of Ne-

Certificate of Publication.

BTATE OF NEBRASKA,

Office of

AUDITOR OF PUBLIC ACCOUNTS.

IT IS HEREBY CERTIFIED, That the Hartford Steam Boller Inspection and 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, applicable to such companies and its company. It settles its business to nearby territory.

Summary of report filled for the year ending December 31st, 1968:

This company insures property against loss or damage from fire, lightning, cyclone, tornado and windstorm.

It know of no company that has been more aggressive in striving for business to meanty in striving for business the hazard of a risk and the rate are determined.

The Sun also laid the foundation for the modern local agency system when it applicable to modern local agency system when it applicable to modern local agency system when it applicable to modern local agency system when it applicable tion for the public:

braska discloses the following informa-

clone, tornado and windstorm. When Lacknye Was Lacking.

Wilton Lackage tells the following story

of his early efforts: "Lawrence Barrett had engaged me play 'another,' one of his friends, in 'Francesca da Rimini.' I was engaged to play at \$25 a week and provide my own coatumes. That seemed casy enough, but parts in each, and that meant as many . 1,418,034.43 \$3,418,039.43 changes of costume. I bought what I could and borrowed the others. It was about this time that he played Julius Caesar.' I appeared in four roles and got on very well by borrowing, until the last \$15,250,000 (\$15,367,370, to be exact,) Sun act. Then all the other members were on the stage and needed their costumes as Roman soldiers. I put on a pair of ragged pink tights and an old white tunic that Otis Skinner had outgrown and discardedhe was about a head shorter than I am. I knew I was not looking my best in them,

120 pounds. But I was not prepared for

for I was as tall as I am now and weighed

The life insurance companies of the | Some investigators assert that fully 50 country hold for the future protection of per cent of fires are incendiary and that criminal nature. Advocates of the fire warden system insist that specialists are needed to cope with the problem of fire protection and for the investigation of suspicious conflagrations. W. S. Rogers. the state fire marshal of Ohlo, in a paper recently printed, says that until the creation of the special force of detectives in that state court officers agreed that, per jury aside, incendiarism was the crime in which trial was most likely to result in acquittal, for the reason that in arson cases there is always difficulty in estab committed.

"The incendiary," says Mr. Rogers, "is bothered with no plunder which has to fire insurance companies, \$23,956.43; taxes The Columbia Fire Insurance company be concealed or sold." whereas "the burfrom life insurance companies, \$3,883.77; of Omaha makes a notably good statement glar must bother with the goods." He taxes from surety companies, \$88.51; from for 1968, especially as it carries all its insays further that "the most important from 2 per cent tax on surety and miscel- vantage of the numerous increases made is the deterrent effect. Knowledge that laneous companies, \$12,761.94. For the same during the year. Its assets are \$1,082,832, incendiaries are quickly pursued and usuperiod the total expense was; For salaries, which puts the company in the millionaire ally punished greatly diminishes the num-

Two hundred years of continuous busi-

ness existence and steady growth consticrease of \$102,719. The Columbia has in- tute a record without parallel among pri-This unique distinction is enjoyed by the shows a capable management and safe un- ancient Sun Insurance office of London, derwriting. This company is now licensed and throughout the civilized world agents to transact business in Iowa, North and and policy holders of the venerable institution are this year celebrating the bisides its home state, and among insurance centenary. The record of the Sun Insurmen generally it is conceded that the ance office becomes all the more remarkable when it is recalled that, according to ganizations in the west. This company has the statistics of the commercial agencies, always been noted for its conservative not more than five out of 100 baginess enmanagement, its prompt settlement and terprises are successful. Very few of even payment of losses, and the widespread the enterprises reckoned as successful enconfidence it has enjoyed from the insur- joy a continuous life of more than a gen-

The old "Sun of London," as the agents giving a description in detail of each real refer to the company, not only has in the matter of continuous existence a record each bank in which it has a deposit and but originated most of the practices which the amount in each, enabling the stock- now underlie the vast fabric of modern holders and the public generally to judge fire insurance which, more than any other factor, supports the commercial credit of the world. In 1714 the fun appointed a bricklayer and carpenter to be the what was then called a "surveyor," and this appointment was the origin of the present

in addition to these things the Sun also

originated many underwriting practices of purely technical interest. After 130 years of business confined to England the Sun began to accept colonial and foreign risks until at the present time it maintains agencies in very country in the world, where modern business methods have penetrated. This geographical expansion has been accompanied by a corresponding financial growth. After its first twenty years of existence the Sun had insurance in force amounting to \$50,000,000.

In 1801 this had increased to \$400,000,000; in 1890 it was \$1,825,000,000; in 1904 it was \$2,500,000,000, and at the present time the insurance in force is close to \$3,000,000,000 In addition to cash assets of over policy holders have the protection of \$12,-000,000 of subscribed and guaranteed capital. The Sun's net surplus above all liabilities amounts to \$8,062,180.

Dyspeptic Philosophy.

The value of experience is only demon-strated by the after effects. Many a woman puts everything on her back to make a good front. The trouble with the family skeleton is that it is never as dead as it seems. It's no fun for a woman to tell a secret to any one she thinks will keep it. Look pleasant even though you may not be going to have your picture taken. It doesn't do much good to try to dodge the collector when there's the devil to pay. There isn't a great deal of difference be-tween being called down and being shown

Quick Action for Your Money-You get isn't so liable to have other people doing it for him.

If we could read the future as we can York Times

WEBSTER, HOWARD @ CO.

GENERAL INSURANCE AGENTS

Twenty years faithfully serving our patrons and still representing companies absolutely sound and reliable with assets aggregating \$60,000,000. All losses adjusted

CERTIFICATE OF PUBLICATION.

-Office of-AUDITOR OF PUBLIC ACCOUNTS. LINCOLN, Feb. 1, 1909. IT IS HEREBY CERTIFIED, That the Insurance Company of North America of Philadelphia, in the state of Pennsylvania has complied with insurance law of this state, applicable to such companies, and in therefore, authorized to continue the business of Fire, Tornado, Marine and Inland insurance in this state for the current year ending Janu-

mry 31st, 1910. Witness my hand and the seal of the Auditor of Public Accounts, the day and year first above written. SILAS R. BARTON, (Seal.) Auditor of Public Accounts. C E PIERCE Deputy.

CERTIFICATE OF PUBLICATION. STATE OF NEBRASKA.

-Office of-AUDITOR OF PUBLIC ACCOUNTS. LINCOLN, Feb. 1, 1909. 9 IT IS HEREBY CERTIFIED, That the Scottish Union and National Insurance company of Edinburg, Scotland has complied with the insurance law of this state, applicable to such companies and is, therefore, authorized to continue the business of Fire insurance in this state for the current year ending January 31st,

Witness my hand and the seal of the Auditor of Public Accounts, the day and year first above written SILAS R. BARTON, (Seal.) Auditor of Public Accounts.

(Scal.) Auditor of Public Accounts. C. E. PIERCE, Deputy. Phone Douglas 970

After 6 P. M.-Harney 1059

from this office promptly and paid in cash. We call the attention of careful insurers to these facts and respectfully solicit a share of your patronage.

CERTIFICATE OF PUBLICATION. STATE OF NEBRASKA

-Office of-AUDITOR OF PUBLIC ACCOUNTS. LINCOLN, Feb. 1, 1909. IT IS HEREBY CERTIFIED, That the London Assurance Corporation Insurance company of London, England, has complied with the insurance law of this state applicable to such companies and is, therefore, authorized to continue the business of Fire insurance in this state for the current year ending January 31st, 1910. Witness my hand and the seal of the Auditor of Public Accounts, the day and year first above written.

SILAS R. BARTON.

C. E. PIERCE, Deputy.

CERTIFICATE OF PUBLICATION. STATE OF NEBRASKA.

AUDITOR OF PUBLIC ACCOUNTS LINCOLN, Feb. 1, 1909. IT IS HEREBY CERTIFIED, That the Liverpool and London and Globe insurance company of Liverpool England, has complied with the insurance law of this state, applicable to such companies, and is, therefore, authorized to continue the business of Fire 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 first above written. SILAS R. BARTON. (Seal.) Auditor of Public Accounts. C. E. PIERCE, Deputy.

STATE OF NEBRASKA, -Office of-AUDITOR OF PUBLIC ACCOUNTS. LINCOLN. Feb. 1, 1909. 1. IT IS HEREBY CERTIFIED, That the St. Paul Fire and Marine Insur-

ance company of St. Paul, in the state of Minnesota, has compiled with the insurance law of this state applicable to such companies and is, therefore, authorized to continue the business of Fire insurance in this state for the current year ending January 31st, 1910.

Witness my hand and the seal of the Auditor of Public Accounts, the BILLAS R. BARTON, (Seal.) Auditor of Public Accounts. C. E. PIERCE, Deputy.

CERTIFICATE OF PUBLICATION. STATE OF NEBRASKA.

Office of-LINCOLN. Feb. 1, 1909. IT IS HEREBY CERTIFIED, That the Hanover Fire 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 insurance in this state for the current year ending January 31st,

Witness my hand and the seal of the Auditor of Public Accounts, the day and year first above written SILAS R. BARTON. (Seal.) Auditor of Public Accounts. C. E. PIERCE, Deputy.

326 Bee Bldg., OMAHA, NEB.

H. E. PALMER, Pres.

H. E. Palmer, Son & Co. CAREFUL UNDERWRITERS

Surety Bonds of Every Nature Executed Immediately; Accident, Steam Boiler. Employers' and Public Liability, General Liability, Landlord's and Contractor's Contingent Liability, Burglary, Plate Glass, Sprinkler's Leakage, Flywheel, Elevator Liability, Workman's Collective Insurance, Automobile Insurance.

CERTIFICATE O FPUBLICATION

STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS

LINCOLN, February 1st, 1909.

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 Boller, Burglary, Surety, Fly Wheel and Workmen's Collective Insurance in this State for the current year ending January 31st, 1910.

Summary of Report Filed for the Year Ending December 31st, 1908.

Premiums

\$6,327,521.08 Total DISBURSEMENTS \$6.679,187.34

Unpaid Claims and Expenses. \$1,629,597.62
Uncarned Premiums \$3,570,269.09
All other liabilities. \$438,184.95
Capital Stock paid up. \$1,009,000.00
Surplus beyond Capital Stock and other liabilities. \$2,011,834.00 Total \$8,649,885.66 Witness my hand and the seal of the Auditor of Public Accounts the day

SILAS R. BARTON, Auditor of Public Accounts. C. E. PIERCE, Deputy.

STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS
LINCOLN, February 1st, 1969.
IT IS HEREBY CERTIFIED, That the Title Guaranty and Surety Company of Scranton, in the State of Pennsylvania, has compiled with the Insurance Law of this State, applicable to such companies and is therefore authoriged to continue the business of Surety and Fidelity Insurance in this State for the current year ending January 31st, 1910. Summary of Report Filed for the Year Ending December 31st, 1908. INCOME

Total \$ 609.611.88 | LIABILITIES | 172.033.25 | Unpaid Claims and Expenses | 318,319.11 | All other liabilities | 61,989.67 | 552,342.03 | Capital Stock paid up | Surplus beyond Capital Stock and other liabilities | 363,702.97 | 1,163,702.97 Total \$1,716,645.00 Witness my hand and the seal of the Auditor of Public Accounts the day and year first above written. SILAS R. BARTON. Auditor of Public Accounts, C. E. PIERCE, Deputy

OFFICE-500 TO 506 BRANDEIS BUILDING

Telephones-Bell Douglas 29; Independent A1129

We offer you insurance protection, embracing fire, wind, hail, tornado and plate glass, chosen as the strongest from our thirty years' experience. CERTIFICATE OF PUBLICATION

STATE OF NEBRASKA OFFICE OF AUDITOR OF PUBLIC ACCOUNTS LINCOLN, February 1st, 1909.

CERTIFICATE OF PUBLICATION

IINCOLN, February 1st, 1909.
IT IS HEREBY CERTIFIED, That
the Liverpool and London and Globe
Insurance 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 Fire and Tornado Insurance in this State for the current
year ending January 31st, 1910.
Witness my hand and the seal of Witness my hand and the seal of the Auditor of Public Accounts, the day and year first above written. SILAS R. BARTON.
(Seal) Auditor of Public Account

C. E. PIERCE, Deputy.

STATE OF NEBRASKA OFFICE OF

AUDITOR OF PUBLIC ACCOUNTS LINCOLN, February 1st, 1909. IT IS HEREBY CERTIFIED, That the Aachen and Munich Fire Insurance Company of Aachen, Germany, has complied with the Insurance Law of this State, applicable to such Com-panies and is therefore authorized to continue the business of Fire Insur-ance in this State for the current year ending January 31st, 1919. Witness my hand and the seal of the Auditor of Public Accounts, the day and year first above written. SILAS R. BARTON.
(Seal) Auditor of Public Accounts.

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

LINCOLN, February 1st, 1309. IS HEREBY CERTIFIED, That IT IS HEREBY CERTIFIED. That the Fidelity Fire Insurance 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 Fire Insurance in this State for the current year ending January 21st, 1216.

Witness my hand and the seal of the Auditor of Public Accounts, the day and year first above written. SILAS R BARTON.
(Seal) Auditor of Public Accounts. C. E. PIERCE, Deputy.

McCague Investment Company

1506 Dodge Street

C. E. PIERCE, Deputy.

the past, it would probably be just as unsatisfactory. The only man who can afford to live, his ideals is the one who is satisfied manager.

"I don't see how you do the Puck. thing so naturally."

dience shot to show their appreciation "Your delineation of the part of a man and if it was bad, they shot to express under fire is marvelous," declared the disapproval. It has become a habit,"-

"Well," replied Hamdodo J. Ranter.
"you see on our recent western tour, if a tableau or a climax was good, the au-

CERTIFICATE OF PUBLICATION STATE OF NEBRASKA OFFICE OF AUDITOR OF PUBLIC ACCOUNTS
LINCOLN, February 1st, 1909.

IT IS HEREBY CERTIFIED, That The Bankers Reserve Life Company of Omnha, in the State of Nebraska, 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 31st, 1910.

Summary of report filed for the year ending December 31st, 1908.

INCOME

INCOME Premiums \$ 711,646.12
All other sources 50,136.09
Total DISBURSEMENTS \$ 761,782.81 Paid policy holders...\$ 166,007.28
All other payments... 274,017.70
Total
Admitted assets
LIABILITIES

stock and other lia-

stock and other liabilities 289,340,28 289,340,28

Total 1.566,344,38

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

(Seal) Auditor of Public Accounts, C. E. PIERCE, Deputy.

CERTIFICATE OF PUBLICATION. STATE OF NEBRASKA, OFFICE OF AUDITOR OF FUBLIC ACCOUNTS.
LINCOLN, Feb. 1, 1809.

IT IS HEREBY CERTIFIED, That the Girard Fire and Marine 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 Fire and Tornado insurance in this state for the current year ending January 31st, 1910, Witness my hand and the seal of the Auditor of Public Accounts the day and year first above written.

SILAS R. BARTON, (Seal.) Auditor of Public Accounts.

(Seal.) Auditor of Public Accounts, C. E. PIERCE, Deputy,

F. D. Wead, Agent