A. J. LOVE, President

# Love-Haskell Company

State of Nebraska, Office of Auditor of Public

LINCOLN. Feb. 1, 1910. LINCOLN, Feb. 1, 1910.

It is hereby certified that the New York Plate Glass 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 Plate Glass insurance in this state for the current year, ending January 31, 1911.

Summary of report filed for the year, ending December 31, 1969.

Premiums \$1, 1909.

Premiums \$610,502.86

All other sources 40,439.21

Total DISBURSEMENTS

Paid Policy Holders \$179,250.80

All other payments 307,846.81

Total Admitted Assets

LIABILITIES Unpaid Claims and Expenses
Unearned Practice

LIABILITIES
Denses
Unearned Practice

LIABILITIES
Denses
Unearned Practice

LIABILITIES
Denses
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Denses
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LIABILITIES
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LIABILI

Unpaid Claims and Expenses

Unearned Premiums 271,472.09
All other liabilities 48,005.64
Capital Stock paid up. 200,000.00
Surplus beyond Capital
Stock and other liabilities 285,936.15
Total 8018,200.96
Witness my hand and the seal of the Auditor of Public Accounts the day and year first above written

SILAS R PARTON

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

CERTIFICATE OF PUBLICATION State of Nebraska, Office of Auditor of Public

It is hereby certified that the Calumet in-surance company of Chicago, in the state of Illinois, 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 31, 1811.

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

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

CERTIFICATE OF PUBLICATION State of Nebraska, Office of Auditor of Public

Accounts.

LINCOLN, Feb. 1, 1916.

It is hereby certified that the Caledonian insurance company of Edinburg, in 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 31, 1911.

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

SILAS R. BARTON

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

CERTIFICATE OF PUBLICATION State of Nebraska, Office of Auditor of Public Accounts,

Accounts,

LINCOLN, Feb. 1, 1916.

It is hereby certified that the City of New York 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 31, 1911.

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.

# Every Known Kind of Insurance

Third Floor Omaha National Bank Building Telephone Douglas 380

NSURANCE is our business—not a sideline. We employ expert help in every department, and give our business our own direct, personal attention, NOT "some of the time," BUT ALL THE TIME.

#### Nebraska State Agent for the Following Companies:

AMERICAN BONDING COMPANY of Baltimore.

Fidelity, Court, Contract Bonds, Bank, Residence and Burglary Insurance of Every Description.

TRAVELERS INSURANCE COMPANY of Hartford.

Employers' Liability, Automobile and Boiler Insurance.

NEW YORK PLATE GLASS INSURANCE CO. of New York. CALEDONIAN INSURANCE COMPANY of Scotland. NATIONAL FIRE INSURANCE COMPANY of Hartford. STATE INSURANCE COMPANY of Nebraska BOSTON INSURANCE COMPANY (Automobile Department.) CALUMET INSURANCE COMPANY of Chicago.

If you are a Banker, Real Estate Agent or Insurance Man and desire to represent companies in any line of insurance, the facilities of our office are at your disposal. We desire agents in every city, town or hamlet in Nebraska where we are not already represented.

## We Represent Locally the Following Fire Companies in Addition to the Above:

CITIZENS INSURANCE COMPANY of St. Louis NORTH BRITISH MERCANTILE INSURANCE CO. of England. CITY OF NEW YORK INSURANCE COMPANY.

FIDELITY-PHENIX INSURANCE COMPANY of Brooklyn. SUN INSURRANCE OFFICE of England. BOSTON INSURANCE COMPANY, Boston, Mass.

### We Insure Anything Anywhere

Stability

Accuracy

Promptness

Courtesy 

State of Nebraska Office of Auditor of Public

FRANK J. HASKELL, Sec'y Treas.

Accounts.

Lincoln, Feb. I, 1910.

It is bereby certified that the American Bording company of Baltimore, in the state of Maryland, has complied with the Insurance law of this state, applicable to such companies, and is, therefore, authorized to continue the biginess of Fidelity, Surety and Burglary insurance in this state for the current year, ending January 21, 1911.

Summary of report filed for the year, ending December 31, 1968.

\$1,425,306.82

Premiums ...\$1,352,524.34
All other sources ...\$2,952.48
Total ...
Paid Policy Holders \$ 221,448.12
All other payments 759,102.49
Total ...
Admitted Assets ... \$ 980,550.61 \$2,514,581.76

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

CERTIFICATE OF PUBLICATION State of Nebraska, Office of Auditor of Public

Accounts,

LINCOLN, Feb. 1, 1910.

It is hereby certified that the North British and Mercantile Insurance company of London and Edinburg, 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 31, 1911.

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

SILAS R. BARTON,

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

CERTIFICATE OF PUBLICATION State of Nebraska, Office of Auditor of Public

Accounts.

LINCOLN, Feb. 1, 1910.

It is hereby certified that the Sun Insurance Office company of London, in 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 31, 1911.

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.

CERTIFICATE OF PUBLICATION State of Nebraska, Office of Auditor of Public Accounts,

Accounts.

LINCOLN, Feb. 1, 1910.

It is hereby certified that the Citizens' Insurance company of St. Louis, in the state of Missouri, 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 31, 1911.

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

SILAS R. BARTON.

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

#### WORK OF FRATERNAL ORDERS

Great Strength of This Feature of Life Insurance.

PROTECTION WHERE IT IS NEEDED

Woodmen of the World of Omaha an Excellent Example of a Powerful Factor in the Insurance World.

"Fraternal insurance has filled a necessary niche in the matter of life insurance, fund in order to meet emergencies. that but for the fraternals would have been left unfilled. It has afforded protection where but for it no protection could or would have been given. It is an institution that has come to stay, and is stronger today in the affections of a greater number of people than the old line companies,' said Sovereign Clerk John T. Yates of the Woodmen of the World, Omaha's great fraternal organization.

"In the early days the average workingman could not carry any life insurance be-

from the very start.

this distance were deserving of criticism pectancy. because of the lack of thorough business standards and an unacquaintance with tem. It took years of hard experience to panoply of war is just as attractive to the taxpayers of Douglas county thousands of American millionaires pay for titles." bring life insurance to its present stand- average man today as it was in the time dollars. The old Douglas county court ards, but in even a shorter time fraternal of the Pharaohs and Napoleon. The uni- house was built in 1855, and upon investigaand enduring success, soundly and solidly character. They are educative. It might established as the old line companies.

"Naturally, I believe that the Woodmen of the World is leading all the fraternal orably the proposition to recognize the insurance companies. And I am not mis- semi-militant character of the uniform stating a fact in saying so. The Wood- rank of the Woodman of the Word, and I men of the World is founded on a prac- dare say, of other orders. This is because good features of other fraternals and many relating to the militant branch of the govbetter features that are not possessed by erument. The government is coming to 3% per cent, including coupon. We, there-

"We are but nineteen years old. Our death rate is lower than it was fifteen ranks of the several fraternal orders, and gix per cent interest on \$115,000 from

"We have profited by the experience of

others and have solved a few problems ourselves, independently. The practical and observant insurance man knows that World this year in different parts of the ment of \$6,025.61, making a trifle over 5 per little pleasant "skirmish" with an elderly thoughts and dreams of men. In the age the ordinary mortuary tables are incon- country. One will be at Gulfport, Miss., cent for the whole period. sistent and that most actuaries' tables are another at Michigan City, Ind., and anmere theoretical deductions.

ures, not upon theory. The theory of insurance based upon 50,000 policy holders will not hold good for 150,000 or 500,000 members

this and hence they are constantly can-

vassing for new members. The Woodmen of the World had the largest growth during the month of March, 1910, of any month of its history-13,086. We now have a reserve fund of \$10,000,000 and la seven more years with our present ratio of increase it will reach \$25,000,000.

"The trouble with the earlier fraternals was that they started in with too small a reserve fund, and overlooked the necessity of increasing that reserve fund as their mortuary losses increased. But they have learned the lesson, and now all the successful fraternals are paying the strictest

No Room for Jealousies.

"There should be no antagonism or jealcause of its cost. The result was that the fraternals is fully as exacting as in the would at first thought suppose that it suing foreigners with titles, of the disgust- the Austrians," we retort. Then somemillions of people while recognizing the old line companies and even more so. The would be necessary to start schedules back ing and sickening way American parents one says 'The Star Spangled Banner is infinite value of life insurance, were by further success of fraternals lies in the to the date of the bonds, offered their daughters for sale to men of really our national song." We try to sing force of circumstances uninsured, and these fact that it is the object of the fraternal but this is entirely unnecessary. For ex- title, who were notoriously immoral, and it; but the air does not adapt itself to were as a rule the very class of people that societies to keep their members in good ample, we find a 5 per cent bond for \$50,- who ignored the American wives as soon ordinary voices and the words sound too "It was this condition that gave birth reasons. Hence every lodge has one or for \$56,325, and which has ten years to run. "What is so absurd and disgusting to voice dies out or gets left behind, and then to the system of fraternal insurance. Fra- more surgeons or physicians whose duty it At the date of purchase it must have had us Canadians," she said, "is that your one by one the others fail. It is all right ternal insurance met a need that was im- is to look after the health of the members. thirty years to run. Your 5 per cont bond great boast is your independence. Your for a high soprano solo, but almost imperative, a purpose that was noble, and a And here again is a strong argument in table will show (thirty-year column) that war with the English was to free yourpractice that became immensely popular favor of the perpetuity of the fraternals. "The fraternal insurance plans were for the continued health of their members, per cent is \$3,600. You can, there's an American mother who wouldn't "Old Black Joe"—these they like and call crude at the start, and viewing them from thus materially reducing the death ex- gin with this value. So long as the same sell her daughter to any man with a little for over and over. A music student with

Uniform Rank Popular.

surprise you to know that even the national government is considering very favprinciple, possessing in itself all the of the peculiarity of our institutions as line that is created through the uniform date: creation of these disciplined volunteers.

uniform rank of the Woodman of the other at Union City, Tenn. The dates of had been issued on the amortization basis. "We base our deductions on actual fig- the encampments have not yet been de- The annual cost to the county would have happened that the horrible practice of structures, the temples, amphitheatres and termined.

Kansas Judge as Editor

"We shall have three encampments of the

stant accretions to its membership. Once they begin to diminish the company begins to wane. The fraternal companies know on religion, and Judge Webb agreed to

the church people in town want mob Judge Web."-Topeka Capital.

Real Estate Mortgages (Continued from Page One.)

corporations or individuals, a schedule of It is not overly difficult to introduce class Canadians also.

ousles between the old line companies and amortization accounts of premiums and The most sarcastic, bitter and unjust re- our own words. the fraternals. The fraternals gather in discounts on your bond record books, even marks about Americans I have heard were

ing years may be disregarded.

\$125,000 were ordered issued in 1881, just twenty-nine years ago, for this building. but of this amount only \$119,000 was actually issued. The county records show that on this indebtedness of \$119,000 nothing has been paid to date on the principle. The bonds bore interest at the rate of 6 per cent and were redeemed in 1835 by another issue of 4% per cent; these were likewise recognize the value of the drill and discip- fore, find the following expenditures to

We will now suppose that these bonds well.

that this is but \$1,125 per year, or an in- onies," I cheerfully replied, "and when der of subsequent centuries. During the or policy holders. The prosperity and said Tom Botkin the other day, "I think was actually paid, with the result that this slavery, he sent back word to grow toline or fraternal, depends upon the con-

Foreigners Very Fond of Making Americans Abroad Targets for Serensm.

Study well your United States history before you come abroad. They will come attention to the maintenance of a reserve amortization should be constructed, show- at you with questions and thrusts, which ing the gradual extinction of the premium take you unawares, and to answer which during the singing or playing of "America" or discount by the application of surplus you must know our own history. For- and the "Star Spangled Banner" "A fraternal insurance company in order interest, so that each year or half year eigners seem to know all our weak points restaurants and theaters, but as I recolto succeed must have a constant inflow of the account will show the investment value better than we do. This I have found notnew members to meet the losses from mor- at that particular time and the "writing ably true of the English, when I have mark of respect to the national hymn. tuary causes, lapses and suspensions. The off" of the premium of the "writing up" met them, not as guests of the same hossame rule applies equally to the old line of the discount will be such an amount tess, but on the common ground of hotel our national hymn.. Every time the Engas will bring the bond to par at maturity, or boarding house. With the English I lish sing "God Save the King" we Ameri-

risks that the old liners could not get. The though you have previously kept such ac- by a Canadian woman. She was "orating" of your own?" they say. "You borrowed physical requirements for membership in counts on the basis of par or of cost. One on the subject of American heiresses "pur- that from the Germans and they from health for both sentimental and business 000, which twenty years ago was bought as they get the money," and on and on warlike for a peaceful nation. First one this price was on a 4% per cent basis. Then selves from royalty and to do away with foreigners wish to hear are the negro mel-They not only care for the widowed and turning to your ten-year column, it appears titles, and there's no nation today as crazy odies, "Swing Low, Sweet Charlot," "Sufatheriess of their membership, but labor that the value of a 5 per cent bond at 41 for titles as Americans. I don't believe wance River," "My Old Kentucky Home," basis is preserved, any number of interven. she could get and pay over a big fortune whom I lived last winter told me it kept in the bargain. All your millionaires buy her busy apologizing for my "awful "Probably no one factor contributes more I have given you illustrations for the up estates abroad and live in England or musical taste," but there is something constantly arising conditions. But even directly to the growth of fraternalism property owner and farmer as borrowers some other foreign country and break their about "Way Down Upon the Suwanee these were not more crude and unsatin- than what is known as the degree teams, and of yourselves and corporations as necks to get into court circles. Why don't they stay at home and found an aristo- and when I can hear it sung by the deep, ing the early history of life insurance in organizations of the orders. The world has case with which you are all familiar, cratic society in America? It's a standing rich melodious, unspoiled voices of what is now known as the old line sys- not changed much in the centuries. The wherein amortization would have saved the joke the big amounts the English make genuine southern negroes I enjoy it more In vain the American woman to whom the grand operas.

she was talking tried to show her she insurance has reached a stage of practical form ranks give the orders a semi-militant tion I find that bonds to the amount of was judging an entire nation by a few millionaires high lights, that thousands upon thousands of rich American girls married American men, that we had just as fine, Humanity and Beauty Essential Fea. cultured and aristocratic society in America as abroad, that after all it was no more mercenary to buy a title than it was for the English to sell one. She would have

\$ 19.980 and said she saw as many crests and coats | There are none in France, in which country

This was an average annual interest pay. New York woman, I did, however, have a which the building of cities inspired the been 4 per cent annual interest and 2 per slavery was ever introduced into free palaces then erected have withstood the curb the reckiess and deceptive benedict cent amortization, or \$7,140. You will note America "Through the English col- ravages of time and still remain the won-

mentally "shook hands over the bloody

It is quite touching to see these aged rheumatic English women pull themselves the King." It is quite the custom in New York and other eastern cities to stand lect, further west we do not all pay this Speed the day when we decide upon cans bunch ourselves together and sing

"Why don't you get a national hymn than the vocal pyrotechnics of many of

GERMAN CITIES LEAD WORLD

ture of Remarkable Development.

"I know of no cities in the modern world it that we were a nation of pretenders, which compare with those which have here. Streets, boulevards, parks, open Canadian act the great Philadelphia really worshipping titles and royalty at arisen in Germany during the last twenty years," writes Frederick A. Howe in Srib-"Why," she said, "Americans keep so- ner's. "There are none in Great Britain, licitors busy in London, trying to trace from which country official delegations are their pedigree back to William the Con- constantly crossing the North sea to study queror. My cousin visited in New York the achievements of the German city. membership is younger than our competitions.

See and the average age of our its availibility in case of emergency. There is no soldier in the world equal to the well of arms displayed by the Americans as the building of cities has made but little of arms displayed by the Americans as the building of cities has made but little of arms displayed by the Americans as the building of cities has made but little of arms displayed by the Americans as the building of cities has made but little of arms displayed by the Americans as the building of cities has made but little on \$110,000 from 1903 to 1910.... 11.937 defend Americans. I was simply a listener that it is.

English dame who does not like us very of the Antonines the Roman people gave themselves with enthusiasm to the embel-"Will you tell me," said she, "how it lishment of their cities. The great public

on religion, and Judge Webb agreed to print it. The paper was pretty well made used, no voter would now complain or propose. The minister's article made just one word more than a column, and Judge Webb was in a quandary. The last line read, 'Our Lord and Saviour, Jesus Christ.' Illeve the future generation from such that individual told him it was easy; that he could fix it. And he did. When the paper came out it read: 'Our Lord and Saviour, J. Christ.' The minister and all the church people in town wanted to the church people are expression the said, very sar-their castically: "Have you no men in America their people are expression the said, very sar-their castically: "Have you no men in America their people are expression the said, very sar-their passion to people are expression the said, very sar-their passion to people are expression to people are expression to people are expression to people are expression the castically: "Have you no men in America their passion to people are expression to people are expression

"Important as is the honesty and the efficiency of the German city, it is the far-sighted outlook on the future that are up and stand while they sing " God Saye most amazing. Germany is building its known men flirt with them?-Pittsburg cities as Bismarck perfected the army before Sadowa and Sedan; as the empire is building its warships and merchantmen; as it develops its waterways and educational systems.

"This paramountey of private property does not exist in Germany. Humanity is first. The city enjoys some of thee sov ereignty of the empire. It can promote the beautiful. It can destroy the ugly. It can protect its poor. It can educate as meisters are laying the foundations of the

ple, is 29,000 acres; of Cologne with a popularged its area the city was in a position to control its developments, to plan for its building. It called in its architects and its engineers or it sent too a neighboring university for an expert. A plan is made of the surrounding territory, of the topography of the land, the natural advantages, the proximity to the railways and the probable users to which the re-I gion will be put. The prevailing winds are studied, and factories are only permitted to locate in certain prescribed altogether. If it is a working-class quarter, the streets and parking are adjusted other industries. to workingmen's homes. If it is suited for homes of a more expensive sort, the our own country grapples the strike evil plan is upon a more elaborate scale. "The foresight of the city does not end with ft? Under a law similar

of the city's growth." Perils for Maids Fortora.

married men should be disqualified from settled any real issue between the two. filrting with unsuspecting maldens, by forcing them to wear rings that shall be definite things. It served to embitter the the complement of the wedding rings of feelings of each class toward the other, their much better halves, is laudable in it put a great city and its environs to \$174.737 at this talk between the Canadian and a "There have been three great periods in purpose, but seems somewhat defective in needless inconvenience, it fomented a genpractical effectiveness. Still, it has a masculine precedent in the legislation to provent arime by prohibiting the carrying of firearms, which the lawbreakers take care not to obey.

> This enactment is plainly designed to who fiirts with spinsters under the pretonse that he is single. But what is to prevent such an unscrupulous person from slipping off the ring and putting it in his pocket when approaching the unsuspecting is the road to Big Returns.

tury the German people are expressing have sometimes been found missing in their pride in the Fatherland and the impe-

The effective precaution would be to brand the married men. But where should the brand be put? The back of the hand would leave transgression open to the kid-gloved class. To locate it on the face would seem a permanent disqualification; gart, are vieing with one another in the but think of the hardship to the widower who in due time seeks to replace his loss! Taking all the intricacies of the subject into consideration, would it not be simpler bigness of vision, boldness of execution and as well as more effective to instruct the unmarried women not to let any un-

> LABOR DISPUTES IN CANADA Good Results from Law Providing

Dispatch.

for the Compulsory Arbitration of Labor Troubles. Friendly settlements of labor disputes

involving 57,000 workmen and effecting saving in wages alone of more than it wills. It can plan for the future. It \$3,500,000 are evidence that the Canadian can have city dreams. And the German industrial disputes act works. The act city has dreams, dreams which are fast provides that it shall be illegal for embeing visualized. The German burgo ployes of a public utility or a mine to strike or for employers to order a lockcity of tomorrow as an architect lays the out until the issue involved shall have foundations of a forty-story sky-scraper been investigated by a board, on which or the designer of a world's fair plans his each of the disputant bodies shall have a play-city far in advance of its excava- representative and which shall be fleaded by an impartial third. Should the board "German architects saw the obvious. They fall to effect an amicable settlement it saw that the city would grow as it had in at once makes a public report, in which the past. So they enlarged the boundaries, the issues are made known in plain lan-They annexed suburban land. The pres- guage. After that they may strike if ent area of Dusseldorf, with its 300,000 peo. they wish. In these stubborn cases where an agreement is difficult to reach, publation of 428,700, is 28,800; of Frankfort, with lie opinion is relied upon to compel an a population of 335,000, is 33,203. Having en- equitable settlement. In this respect the Canadian law differs from the computsory arbitration of New Zealand, where the findings of the arbiters are enforceable at law. Without this compulsory feature, however, the Canadian method works admirably, for in seventy-four of the eighty cases thus far, or 95 per cent, the workingmen were agreeable cepting the findings of the board and did not strike afterward, though at perfect liberty to do so. At present the act applies only to industries in the nature of public utilities-raliways, telegraphs areas. In some cities they are excluded telephones, mines, etc.—but so popular from the business and residence sections has it become with both labor and capital that it is now proposed to extend it to

How long shall we have to wait before and adopts some such method of dealing spaces and sites for public buildings and street car strike would have been pracschool houses are laid out far in advance tically impossible. After eight weary weeks of riot and bloodshed it was at last called off, leaving the traction company and the strikers just where they The proposition of exigent reformers that were before it began, instead of having But the strike did not accomplish certain eral spirit of lawlessness, it resulted in inuries to hundreds of people and death to scores. In addition to this we thattion strikers lost in wages \$450,000, the sympathetic strikers in the textile and other trades \$2,200,000, the Rapid Trans.t company \$2,000,000 and other employers and business men generally \$12,000,000a pretty costly experience in both human, lives and in money.-Leslie's Weekly,

Persistent advertising in The Omaha Be