OMAHA INSURANCE CENTER Great Growth

Ought to Be Headquarters for a Big Cluster of Companies.

STRONG CONCERNS LOCATED HERE

German-American Life an Example of What May Be Done in the Way of Building Up a Home Institution.

"There is no good reason why Omsha Kingbell, president of the German-American Life Insurance company of Omaha. tendency toward the growth of insurance Bankers Life Insurance company of Linconcerns in the west and that they will rapidly multiply in the not far distant future. The same facilities of capital and integrity, to say nothing of enterprise, exist giants of the east. In times of drouth its here in this great wealth producing and prosperous west that exist in the east, as the farmer. In business depressions and become firmly planted and presume to rected to the encouragement of agents maintain themselves by some sort of a divine right.

Life Insurance company, has been in exintence but four years. It is what is known as a stipulated premium company, and we maintain a legal reserve just as do the old line company. We are the states of nearly \$1,000,000 of its aurance writes are the twenty-fourth year with assets of nearly \$1,000,000 in force in sixteen states over \$23,000,000 of its aurance writes. ago with but \$1,200 as assets, and now we have \$70,000 in first farm mortgages, or slightly in excess of \$100,000 in gross assets. Record for One Company.

January 1, 1907, our total amount of insurance in force was \$580,000. January 1, 1210, our insurance in force was \$4,417,500. und we expect to reach the \$5,000,000 by the close of the present year. We led the life insurance gained in Nebraska in the better than endowments, demonstrating years 1968 and 1999, and our business this that life insurance in a well managed year will be much ahoud of last year.

This company is neither a mutual nor is it an old line company, but is simply a ment. stipulated premium company, organized under the laws of Nebraska. It is osten- from policy loans are exclusively first sibly a Nebraska concern, officered and farm mortgages. Having outgrown its capitalized by Nebraska men and Nebraska present rented quarters, it has contracted

"Since the organization of our company, our total income from interest receipts Pourteenth street, Lincoln. It will have in alone has exceeded the total amount paid for death claims by 33.10 per cent.

'The amount of new insurance we have written during the year, as shown by the official records of the state auditor's office, was \$2,652,500. We paid dividends to organization we have paid policy holders \$35,669.62, which is not a bad showing for a new company,"

Taxatton of Life Insurance. On the question of the taxation of life insurance, Mr. Klingbell said: "To my mind the greatest problem that is today the tendency of the various states and also of steamers plying between that port the tendency of the various states and also England for the passage of 4,000 domestic strange premiums more heavily than any the officers of the guild announce that the officers of the guild announce that years has advanced by leaps and bounds, the person that buys life insuran-A "No life insurance man will say that the

be taxed. I believe that this part of the life insurance premium should pay its equal share of taxation in the same proportion sonal and real. The public in general that pains to investigate the methods of taxation imposed upon life insurance companies. I am sensible of the fact that taxation

of life insurance premiums is a problem of more than passing interest. From a statute boys are pientiful and girls uncommonly acter of life insurance while offering the devised for the purpose of producing enough revenue to defray the legislative the New York Sun tells about it: expenses of an insurance department, the laws of most states have undergone gradual change until we have class legislation in fact, if not so in name.

"A tax sufficient to defray expenses to conduct every insurance department in an efficient manner is a necessary and legitimate burden for all insurance companies to share. But such expense could be reduced to a minimum by the creation of a national department of insurance, thus bringing all companies in the United States operating in more than one state under one common supervision and control. This would simplify the complex demands of the various states and eliminate the present unjust burden; provided the various states would consent to surrender supervision and portion of each policy and so accept the national department certificate of solvency,

"It is unjust to tak the premium paid for cause such is taxing benevolence.

come tax levied against one class of peopense of the premium is an income tax because it is class legislation.

Compels Higher Rates. "The tax sequence has been that all insurance companies were compelled during the past years to increase the rate to meet this additional burden. It would be equally just to tax every corporation upon the gross salaries paid, and, in fact, tax all moneys paid by them for advertising and any other management expenses. One branch of business certainly should not be

held up at the expense of the others. "I am heartily in favor of any movement

spanish war.

It ain't so much a sign of aristocracy to have egg on your chin as it was two or three months ago.

Here's once when the path of true love ran smooth. A couple in Milwaukee was married on roller skates.—Judgu.

they renovated the church they abolished

Practical Experience.

of the Old Line Bankers Life

Splendid Showing of a Nebraska Company that Does Business Along Conservative Lines.

The history of successful financial instithe economy, frugality and self-denial should not become one of the greatest in-

Notable today among the great financial institutions of the state is the old-line coln. Organized in 1887 with \$100,000 capital and no surplus, it entered the western insurance field in competition with the where the great insurance companies have panies their efforts were prayerfully dithat their business might not grow less. In 1900 the assets of the old-line Bank-Our company, the German-American ers Life had grown to about \$20,000. Ten old-line company, and has more insurance in force in the state than the biggest or oldest.

Although its premium rates are the lowest on recerd, its returns to policyholders on muturing contracts are the highest. Its twenty-payment life policies, world on gross volume of legal reserve taken at age 3t and upward, are maturing old-line company is protection, a sure method of saving and a profitable invest-

The investments of the company aside for the erection of a commodious home office building at the corner of N and its new fire-proof building spacious vault and filing space and ample room for its rapidly growing business.

LONESOMES CRY FOR WIVES policy holders in 1909, \$9,187.77, and since Settlers in Northwestern Canada and Tasmania Send Out Call

for Help.

The lonely cry of bachelor farmers in Canada's northwest has been heard by the Woman's guild of Montreal and arconfronting the buyer of life insurance is of steamers plying between that port and rangements have been made with two lines other line of business. The system of taxthe services of every one of these domestic servants, and that the demand is so great until today it is becoming burdeysome to that they could place twice the number already engaged. Most of these 4,000 serlegal reserve value of the policy should not katchewan and Alberta. And as most of H. Butts, secretary and treasurer of the vants will be sent to the provinces of Saswill be quickly snapped up as wives by share of taxation if the same proportion the desperately lonely farmers of the and ordinary life insurance is so slight that is levied on other property, both pernorthwest. Thus history will repeat itself that a great many people now carry and the scenes enacted in Virginia and the only accident insurance. It has the other colonies in the earlier days of the advantage of indemnity during the acted in western Canada.

"There is no 'race suicide' in Tasmania, eldest son has taken a wife, but he has two boys and no girls. There are three unmarried sons remaining and no wives

farmers want wives, he says in a letter to traveling men's accident insurance comto a London paper.

a term rate policy, a whole life policy, or incident recorded. Three young dress- creased, nor is it likely that it will.

the mortality and expense feature of all makers from the borders of Wales had "Many of the accident companies have inother classes of policies, at a rate that formed a sort of joint stock company with cluded sick clauses in their policies, and I will create a larger fund than is necessary a view to starting business at Hobart; but would not care to express any opinion for to operate the insurance department in a they had been interviewed at Perth, and or against these sick clauses. They have thorough manner. It is unjust to tax the when the ship entered port at Hobart three been worked out by the ablest actuaries in mortality provision of the premium, be- successful young farmers, each owning his the country. Ours is strictly an accident farm 'free and clear,' stepped on board and company, and we feel that in the term ac-"Taxing the expense feature of a life in- sought an introduction from the captain, eident we have pretty fairly covered the surance premium is virtually an income The result was that the three young ladies, field, for there are more kinds of accidents tax levied on the life insurance business. accompanied by the first officer of the than there are more king of the supreme court has declared an inshower of rice and old slippers."

CHURCH RENOVATION PERILS Modern Improvements Chill the Ardor of a Steady Attendant.

That the smallest things occasionally change the course of one's whole life was demonstrated a few days ago by a little story told by Former State Senator Mitcheil The senator said that he once knew a

along practical lines that would slimmate young man in a town over in New Jersey the injustice perpetrated upon all life in- who was regarded as exceedingly pious and surance patrons under existing laws. To was often pointed out by fond mothers as bring about such needed reform, however, an example for their sons. Every Sunday

Mank Purdy says he has got a lot of Several conjectures were made as to the sistant relations, but the most distant one is his second cousin, Ren Purdy, who has awed him a half gollar ever since the them seemed to fit the case. Finally he are approached by an inquiritive friend.

The old farmer, equipped with the tools of his trade, was busy near the road.

"What have you growing in that field?" asked the innocent passerby.

"Weeds." answered the granger.

"We do the other.

"A whole lot." answered Jimmy. "It was placed close up against the wall and was the only pew in the church in which you could lean back your head and sleep through that is the only way to exterminate them."—Chicaso News.

German-American Life Insurance Company OMAHA, NEBRASKA

From organization to January 1st, 1910, our total interest receipts alone, has exceeded all death claims by 33:10 per cent

E led the world on gross volume of legal reserve life insurance gained in Nebraska in the years 1908 and 1909.

RELIABLE SOLICITORS WANTED

Accident Policy Good Insurance

Public Begins to Understand and Many Prefer it to a Straight Life Plan.

"No class of insurance has grown more rapidly in recent years than accident insurance, and there is practically no better them are women, it is probable that they Western Travelers' Accident association of Omaha. "The difference between accident settlement of thir country will be re-en- life of the policy holder as well as the death benefit. Another benefit of accident A similar appeal for help comes from insurance is that it is written at less than Tasmania in western Australia, where half the cost of old line or any other charscarce and precious. A correspondent of same, if not a little better advantages to the policy holder.

"The Western Travelers' Accident associabut there is a 'race famine.' My Angio- tion is an Omaha concern and has been Indian friend of whom I wrote is a living organized about eighteen years. There are example of this 'race struggie.' He has five | about fifteen other travelers' accident comchildren, all grown up. The eldest, a panies in the country, but we have been woman, is married and has three boys. The very well satisfied with the share of the business that comes to us.

"We do not maintain any branch offices, nor do we have a big army of agents to whom we have to pay commissions. Our "Colonel Moore, the prime menister of best agents are our satisfied policy holders, Western Australia, who is now in London, and we are getting a good share of the re-echoes the cry, 'Send us girls!' 'Our business. While we are ostensibly a pany, we do not confine our risks wholly "Consequently applications have been to traveling men, but will take risks that pouring in to the offices of the Emigration are no more hazardous than the vocation would consent to surrender supervision and base taxation purely upon the investment and it is said that a party of picked women a success from the start because we have will start before the end of May to the sought to operate it at a minimum of cost number of at least 100. They will be taken commensurate with the maximum of proissued to each corporation as sufficient to Perth, the capital of Western Australia, tection. There are many advantages in qualification to transact business in each and then transshipped to Tasmania or any accident insurance that those who are not state. Such legislation would remove a part of the Australian world they may accident policy holders do not realize. multitude of defects, now so abundant in select. The fare to Perth is only \$25 and Every man is liable to accident and with the insurance statutes of every state in there will be a matron in charge of the the introduction of the automobile the action union. cident risk has materially increased, but "In the Hobart paper there is an amusing the cost of accident insurance has not in-

"It is just as essential that a person est church of England and three knots should carry accident insurance as he ple is unconstitutional, because it is class were tied. Three fine rigs awaited the should carry life or fire insurance. A man legislation. I hold that a tax on the ex- happy couples and off they started amid a is constantly exposed to accident, and accidents generally come just at the time a person is not looking for them. They can no more be averted than death.

"Hence the public is awakening to the importance and necessity of accident insurance. Most of the accident companies are prospering. I know that our company has prospered wonderfully in the eighteen years of its existence. The last year has been particularly a good one with us and thus far during 1910 we have written more B. Perkins of Beverly, the treasurer of the policies than ever before in the same period Delaware River Transportation company, of time. We are looking for a big year in

> Nearing Time to Stop. A messenger boy was told to deliver a

telegram to a certain Chicago minister or the life insurance companies should make evening he could be seen going to church. a Sunday morning at the hour when the the first start in the right place, which is in their own home office. Eliminate the cliarge, "

Reflections of Uncle Exps.

Hank Purdy says he has got a lot of Several conjectures were made as to the could be seen going to church, and seen going to church, and was also among the regular attendants at the weekly meeting.

The boy gained entrance to the vestry door, and he was at a loss to know how to reach the minister, who was then in the midst of his discourse. He finally succeeded in attracting the attention of one of the ushers, to whom he whispered:

"How long has dat guy been preaching."

"About thirty years," said the usher.
"Well, I guess I'll wait. He must be nearly done," said the boy.—Chicago Jour-

you hustling for church on Sinday evening any more. What's the matter?"

"Nothing," replied Jimmy, "only when they renovated the church they abolished the rear pew."

"What did that have to do with it?"
queried the wondering friend.

"A whole let." answered Jimmy, "It was placed close up against the wall and was the only pew in the church in which you could lean back your head and sleep through the sermon with any degree of comfort."—Philadelphia Telegraph,

Tracing Its Course.

Uncle Dan'i-I notice some o' the papers givin' th' daily motions of th' comet and it makes mighty interestin' readin'."

Aunt Maria—What did they say about it this mornin', Dan'i?

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Uncle Dan'i-I notice some o' the call'."

Aunt Maria—What did they say about it this mornin'. Dan'i?

Uncle Dan'i-I call' any any about it this mornin'. Dan'i?

Uncle Dan'i-I call' any any about it this mornin'. Dan'i?

Aunt Maria—What did they say about it this mornin'. Dan'i?

Aunt Maria—What

TENTH ANNUAL STATEMENT OF THE

Columbia Fire Insurance Co. Of Omaha, Nebraska

JANUARY 1st, 1910:

State, City and School District Warrants. 5,327.04 Due Agents and others, including deferred com's

	Municipal and School District Bonds Cash: In Banks In Office Bills Receivable (Farm premium notes not matured) Premiums in course of collection (Written subsequent to October 1) Accrued Interest on Bonds, Mortgages and Warrants	191,550.00	com's Reserve required by law for the protection of outstanding risks Reserve for Tazes Losses Adjusted and Unpaid Reserve for Estimated Unadjusted Losses. Net Surplus	18,899.90
		89,961.16 2,649.65		861,860.36 8,000.00 None
		156,685,89		9.550.60
		47,228.36		181,410,10
		21,996.89		
		1,284,723.99		1,284,723.99
	Premiums		\$ 38,475.09 110,631,65 163,059.79	
	Admitted Assets			
		STATE	AGENTS	
	Nebraska E. G. Bohana Kansas C. H. Sear Iowa John F. Weible, I	le, Topeka	South Dakota Geo. L. Iles, S Oklahoma J. H. McNew, Okla North Dakota Frank Harris,	thoma City
	A prominent, strong and influential Western organization under the management of experienced and successful 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, and in case of loss are 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. From \$200,000.00 to over a Million and a Quarter in Assets in ten years is the record of the Columbia Fire Agents, with which comparison is invited.			

Home Office-Merchants National Bank Building, Omaha **Telephone Douglas 451**

OFFICERS

D. E. THOMPSON, Pres. C. E. YOST, Vice, Pres. J. B. DINSMORE, 2d V-Pres. C. D. MULLEN, Sec. and Treas. C. O. TALMAGE, Ass't. Sec.

DIRECTORS

D. E. Thompson J. A. Sunderland G. M. Murphey J. H. Miles J. T. Bressler E. G. Bohanan H. A. Wiggenhorn C. E. Yost C. D. Mullen

CERTIFICATE OF PUBLICATION

State of Neraska, Office of Auditor of Public Accounts, Lincoln, Feb.

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 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 writ-

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

B. L. BALDWIN, President

W. A. YONSON, Vice President

LIABILITIES

M. E. FOLEY, Secretary

B. L. BALDWIN & CO.

1221 Farnam Street

CERTIFICATE OF PUBLICATION

tate of Nebraska, Office of Auditor of Public Accounts.

It is hereby certified that the Palatine Insurance company, Ltd., of London, in England, 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

CERTIFICATE OF PUBLICATION State of Nebraska, Office of Auditor of

American Insurance company of New York, in the state of New York, has complete with the insurance law of this state, applicable to such companies, and is, therefor, authorized to continue the business of Fre and Tornado insurance in this state

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,
(Seal.)

C. E. PIERCE,
Deputy.

the current year, ending January 31,

hereby certified that the German

Auditor of Public Account

LINCOLN, Feb. 1, 1910.

LINCOLN, Feb. 1, 1910.

....General Insurance Agents

'Phone Douglas 271

Over eigheen years experience in the insurance business. We represent six first class companies, with combined assets of more than fifty millions of dollars.

We adjust all losses promptly and pay cash without delay and without discount.

Our combined Windstorm and Hail policy is very satisfactory protection at very low cost.

Our experience, and the protection of the insurance, which we write, are yours for the asking.

CERTIFICATE OF PUBLICATION

this state for the current of the January 31. 1911.
Witness my hand and the real of the Auditor of Public Accounts, the day and year first above written.
SILAS R. BARTON, State of Nebraska, Office of Auditor of Public Accounts.

LINCOLN, Feb. 1, 1910.

It is hereby certified that the United States Fidelity and Guaranty Insurance 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 business of Fidelity, Surety, Guaranteed Attorneys, Burglary, Casualty and Steam Boiler insurance in this state for the current year, ending January 21, 1911.

Summary of Report Filed for the Year Ending December 21, 1209:

Premiums

1NCOME

23.687 814 88

Other Sources \$3,682.814.89

Other Sources 254,976.43

Total DISBURSEMENTS \$3,667.785.32

Total
Admitted Assets

Liabilities
Unearned Premiums
All Other Liabilities

Liabili

CERTIFICATE OF PUBLICATION State of Nebraska, Office of Auditor of Public Accounts. LINCOLN, Feb. 1, 1910. It is hereby certified that the Providence

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 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.

Auditor of Public Accounts. C. E. PIERCE.

CERTIFICATE OF PUBLICATION lists of Nebraska, Office of Auditor of Public Accounts.

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 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. LINCOLN, Feb. 1, 1910.

year first above written. SILAS R. BARTON. C. E. PIERCE.