

OMAHA INSURANCE CENTER

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 Omaha should not become one of the greatest insurance centers in the west...

Our company, the German-American Life Insurance company, has been in existence for four years...

Record for One Company. January 1, 1907, our total amount of insurance in force was \$300,000...

Since the organization of our company, our total income from interest receipts alone has exceeded the total amount paid for death claims by 23.10 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 \$2,000,000.

Taxation of Life Insurance. On the question of the taxation of life insurance, Mr. Klingbeil said: "To my mind the greatest problem that is today confronting the buyer of life insurance is the tendency of the various states and also of the national government to tax life insurance premiums more heavily than any other line of business."

"No life insurance man will say that the legal reserve value of the policy should not be taxed. I believe that this part of the life insurance premium should pay its equal share of taxation if the same proportion that is levied on other property, both personal and real."

"I am sensible of the fact that taxation of life insurance premiums is a problem of more than passing interest. From a statute passed for the purpose of providing enough revenue to defray the legislative 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."

"Consequently applications have been pending in the office of the Emigration society, 15 Victoria street, London, E. C., and it is said that a party of picked women will start before the end of May to the number of at least 100. They will be taken to Perth, the capital of Western Australia, and then transported to Tasmania or any other of the Australian world they may select. The fare to Perth is only \$5 and there will be a matron in charge of the party."

"In the Hobart paper there is an amusing incident recorded. Three young dress-makers from the borders of Wales had formed a sort of joint stock company with a view to starting business at Hobart; but they had been interviewed at Perth, and when the ship entered port at Hobart three successful young farmers, each owning his farm free and clear, stepped on board and sought an introduction from the captain. The result was that the three young ladies, accompanied by the first officer of the ship and the stewards, went to the nearest church of England and three knots were tied. Three fine rigs awaited the happy couples and off they started amid a shower of rice and old slippers."

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.

Reflections of Uncle Ezra. Frank Purdy says he has got a lot of "silly" relations, but the most distant one owed him a half dollar ever since the Spanish war. "It ain't so much a sign of aristocracy to have got your chin as it was two or three months ago."

Practical Experience. The old farmer, equipped with the tools of his trade, was busy near the road. "What have you growing in that field?" "Woods," answered the granger. "What do you mean by cultivating woods?" "I mean," replied the man behind the wheel, "that I am cultivating the experience I am getting that is the only way to exterminate them."—Chicago News.

Great Growth of the Old Line Bankers Life

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

The history of successful financial institutions in the west is one long record of the economy, sagacity and self-denial practiced by its originators and managers.

Notable today among the great financial institutions of the state is the old-line Bankers Life Insurance company of Lincoln. Organized in 1857 with \$200,000 capital and no surplus, it entered the western insurance field in competition with the giants of the east.

In 1909 the assets of the old-line Bankers Life had grown to about \$300,000. Ten years later, in 1910, it enters its twenty-fourth year with assets of nearly \$4,000,000 and surplus of nearly \$1,000,000.

Although its premium rates are the lowest on record, its returns to policyholders on maturing contracts are the highest. Its twenty-payment life policies, taken at age 21 and upward, are maturing better than any others, demonstrating that life insurance in a well managed old-line company is protection, a sure method of saving and a profitable investment.

The investments of the company aside from policy loans are exclusively first farm mortgages. Having outgrown its present rented quarters, it has contracted for the erection of a commodious home office building at the corner of N and Fourteenth street, Lincoln.

LONESOMES CRY FOR WIVES

Settlers in Northwestern Canada and Tasmania Head 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 arrangements have been made with two lines of steamers plying between that port and England for the passage of 4,000 domestic servants to be brought over this summer.

"There is no 'race suicide' in Tasmania, India is a 'race famine.' My Anglian Indian friend of whom I wrote is a living example of this 'race struggle.' He has five children, all grown up. The eldest, a woman, is married and has three boys. The eldest son has taken a wife, but he has two boys and no girls. There are three unmarried sons remaining and no wives can be had."

"Colonel Moore, the prime minister of Western Australia, who is now in London, re-echoes the cry, 'Send us girls! Our farmers want wives,' he says in a letter to a London paper.

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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 Mitchell B. Perkins. Recently, the treasurer of the Delaware River Transportation company, the senator said that he once knew a young man in a town over in New Jersey who was regarded as exceedingly pious and was often pointed out by fond mothers as an example for their sons.

This commendable custom was kept up for several years, but suddenly the young man ceased to attend divine services, and shortly all of his acquaintances marvelled. Several conjectures were made as to the cause of his strange move, but none of them seemed to fit the case. Finally he was approached by an inquisitive friend.

"What did that have to do with it?" queried the wondering friend. "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 the sermon with any degree of comfort."—Philadelphia Telegraph.

German-American Life Insurance Company

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

WE 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 insurance offered the public," said Willard H. Burtis, secretary and treasurer of the Western Travelers' Accident association of Omaha.

"The Western Travelers' Accident association is an Omaha concern and has been organized about eighteen years. There are about fifteen other travelers' accident companies in the country, but we have been 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 best agents are our satisfied policy holders, and we are getting a good share of the business. While we are ostensibly a traveling men's accident insurance company, we do not confine our risks wholly to traveling men."

"Many of the accident companies have included sick claims in their policies, and I would not care to express any opinion for or against these sick clauses. They have been worked out by the ablest actuaries in the country. Ours is strictly an accident company, and we feel that in the term accident we have pretty fairly covered the field for all the kinds of accidents that there are of sickness."

"It is just as essential that a person should carry accident insurance as he should carry life or fire insurance. A man 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."

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TENTH ANNUAL STATEMENT OF THE Columbia Fire Insurance Co. Of Omaha, Nebraska. JANUARY 1st, 1910. ASSETS: First Mortgage Farm Loans, State, City and School District Warrants, Municipal and School District Bonds, Cash, In Banks, In Office, Bills Receivable, Premiums in course of collection, Accrued Interest on Bonds, Mortgages and Warrants. LIABILITIES: Capital Stock, Due Agents and others, Reserve required by law, Reserve for outstanding risks, Reserve for Taxes, Losses Adjusted and Unpaid, Reserve for Estimated Unadjusted Losses, Net Surplus. RESULTS 1909: Surplus, Premiums, Re-insurance Reserve, Admitted Assets. Net Premiums in 1909, Losses to Premium Income in 1909, Security to Policyholders. STATE AGENTS: Nebraska, Kansas, Iowa, Missouri, Arkansas, Louisiana, Oklahoma, Texas, Colorado, New Mexico, Wyoming, Montana, North Dakota, South Dakota, Minnesota, Wisconsin, Illinois, Indiana, Michigan, Ohio, Pennsylvania, Maryland, Delaware, Virginia, West Virginia, Kentucky, Tennessee, Mississippi, Alabama, Georgia, Florida, Louisiana, Mississippi, Alabama, Georgia, Florida.

B. L. BALDWIN, President W. A. YONSON, Vice President M. E. FOLEY, Secretary B. L. BALDWIN & CO. General Insurance Agents. 1221 Farnam Street. Over eighteen 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: State of Nebraska, Office of Auditor of Public Accounts, LINCOLN, Feb. 1, 1910. It is hereby certified that the Providence Washington Insurance Co., of Providence, in the state of Rhode Island, 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.