### The Prevention of Fire

The business man, when it comes to buying a lot, has the title examined, and investigates as to the price of contiguous property, what the increase has been, etc. But when it comes to putting a building on that lot, his caution seems to disappear. He may be persuaded into considerable expenditure for ornamental gewgaws the essentials of construction, the building the two controlling influences, and betect, who, in seven cases out of ten, for

risk. Notwithstanding that insurance, the part, but calculated to make one smile, ceedingly well built. For instance, the law is tremendously beneficial in its re- nevertheless. sults. Its adoption here would be of insponsible for preventing fires, just as it highest paid in any land (though still too exceptional advantages as a fighting center ment, one of the prime causes of the in systematic fire-policing.

man would realize that it was to his own to build shabbily because of that low rate. Iy accidental, but a most fortunate chance. day are even tentatively fairly well built. those very people had every reason to be- as the Hudson Terminal, the West Street tenance of public roads in Europe, it is the severest kind of legislation for coneases, which may spread from the unclean or ignorant individual who originates nicipal ills."

little by little, but in most of the smaller \$20,000 better off had he had a fireproof than to try to legislate against it. towns people build as they please and building. construction. In Greater New York itself, ough of Manhattan.

One would think that after such a terrible lesson as the San Franciscans residered, we may say that the influence of insurance companies. great conflagrations is practically wasted. Remember this, one of the great funda- crete and cement, materials that are being brolla which lits into the suit case, as does so far as the community is concerned.

into what the intelligent individual can do will the interest on the additional amount necessarily been of wood. Then, too, are stores unused apparel and furnishings in for the preservation of his own life and that a first-class fireproof building costs, we not on the very eve of the realization the box couches, or in pasteboard boxes property-for the present, at any rate, over and above the initial cost of ordinary of Wigard Edison's dream-or nightmare- hidden by the handsome fringe bed spread The less intelligent will follow their ex- inflammable construction, be greater than of a poured, solid, concrete \$1,200 house in In the summer furs and heavy clothing are ample and in due course of time the com- the yearly premium you will have to pay twelve hours? Imagine the delights of stored for the season.—New York World. munity will naturally drift into establish- upon the insurance that it will be thought bathing in a concrete bathtub, cooking ing as obligatory what has become a rec- necessary to carry upon that aforesaid in- upon a concrete stove, and sleeping upon ognized standard mode of construction. It flammable building. So that it should be a concrete bed. is strange, but a fact, nevertheless, that clearly evident to even the least thought- To sum up, the one remedy above of building laws seldom, if ever, go far be- ful of men that to build otherwise than others that will clear this fire evil out of yond current practice, even if current absolutely fireproof is foolish in the ex- our economic system, is to build well. practice is bad; and the rule has been, treme. heretofore, at least, constantly to evade

AMERICA the prevention of larger cities, are not very helpful to the even in its initial cost, the most expensive fire is supposed to be the work individual, so let us see how much he is material that can be used in building. of fire companies and special benefited by insurance regulations. It You may not have done any building of police systems. The responsi- ought to be remembered that the insurance late, or been interested in the purchase of bility of the iddividual is seldom companies' province is to fix rates and lumber, so this increase in cost may not equaldered. If a man chooses make contracts, but not to make the risks have been brought home to you; but, just to put up the kind of house that will, in all fireproof nor to prevent or protect against for example, go out and try to get a plane probability, burn down, he is allowed to fire, just for the simple reason that neither box. A few years ago poor people used these exercise his preference in this, just as he is the prevention of fire nor protection for coal bins; piano boxes were a glut vatively estimated as follows: (Data for in the color of the paint with which he against fire is their business or in line upon the market, so to speak. Today, you Minnesota, Wisconsin and Michigan furwith it. Insurance can only indemnify for can't get one for love or money. The dealloss by fire. The insurance companies rate ors have to send them back to the facand write every risk on its merits from tories, and the freight rate is a stiff one. their viewpoint, and leave fire prevention Individual initiative has given us the and fire protection to property owners and 8,000 buildings of more of less fire-resisting the public. To diminish or reduce hazards, excellence that we have in this country. so that premium rates might be safely re- We are grateful to those \$,000 individuals duced, is not good insurance practice and and companies. In most of their buildings and costly ornament, but as to the vitals, is no more the duty of a fire insurance or neglected, just enough to endanger the company to advocate fire prevention or contents and to make it possible that the regulations and the insurance rates are pay for any part of that work than it is buildings themselves may be seriously for a life insurance company to inaugurate damaged. Witness what happened to the youd them he rarely goes. In this he is or support great movements for the bet- skystrapers of Baltimore and of San Frangenerally sided and abetted by his archi- terment of hygienic conditions, or for a cisco. Yet, in spite of the fact that the marine company to pay for lighthouses, Baltimore ones were pretty badly hurt, some inexplicable reason, cares little and so why should we look to them to tell us they served as a bulwark against the knows less about fireproof construction. how to build properly and to insist upon spread of fire toward the residence dis-In Europe there is a very potent meas- our doing so? They simply maintain a trict. Fire spent its energy upon them, restoration to the producing values of the ure for preventing fires and for emphasiz- gambling house into which it has been the and to their great bulk and comparative states named of \$250,000,000. This sum has ing the responsibility resting upon every fashion for us to go and tot as to the de-excellence of construction does that city an annual interest value of \$12,500,000, an member of the community in regard to struction of our property. Self-preserva- owe its gratitude that it was not entirely amount which with great advantage might fire-prevention. I refer to the "neighbor- tion, however, has shown them the neces- destroyed. In New York and Chicago be recovered and if applied to the proper hood Hability" enactment that in those sity for combatting confiagrations, though there are, of course, the most so-called scientific construction of roads in the other countries furnishes "such a steady, the individual fire is looked upon as a sort skyscrapers" and of the most correct conthough silent, pressure in the direction of of good advertisement to keep the individ- struction. Some people, and even some in- us the most extensve and finest country care in the construction and use of build- ual impressed with the desirability there surance authorities, have expressed solici- road system that the world has ever ings." Under this law, every one is liable is of being well insured. The underwriters tude for the welfare of those buildings in known. to his neighbors for damage caused them have written an admirable building code a fire, and, in fact, have contended that by fire that extends beyond his own prem- and cities would do well to adopt it, but they would add to its spread, and look ises and that is brought about by his own in all this I am reminded of the recent upon them as a menace. For my part, in carelessness or neglect. True, in those activity of many liquor dealers and brew- case of a conflagration, I would rather be continental countries the regular insurance ers in behalf of the temperance reform in a New York or Chicago skyscraper than policies include this neighborhood liability movement. It is praiseworthy on their anywhere else. The latest ones are ex-

calculable advantage to us. It is only though undoubtedly unintentionally, of virwhen society makes the individual re- tually getting very high premiums, the to its occupants and contents, but it offers peace, that there is any such thing as prohibitive) under false pretenses. In be extinguished. More than that, the tion of those highways. What little progress we have made in places where it is most reasonable to ex- whose destruction would mean at least noted for the excellence of its roads than America toward incombustibility in our pect rapid growth, they at first make a temporary chaos to the nation-is protect- any other of several European countries, buildings has been very largely a personal remarkably low rate on remarkably poor ed from the spread of fire from uptown by but it would not be an extravagant stateone. It would seem that a sane business construction. People are thus encouraged a rampart of skyscrapers. This was pure- ment to say that I have never seen in ultimate advantage to build safely. But Such buildings multiply rapidly, and the From the East river to the Hudson, apsuch progress is lamentably slow. Only risk of conflagration becomes more and proximately, along Cedar street, there are be found here. And while that is due prin-7-100 of 1 per cent of our buildings to- more imminent. Up go the rates, though seventeen huge fireproof buildings, such cipally to the scientific building and main-It must be recognized that the average lieve, and probably were told, that the building, the Trinity building, the City Inindividual will only build as well as he is rates first made would continue. Later, vestment, Singer and other buildings from compelled to. The municipality, duly con- the city is notified that that particular 150 feet to 350 feet and more in height, that stituted authority, will have to insist that district is an extremely bad one, and that spite of the alarmists, would not only not incombustible buildings only must be con- more fire appliances will have to be put be a means of spreading a conflagration, structed. It is quite immaterial to the in, involving great municipal expenditure, but would effectually stop its progress. taxpayers if an individual elects to let The insurance beheats are immediately. There has been in most cities an unnec his building be destroyed by fire, but it is complied with, but, nevertheless, the in- essary amount of agitation against the of very real interest to the public that surance rates over the entire city are skyscraper. Reasons for going up high in the property of other people shall not be raised, and no protest is of avail. The the air are many; the value of city propdestroyed at the same time. This once companies stand together, and you pay erty is a great incentive thereto. If propcomprehended, it is easy to see that the the rate or go uninsured. Have we any erly built, the skyscraper offers absolutely real responsibility rests on the public and complaint to make? It's business. We are no element of danger. Individuals and the not on the individual. We are "forced to business men, and yet we submit to this authorities seem to recognize that the tall where the traffic is comparatively very reported. realize that there is eminent propriety in process of shearing and seem to be per- building should be superlatively well built, light, we take land of an average value I thank you very much for the trolling and preventing contagious dis- on growing more wool that we may be upon it. In New York great efforts have sixty-six feet in width, practically two- ance in connection with this accident

them to the community at large. Just as it really works. Here is a concrete ex- as fire is concerned, there is not the slight- ply of seeds for the adjoining farm lands no legislation that aims at the prevention ample. Three years ago a man put up a est necessity for it. When it comes to hyof contagious diseases is now considered \$100,000 store building. He didn't think it gienic considerations, the light and air, and too grinding and unendurable, so will it necessary to make it fireproof, because he the congestion of traffic in the streets, ultimately be recognized that no regula- got a rate of only \$1.50 per \$100 on the full those are matters that deserve thought value of that building. Outside of repairs, and speedy controlling action. Years ago VALUE OF SPACE AND TIME toward the prevention of a conflagration, etc., that were not insured against, the to- the Society of Building Commissioners the most contagious and ruinous of mu- tal cost of that building, including the in- strongly advocated what even now seems surance premiums for three years, was to be the very best thing that could be Some states and communities have ex- \$104,500. The building burned a while ago, done, the restriction of buildings to so pressed a doubt as to their powers or and some of his friends congratulated him many stories in height on the street line, rights to regulate building in all its upon receiving virtually the full amount then a stepping back from the front so minutiae. It is a police power; and ac- of insurance. There was some little salv- many feet, then the addition of so many cording to the very highest authorities, ago in foundations, some brick, etc., but stories more, and another step, and on up Our larger cities are coming to realize in dollars and cents. He certainly must ing built, and our effort should be still style iron, heated by gas, was used. the necessity of strict building regulations, now realize that he would have been further to better its construction, rather

city of a few years hence. Think of the far better off in a fireproof structure. Let people, to a certain degree, with the salient heritage of combustible buildings that we us imagine, for example, that two men put principles of fire-resistance in buildings. are leaving posterity. Why, in 1907, a year up buildings very similar to his, with the The individual who hasn't thought much of great progress, al per cent and over of exception that one, Mr. A's, is a fireproof about the matter is, nevertheless, perhaps all the buildings we built in cities and building, while Mr. B's is exactly like our quite unconsciously, going to imitate to a towns of over 50,000 people, were of wood first example, being the ordinary com- certain extent the construction of the tail writer," which is at the command of the bustible construction. A's cost \$110,000 and building in his four or five-story affair. \$3.76 per cent of the buildings were B's \$100,000. B has "saved" \$10,000. At the And the influence is felt all the way down wooden, though, fortunately, nothing end of five years B's building is deterio- the line. People occupy those buildings wooden can hereafter be built in the bor- rating and costing a little more each year as offices and have seen them in construcready in repairs, and his insurance has applicability of those same materia's for cost him \$7,500 for the five years. A's the house they intend building in the seived, they, at least, if not the entire building has cost him \$500 for repairs, and suburbs. country, would be so thoroughly weaned he has carried just enough insurance to in the main, millionaires have been the from the combustible that great things provide against any contingency of dam- first to see the advantage of fireproof might be expected of them in the recon- age. His premiums will have been \$1,000, construction and have built their houses struction of their buildings. But the thrall A's building, at the end of five years, thus in that manner, but examples are multiof the allegedly "cheap" is still upon costs him \$111,000, while B's has cost him plying of more modest houses similarly them. To date, they have expended \$111,- \$109,500, but at the end of another year the constructed. In Pittsburg and elsewhere 600,000 in rebuilding and repairing. Over cost stands at exactly the same figure for housewest \$4,000 and even less have been 28,000 buildings were destroyed by fire, and both, and A will continue to have a better, built of brick and tile and concrete, withthey have rebuilt nearly 12,000, but of that sounder and safer building, while B's is out a particle of wood in their construcnumber only sixty-seven are of "Class A." deteriorating at an ever-increasing rate tion. The fashion of using merely stucco or first-class construction, and there are and may be completely gutted by fire any on wire lath for exterior walls is a step with a handsome writing desk or dresser. 10,140 frame buildings, representing an in- day, with all the consequent loss of busi- in the right direction for the suburban The lower part pulls out at night, revealvestment of \$41,800,000 in more fuel for ness and profits that we have noted in house, and asbestos shingles and such novfuture fires! Baltimore has done but little the other case. A is a conservative busi- cities are coming into favor. And still better in her upbuilding, and Toronto not ness man, while B is a speculator, and, farther out, on the farm, you may see as well as either. So that, morally con- naturally, believes in gambling with-the here and there a house and barn and it is a boon to the studio apartment dweller.

mental truths to be considered when you strongly urged as an admirable and su- the folding coat hanger. The apartment It resolves itself, therefore, very largely are thinking of building: That in no case perior substitute for what has heretofore house dweller, where closet room is limited,

them where it is at all possible. General you of a people that not only complacent- with boards to eliminate the flue-like fire individual construction has much improved by transacts its important business in, lives conduits that those clear spaces produce, of late years in New York, in Chicago, in in, and worships in tinder-boxes, but con- and similarly, plaster or broken stone Cleveland, and as a result it is in those clifes that you will find the best building regulations now being enacted, and new ble schools, combustible churches and flues that carry fire from the cellar to Dealer. and more stringent ones constantly being combustible business blocks to what at the attic in a minute's time. The use of a any day may become a funeral pyre?

would result in injury to the business. It one or more details have been forgotten Singer building in New York is well nigh The insurance people have been guilty, perfect. It not only is positively safe in comparatively open districts or in small great financial district of New York-

fectly content to be the sheep and to keep and the best of skill is usually employed \$100 per acre and cut it up with roadways prompt payment and liberal allowbeen made to curb tall buildings, but I thirds of the same being given over to claim. With regard to insurance, let us see how doubt if it can ever be done, and, as far weeds, which furnish an inexhaustible sup-

the police power, together with the power let us assume that he got back the entire indefinitely, so that the light and air of taxation and of eminent domain, are \$100,000. He didn't get back the premiums, space of each street would be widening as economy of both than was possible in the the threa great powers of government. There is a loss of \$4,500. It will be five the buildings ascended, thus doing away past, The last two have special regard to the months before he will have gotten into a with the chasm-like effect produced by a state as an organized entity and are ex- temporary building, with new stock and lot of tail buildings built right up on the ercised for the benefit of the corpora- his business going along normally, so that street line. Architect Ernest Flagg in his adding machine, the merchant to the tion. It is only incidentally that the in- \$10,000 is the least he can count upon los- New York and Architect D. K. Boyd of telephone over which more than half of his dividual is benefited by the exercise of ing in profits that he should have made Philadelphia have enlarged upon this sugeither power. Police power, on the con- during that time. He counts a still further gestion, defined it, and put it into appli- elaborate card system that minimizes labor. trary, is exercised for the direct benefit loss of \$2,000 by not being able to make as cable form, and the plan is at present be- and the housekeeper shows a score of meof the individual, and it is only inci- good purchases as on some of the stock he ing considered by New York's building chanical devices on her kitchen shelves dentally that the state, as an organized had. One thousand deliars more goes in code commission. Many cities now limit that make cooking not only a pleasure, but entity, is benefited. It cares for the life, the loss records of orders, accounts, etc. the height of buildings to nine and ten a lightning speed affair; a three-minute the health, the safety, the morals of the The rent of quarters he will occupy while stories, and in Europe they maintain a cake maker, a bread maker which prepares community. Safe and proper building ma- rebuilding will be \$3,000 more. Moving into still lower limit, but I am confident that that stable commodity in an equally expeterially affects each one of these things, the new building will be at least \$1,000 it is only a matter of time before height ditious manner, and a fireless cooker that and I venture to assert that no enactment more. So that he figures a straight loss restrictions will be removed everywhere. relieves the housewife of worries attendant looking to the prevention of fire will ever of \$21,500, not to mention losses due to old, There will be regulations as to light and upon the cooking of a meal. Her electric be set aside by the highest court of ap- customers getting away from him and such air spaces, but the tail building has come iron never gets cold, and works in half the incidentals that cannot be well expressed to stay. So far it has been the best build- time that it formerly took when the old-

what they please. With us the village of But supposing his building had not a very beneficent influence upon general today is the town of tomorrow and the burned down. He would still have been construction. They have familiarized our to keep in repair. He has spent \$2,000 al- tion and they eventually inquire as to the

fence posts and bins and troughs of con-

Even in a frame house the space be-With this fact well in mind, what think tween the floor joists may be closed off little common sense on the part of the you want it, and want it in a hurry, ad-The building regulations, save in the Fortunately lumber will soon become, builder or layman is all that is needed to vertise for it in The Bee.

minimize the danger of the rapid spread of fire. Build of wood, if you must, but don't, figuratively speaking, pack straw all about it and saturate it with kerosene and then wonder why it burns so readily.

### LAND WASTE ON WIDE ROADS

Thousands of Valuable Acres Converted to Useless Purpeaca.

In the United States, public highways in the states given below may be conser-

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Reducing the width of these public highways, which now average sixty-six feet by give back to the farmers of those states for cultivation 2,500,000 acres of generally tillable land, which, at an average valua-

There is enough land, arable and capable of producing crops, in a half dozen of the northern middle states, set aside by law for road purposes and actually wasted, to amount in value (if returned to the farmer), to over \$100,000,000; this on the present basis of land values which is calculated according to the annual profits in crops of the land per acre. Wasted does not really express the condition. It is more than wasted, for, above all, the generous width of roadways in America is, in my Judgmakes him responsible for keeping the low upon shouldy construction to make it from which neighboring fires may quickly tolerable, indifferent and primitive condi-

I do not know that Germany is more Illinois, Iowa or any other western state, a country road as good as the poorest to perhaps likewise attributable in equal de gree to the restriction of their highways

to a reasonable and workable width. Here in Germany are roads over which perhaps a hundred times more traffic passes than over similar roads in America, and which have been used for a thousand or 1,500 years by vast armies from the days Gentlemenof the Roman Empire and the Germanic tribes and nations down to the present, where troops are manoeuvred over them payment of your weekly rapidly and in large numbers. These roads benefit and doctor's bill range from twenty to thirty feet in width, incurred in connection while out in Iowa or Minnesota or Ohio, with accident heretofore forever.-National Magazine.

Persistent advertising in The Omaha Bee

New Devices that Teach Greatest Possible Economy in Home and Shop.

Time and space are becoming more valuable year after year, and there are indications that 1910 will witness the introduction

New York seems full of time-saving devices already. The bank clerk points to

For traveling, milady has everything in condensed form. Face powder on scented Moreover, these tall structures have had leaves, tooth powder and coid cream in tubes, and her hand bag contains miniature bottles and brushes with a space at the bottom for her kimone. A new conceit is a silver buffer with a complete manicure outfit hidden inside the hollow handle.

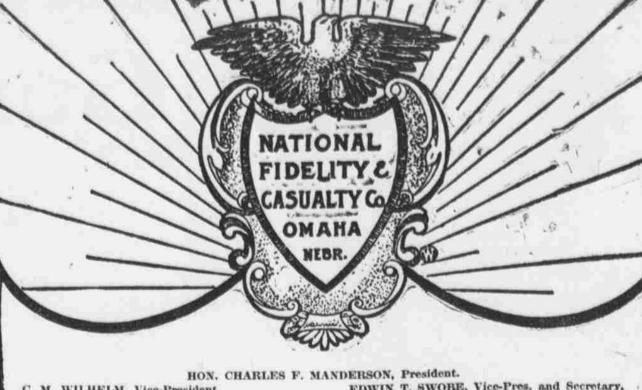
A novelty of considerable benefit to the literary worker is the "taximeter typeuser for the small sum of a dime. After thirty minutes' work another coin must be deposited in the box, but a proficient typewriter can accomplish considerable work in half an hour, and in these days, when space is also at a premium, it is of great writer outside of your 8x10 apartment. The 8x10 apartment, by the way, will benefit by the "disappearing bed," whose

value has been successfully demonstrated in Chicago and cities of the far west. It is not a folding, and not a wall bed-but simply disappears! According to the description it glides into some unoccupied space in the next room, to be carefully concealed beneath the laundry tubs or raised bath room floor. The room presents the appearance of an ordinary sitting room, ing the "appearing bed," in the morning it disappears into the hiding place, which is ventilated by a new and sanitary process. Another space saver is the folding um-

One of Franklin's admiring friends came out to watch him fly his kite during a

"Hen." he said. "I wonder if it wouldn't be possible by the aid of the electric cur-rent to hear the crackling of the clouds up yonder through your kite string
"Try it," said the affable philosopher.
Whereupon the curious seeker for knowledge put his ear to the string and immediately had his whiskers scorched and
seven god teeth knocked out by a bolt of

When you want, what you want when



C. M. WILHELM, Vice-President. EDWIN T. SWOBE, Vice-Pres. and Secretary, H. H. BALDRIGE, General Counsel, JOHN B. RUTH, Treasurer. HARRY S./BYRNE, Assistant Secretary and Manager Surety Department. GEORGE W. WOLFLE, Assistant Secretary and Manager Accident Department,

The Strongest Fidelity and Casualty Company of the West

Department

Washington.

Omaha, Nebraska,

October 9, 1909.

The National Fidel-

ity & Casualty Co.,

I herewith acknowledge

Respectfully yours,

receipt of your check in

of Justice,



RECORD FOR 1909

Increase in Premium Income Over 370%.

Increase in Reserve Over 250%.

Increase in Asets Over 250%

National Fidelity & Casualty Bldg.

Accident, Fidelity, Surety Bond, Plate Glass, Burglary, Etc.

National Fidelity & Casualty Company

National Fidelity & Casualty Bldg. Omaha, Neb.

Special Opportunities for High Class

Omaha, Neb. February 11, 1910.

Wational Fidelity
& Casualty Co.
Gentlemen:
We beg to acknowledge receipt of your favor of Feb. 2, 1910, enclosing your loss
voucher number 110 for
\$1,204.32 in full payment of loss claimed by
us under your bond No.
2671.
We take this opportunity of thanking you for the prompt and satisfactory way in which our claim has been
handled. Such services as you have
rendered us in this case should encourage western people to insure in
your company, for in our opinion the
real test of the security in such a case
is the promptness with which the surety company pays a loss under its bonds.
PARTON & GALLAGREE CO.

# Webster, Howard & Co.

326 Bee Building

Telephone 97c

### General Insurance Agents

#### .... We Solicit a Share of Your Patronage ....

CERTIFICATE OF PUBLICATION

STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS. IT IS HEREBY CERTIFIED—That the Metropolitan 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 and Plate Glass Insurance in this State for the current year ending January 31st, 1911.

Summary of Report Filed for the Year Ending December 31st, 1909. INCOME

ADMITTED ASSETS \$813,663,44 LIABILITIES 

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

SILAS R. BARTON.

(Seal)

C. E. PIERCE. Deputy. (Seal) C. E. PIERCE, Deputy.

CERTIFICATE OF PUBLICATION

STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS. IT IS HEREBY CERTIFIED—That the Aetha Indemnity 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 contine the business of Fidelity, Surety, Plate Glass and Burglary, Accident and Health Insurance in this State for the current year ending January 21st, 1911.

Summary of Report Filed for the Year Ending December 31st, 1909.

INCOME ADMITTED ASSETS \$879,786.29 LIABILITIES

Unpaid Claims and Expenses ... \$153,145,94
Unearned Premiums ... ... 284,053,58
All other liabilities ... ... 100,631.84
Capital Stock paid up ... ... 250,225,00
Surplus beyond Captal Stock
and other liabilities ... ... 85,723,93
Total ... ... ... ... \$579,786,29

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

SILAS R BARTON,

(Seal) Auditor of Public Accounts.

## Fell & Pinkerton Co. GENERAL INSURANCE

Phone Doug. 147

408 First National Bank Building

CERTIFICATE OF PUBLICATION

State of Nebraska, Office of Auditor of Public Accounts, Lincoln, Feb. 1st, 1910. It is hereby certified that the Hamburg Bremen Fire Insurance Company of Hamburg, in Germany, has complied with the insurance law panies and is therefore authorized to continue the business of Fire Insurance in this state for the current year ending January 31st, 1911. Witness my hand and the seal of

day and year first above written. SILAS R. BARTON, Auditor of Public Accounts, C. E. Pierce, Deputy.

the Auditor of Public Accounts, the

CERTIFICATE OF PUBLICATION State of Nebraska, Office of Audi-

tor of Public Accounts, Lincoln, Feb. 1st, 1910. It is hereby certified that the Reliance Insurance Co., of Philadelphia, in the State of Pennsylvania, has complied with the insurance law of this state, applicable to such companies and is therefore authorized to continue the business of Fire and the current year ending January 21st,

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, Lincoln, Feb. 1st, 1310. It is hereby certified that the Michigan Commercial Ins. Co., of Lansing, in the State of Michigan, has complied with the insurance law of this state, appricable to such companies and is therefore authorized to continue the business of Fire and Marine 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, Auditor of Public Accounts, C. E. Pierce, Deputy,