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Rubber Tired Runabout,
Rubber Tired Top Buggy,
Fancy Special Buggy,
Sterling Surry,
Combination Spring Wagon.

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PETER E. NELSON,

HARDWARE

Cooperstown.
North Dakota.

ABSTRACT OF STATEMENT

For the year ending December 31, A. D. 1904, of the condition and affairs of the New York Life Insurance Co. of New York, organized under the laws of the state of New York, made to the commissioner of insurance of the state of North Dakota, in pursuance of the laws of said state.

President, John A. McCall.
 Vice-President, G. W. Perkins.
 Secretary, John C. McCall.
 Treasurer, Edmund D. Handolph.
 Adm. Vice-Pres., Rufus W. Weeks.
 Wm. E. Engersoll.
 Edward R. Perkins.
 Actuaries, Arthur R. Grow.
 Arthur Hunter.
 Adolph Davidson.
 Principal office: 346 Broadway, New York, N. Y.

Attorney for service of process in the state of North Dakota:
 Name, Insurance Commissioner.
 Location, Bismarck, N. D.
 Organized or incorporated 1841.
 Commenced business 1845.

Value of real estate owned by company	13,257,500 00
Loans secured by deeds of trust or mortgages on real estate	32,505,105 00
Loans secured by collateral	500,000 00
Prepaid notes and loans	30,199,093 32
United States Bonds	1,000,000 00
State, city, county and other bonds	287,002,343 32
Loans on hand and in bank	17,094,109 31
Interest due and accrued	2,436,812 99
Rents due and accrued	32,757 77
Net amount of deferred outstanding premiums	6,832,407 65
Total assets	\$90,000,260 35

Policy claims in process of payment	1,000,912 90
Policy claims which have been reported and no proceeds received	2,303,437 78
Policy claims resented by the company	84,100 00
Total policy claims	3,294,450 68
Net present value of all outstanding policies paid for and added in force on the 31st day of December, 1904, as computed by the insurance department of the state of New York, and the actuaries and American table of mortality with 3 and 4 per cent interest as follows:	
Policies known as the company's 3 per cent policies and all policies issued since December, 1900, being valued as per the American experience table with 3 per cent interest and all other policies being valued as per the combined experience table with mortality with 4 per cent interest	336,229,450 00
Dividends due and unpaid	370,071 65
Free loans paid in advance including surrenders and loans	877,744 49
Interest paid in advance policy loans	708,470 00
Other liabilities	1,049,309 00
Additional reserve on policies which the company voluntarily sets aside in excess of the state's requirements	4,850,025 00
Reserve to provide dividends payable to policy holders in 1905 and thereafter as per the schedule of 20 year period policies and longer	34,982,767 06
To holders of 15 year period policies	5,736,259 46
To holders of 10 year period policies	314,000 50
To holders of 5 year period policies	303,837 47
To holders of annual dividends policies	868,953 00

ABSTRACT OF STATEMENT

For the Year Ending December 31, 1904 of the condition and affairs of the Germania Fire Insurance Company of New York, organized under the laws of the state of New York, made to the Commissioner of Insurance of the state of North Dakota, in pursuance of the laws of said state.

President, Hugo Schumann.
 Vice-President, Fr. von Bernuth and Geo. B. Edwards.
 Secretaries, Chas. Rughaver and Gustav Kehr.
 Attorney for service in the state of North Dakota.
 Name, Commissioner of Insurance.
 Location, Bismarck.
 Organized or incorporated March 1859
 Commenced business March, 1859.

Amount of capital stock paid up in full	\$1,000,000 00
Assets.	
Value of Real Estate owned by the Company	\$ 650,000 00
Loans on Bonds and Mortgages	330,500 00
United States Stocks and Bonds	172,000 00
Railroad Bonds and Stocks	2,400,810 00
State, City, County and other Bonds	1,300,613 00
Bank Stocks	65,000 00
Other Corporation Stocks	278,500 00
Cash on hand and in bank	266,048 98
Interest due and accrued	7,736 25
Premiums in course of collection and transmission	357,408 28
Rents due and accrued	1,944 14
All other items due the company cash in hands of department Managers	35,509 98
Total assets	\$ 6,352,699 73

Gross claims for losses adjusted and unpaid	\$ 99,311 65
Gross claims for losses upon which no action has been taken	109,638 63
Losses resisted by the company	24,150 62
Total gross amount of claims for losses	\$ 233,099 90
Deduct re-insurance and salvage claims thereon	50,033 35
Net amount of unpaid losses	182,967 55
Amount of unearned premiums on all outstanding risks	2,594,219 17
Due for commissions and brokerage	6,387 51
Total liabilities	\$ 2,783,474 23

Premiums received during the year

In cash	\$ 2,414,277 21
Interest and dividends received during the year	217,086 39
Rents received during the year	34,702 04
Amounts received from all other sources	54,097 99
Total receipts	\$ 2,718,163 63

Disbursements

Losses paid during the year	\$ 1,301,614 48
Dividends paid during the year	200,000 00
Paid for commissions and brokerage	562,213 71
Paid for salaries, fees and other charges	172,539 97
Paid for taxes	72,239 35
Amount of other disbursements	189,495 92
Total disbursements	\$ 2,438,135 44

North Dakota Business

Total risks taken during the year	\$ 360,905 00
Total premiums received during the year	5,108 64
Total losses incurred during the year	1,933 61
Total amount of losses paid during the year	2,565 31

Farmer's Blacksmith & Supply Company.

General Blacksmithing and Horseshoeing.
Track Shoeing a Specialty.

Mitchell Wagons, Buggies,
The J. I. Case Triumph Gang Plow,
The easiest draft plow on earth.

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S. SANSBURN, Manager.

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an analysis from Prof. Ladd showing our

Formaldehyde 40.61 Per Cent.

which is exceptionally strong. We offer this high grade at a very low price.

We have also received 800 Bottles of

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We have Blue Vitriol in any quantity. Call and see us.

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say you were intending to build this season? If so call and see our complete stock of

Dry Lumber and Building Material

always on hand at Cooperstown, Hannaford, McHenry and Binford.

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J. G. WALLBRIDGE

CONTRACTOR & BUILDER,

Is now ready to figure on that new building you are contemplating.

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Always carry a good and complete stock of . . .

LUMBER, BUILDING MATERIAL, FENCE POSTS, POLES AND GOAL OF ALL KINDS.

I will be pleased to make your acquaintance. . . .

Charles Gillespie, Manager.

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RHEUMATISM and BLOOD CURE

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F. M. RUGG, Northwestern Passenger Agent,
Germania Life Building, St. Paul.