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BUILDING MATERIAL, FENCE
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I will be pleased to make your acquaintance. . . .

Charles Gillespie, Manager.

ABSTRACT OF STATEMENT

For the year ending December 31, 1904. Of the condition and affairs of the Fidelity & Casualty 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.

Capital.
Amount of capital stock paid up in full 500,000 00
Amount of ledger assets (as per balance) December 31 of previous year 5,034,316 09

Assets.
Value of real estate owned by the company 621,981 19
United States stocks and bonds 108,167 00
Railroad bonds and stocks 4,004,011 23
State, city, county and other bonds 456,273 75
Cash on hand and in bank 108,091 75
Interest due and accrued 9,750 84
Premiums in course of collection and transmission 684,409 54
Bills receivable, notes, drafts and checks 1,080 31
Rents due and accrued 6,882 46
Marked value (not including interest on bonds) of bonds and stocks over book value 546,482 41

Liabilities.
Deduct ledger liabilities: Balance of sundry accounts 5,093 26
Unadmitted assets, bills receivable \$82,465; gross premiums in course of collection prior to October 1, 1904 92,196 41
Total assets \$6,667,549 09

Liabilities.
Gross claims for losses upon which no action has been taken 330,349 10
Losses resisted by the company and for policy holders 684,675 40
Total gross amount of claims for losses \$1,015,024 50
Net amount of unpaid losses 1,090,854 50
Amount of unearned premiums on all outstanding risks 2,732,971 35
Estimated expenses incident to the settlement of unpaid claims 70,538 43
Dues for commissions and brokerage 163,231 05
Salaries, rents, expenses, etc. due or accrued \$3,996,115 23
All other liabilities, general contingent fund \$100,000.00; special Conting. Fund \$100,000.00 550,000 00
Total liabilities \$5,986,281 92
Capital actually paid up in cash \$500,000.00; surplus over all liabilities \$1,681,267.17; surplus as regards policy holders 2,081,258 17
Total receipts \$6,667,549 09

Receipts.
Premiums received during the year in cash 5,210,828 33
Interest and dividends received during the year 184,893 80
Rents received during the year including \$4 33.13 for company's own occupancy 67,798 94
Amounts received from all other sources: 300 shares Chicago & Alton Ry Co. preferred stock \$612.50; profit and loss \$10,341.15 10,953 65
Total receipts \$5,474,474 72

Disbursements.

Losses paid during the year 2,047,062 17
Dividends paid during the year 65,000 00
Paid for commissions and brokerage 1,413,506 02
Paid for salaries and other charges 602,044 17
Paid for taxes on real estate, licenses and insurance department fees, investigation and adjustment claims in disputes with policy holders, \$28,663.48; inspection \$17,008.69; printing and stationery \$11,811.56
Amount of other disbursements 232,818 56
Total disbursements \$4,989,906 08

North Dakota Business.
Total risks taken during the year 1,922,511 05
Total premiums received during the year 5,690 19
Total losses incurred during the year 964 53
Total amount of losses paid during the year 964 53

General Interests.
Total amount of premiums received from the organization of the company to date \$61,628,800 84
Total amount of cash dividends declared since the company commenced business 838 750 00
Total amount of the company's stock owned by directors at par value 242,700 00
Losses paid from organization to date 19,655,739 02
Total amount of cash dividends from organization 250,000 20
Amount deposited in various states and counties which, under the laws thereof, is held exclusively for the protection of policy holders therein, market value 105,907 50

Name States and Countries.
Ohio.
STATE OF NORTH DAKOTA.
OFFICE OF COMMISSIONER OF INSURANCE.
I, E. C. COOPER, Commissioner of Insurance of the State of North Dakota, do hereby certify that foregoing is a true abstract of the original statement now on file in this office.

In testimony whereof, I have hereunto set my hand and affixed the seal of this office at Bismark, this 29th day of April, A. D. 1905.
E. C. COOPER,
Commissioner of Insurance.
A. ROLLING, Deputy.

STATE OF NORTH DAKOTA.
OFFICE OF COMMISSIONER OF INSURANCE.
COMPANIES CERTIFICATE OF AUTHORITY.
Whereas, The Fidelity and Casualty Co. of New York City a corporation organized under the laws of New York, has filed in this office a sworn statement exhibiting its condition and business for the year ending December 31, 1904, conformable to the requirements of the laws of this state, regulating the business of insurance; and
Whereas, The said company has filed in this office a duly certified copy of its charter with certificate of organization in compliance with the insurance laws aforesaid.
Now therefore, I, E. C. Cooper, Commissioner of Insurance of the State of North Dakota, pursuant to the provisions of said laws, do hereby certify that the above named company is fully empowered, through its authorized agents to transact its appropriate business of Accident Health and Fidelity Insurance in this state according to laws thereof until the 31st day of December, A. D. 1905.
In testimony whereof, I have hereunto set my hand and seal at Bismark this 29th day of April, A. D. 1905.
E. C. COOPER,
Commissioner of Insurance.
A. ROLLING, Deputy.

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.

Capital.
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 386,000 00
United States Stocks and Bonds 572,000 00
Railroad Bonds and Stocks 2,693,910 00
State, City, County and other Bonds 1,300,613 00
Bank Stocks 50,000 00
Other Corporation Stocks 275,000 00
Cash on hand and in bank 266,000 00
Interest due and accrued 7,730 25
Premiums in course of collection and transmission 357,408 28
Rents due and accrued 1,944 14
All other sums due the company cash in hands of department Managers 25,509 98
Total assets \$ 6,352,660 73

Liabilities.
Gross claims for losses adjusted and unpaid \$ 99,231 65
Gross claims for losses upon which no action has been taken 109,634 63
Losses resisted by the company 24,150 62
Total gross amount of claims for losses \$233,000 90
Deduct re-insurance and salvage claims thereon 50,633 33
Net amount of unpaid losses \$ 182,367 57
Amount of unearned premiums on all outstanding risks 2,294,219 17
Dues for commissions and brokerage 6,287 51
Total liabilities \$2,713,474 23

Receipts.
Premiums received during the year in cash \$2,414,277 31
Interest and dividends received during the year 217,886 30
Rents received during the year 24,702 04
Amount received from all other sources 54,097 90
Total receipts \$2,710,963 63

Disbursements.
Losses paid during the year \$1,331,614 48
Dividends paid during the year 230,000 00
Paid for commissions and brokerage 592,213 71
Paid for salaries and other charges 172,530 97
Paid for taxes 72,290 35
Amount of other disbursements 189,985 95
Total disbursements \$2,488,185 44

North Dakota Business.
Total risks taken during the year \$ 260,965 00
Total premiums received during the year 5,105 61
Total losses incurred during the year 1,553 61
Total amount of losses paid during the year 2,565 21

STATE OF NORTH DAKOTA.
OFFICE OF COMMISSIONER OF INSURANCE.
I, E. C. COOPER, Commissioner of Insurance of the State of North Dakota, do hereby certify that foregoing is a true abstract of the original statement now on file in this office.

In testimony whereof, I have hereunto set my hand and seal at Bismark this 29th day of April, A. D. 1905.
E. C. COOPER,
Commissioner of Insurance.
A. ROLLING, Deputy.

STATE OF NORTH DAKOTA.
OFFICE OF COMMISSIONER OF INSURANCE.
COMPANIES CERTIFICATE OF AUTHORITY.
Whereas, The Germania Fire Insurance Co. of New York, a corporation organized under the laws of New York, has filed in this office a sworn statement exhibiting its condition and business for the year ending December 31, 1904, conformable to the requirements of the laws of this state, regulating the business of insurance; and
Whereas, The said company has filed in this office a duly certified copy of its charter with certificate of organization in compliance with the insurance laws aforesaid.
Now therefore, I, E. C. Cooper, Commissioner of Insurance of the State of North Dakota, pursuant to the provisions of said laws, do hereby certify that the above named company is fully empowered, through its authorized agents to transact its appropriate business of Fire Insurance in this state according to laws thereof until the 31st day of December, A. D. 1905.
In testimony whereof, I have hereunto set my hand and seal at Bismark this 29th day of April, A. D. 1905.
E. C. COOPER,
Commissioner of Insurance.
A. ROLLING, Deputy.

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Norwegian Hospital,
Chicago, Ill.
Surgeon N P R R.
PHONE NO. 1.

DR. M. D. WESTLEY,

Norsk Læge.
Graduate of Jefferson Medical College, Philadelphia.
Office State Bank Building.
PHONE NO. 124.

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