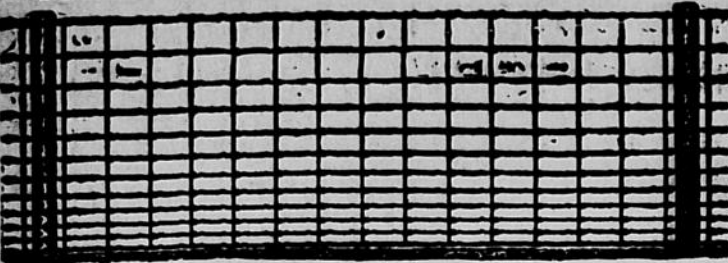


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BUILDING MATERIAL, FENCE
POSTS, POLES AND GOAL
OF ALL KINDS.

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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.

President, George F. Seward.
Vice-President and Secretary, Robert J. Hill.
Principal office: 97-103 Cedar Street, New York, N. Y.
Attorney for service in the State of North Dakota, Commissioner of Insurance.
Location: Bismarck, N. D., organized or incorporated March 20, 1876. Commenced business May 1, 1876.

Amount of capital stock paid up in full	503,000 00
Amount of capital stock paid up in full (balance) December 31 of previous year	5,034,316 69
Assets.	
Value of real estate owned by the company	621,081 19
United States Stocks and Bonds	188,165 08
Railroad bonds and stocks	4,034,011 33
State, city, county and other bonds	456,273 75
Other corporation stocks and bonds	163,422 31
Cash on hand and in bank	108,091 73
Interest due and accrued	7,750 84
Premiums in course of collection and transmission	684,409 61
Bills receivable, not matured	7,882 46
For risks	1,080 34
Rents due and accrued	1,080 34
Market value (not including interest on bonds) of bonds and stocks over book value	546,482 41
Deduct ledger liabilities: Balance of sundry accounts	5,083 96
Unadmitted assets, bills receivable \$82,46; gross premiums in course of collection prior to October 1, 1904	92,186 41
Total assets	\$1,067,549 09
Liabilities.	
Gross claims for losses upon which no action has been taken	338,219 10
Losses resisted by the company and for policy holders	64,606 40
Total gross amount of claims for losses	\$402,825 50
Net amount of unpaid losses	1,020,554 50
Amount of unearned premiums on all outstanding risks	2,732,971 35
Estimated expenses incident to the settlement of unpaid claims	70,058 48
Due for commissions and brokerage	163,231 05
Salaries, rents, expenses, etc. due or accrued	40,115 50
All other liabilities: general contingent fund \$50,000.00; special Cont. Fund \$100,000.00	55,000 00
Total liabilities	\$4,386,283 92
Capital actually paid up in cash \$500,000.00; surplus over all liabilities \$150,198.17; surplus as regards policy holders	2,081,238 17
Total receipts	\$5,467,547 72

Disbursements.

Losses paid during the year	2,047,062 17
Dividends paid during the year	85,900 00
Paid for commissions and brokerage	1,413,506 02
Paid for salaries, fees and other charges	602,634 17
Paid for taxes, legal expenses, licenses and insurance department	17,000 00
Investigation and adjustment of claims in defense of suits against policy holders, \$25,000.00; expenses of printing	500,198 10
Amount of all other disbursements	228,818 56
Total disbursements	\$1,960,198 96

North Dakota Business.

Total risks taken during the year	1,222,511 05
Total premiums received during the year	5,600 19
Total losses incurred during the year	964 53
Total amount of losses paid during the year	964 53

General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$1,028,880 84
Total amount of cash dividends declared since the company commenced business	538,750 00
Total amount of the company's assets owned by directors at last value	242,700 00
Losses paid from organization to date	19,655,739 02
Dividends declared payable to stockholders	250,000 00
Amount deposited in various states and countries which, under the laws thereof, is held exclusively for the protection of policy holders therein, market value	106,907 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 Bismarck, this 25th 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, 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 Bismarck this 25th day of April, A. D. 1905.

E. C. COOPER, Commissioner of Insurance.

A. ROLLING, Deputy.

You can save time by getting a Farmers' (8 year) Account Book, at the Palace Hotel.

161f SELLS BENGSON, Agt.

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, H. Hugo Schumann.
Vice-President, Fr. von Bernuth and Geo. B. Edwards.
Secretary, Chas. Rughaver and Gustav Kehr.
Attorney for service in the State of North Dakota, Commissioner of Insurance.
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	380,000 00
United States Stocks and Bonds	672,000 00
Railroad Bonds and Stocks	2,400,000 00
State, City, County and other Bonds	1,300,015 01
Bank Stocks	60,500 00
Other Corporation Stocks	278,500 00
Cash on hand and in bank	286,608 08
Interest due and accrued	7,736 25
Premiums in course of collection and transmission	357,468 28
Rents due and accrued	1,934 14
All other items due the company in hands of claimants, Managers	25,500 98
Total assets	\$ 6,352,096 73
Liabilities.	
Gross claims for losses adjusted and unpaid	\$ 99,311 65
Gross claims for losses upon which no action has been taken	105,036 63
Losses resisted by the company	24,150 62
Total gross amount of claims for losses	\$228,500 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	2,534,219 17
Due for commissions and brokerage	6,387 51
Salaries, rents, expenses, etc. due or accrued	82,713 47 23
Total liabilities	\$2,713,474 23
Receipts.	
Premiums received during the year	\$2,414,277 41
Interest and dividends received during the year	217,086 89
Rents received during the year	24,702 04
Amount received from all other sources	54,007 99
Total receipts	\$2,710,163 63
Disbursements.	
Losses paid during the year	\$1,201,014 48
Dividends paid during the year	200,000 00
Paid for commissions and brokerage	502,913 71
Paid for salaries, fees and other charges	172,530 97
Paid for taxes, legal expenses, licenses and insurance department	22,250 25
Amount of other disbursements	180,485 95
Total disbursements	\$2,438,195 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	1,558 61
Total amount of losses paid during the year	2,560 31

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 Bismarck, this 25th 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 Bismarck this 25th day of April, A. D. 1905.

E. C. COOPER, Commissioner of Insurance.

A. ROLLING, Deputy.

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Norwegian Hospital,
Chicago, Ill.
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