NO. 67.

ABSTRACT OF STATEMENT

For the Year Ending December 31, A. D. 1914,

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—Darwin P. Kingsley.
Vice Presidents—Thomas A. Buckner, Rufus W. Weeks.
Secretary—Seymour M. Ballard.
Principal Office—346 Broadway, New York.
Attorney for service of process in the state of North Dakota:
Name, Commissioner of Insurance; location, Bismarck, N. D.
Organized or incorporated 1841.
Commenced business 1845.

ASSETS.

Value of real estate owned by company	$ 9,826,142.06
Loans secured by deeds of trust or mortgages on real estate	156,674,059.36
Loans secured by collaterals	150,000.00
Premium notes and loans	153,375,218.04
Stocks and bonds	465,315,722.57
Cash on hand, in transit and in bank	13,997,181.77
Interest due and accrued	9,269,114.12
Rents due and accrued	22,139.19
Net amount of deferred and outstanding premiums	9,331,486.79
Bills receivable, $1,649.50; branch office debit balances, $531,234.73; credit, $32,616.76; net, $498,617.97	500,267.47
Unadmitted assets—	
Bills receivable	1,649.50
Book value of ledger assets over market value, viz. on bonds and stocks	26,993,051.47
Branch office debit balances	583,234.73
Total unadmitted assets	$27,525,935.70
Total admitted assets	$790,935,395.61

LIABILITIES.

Policy claims in process of payment	$ 2,229,752.36
Policy claims which have been reported and no proofs received	2,588,678.86
Claims for total and permanent disability benefits	15,355.00
Policy claims resisted by the company, $418,660.13; reserve for net death losses incurred but unreported $1,500,000	1,918,660.13
Total policy claims	$ 6,752,445.85
Net present value of all outstanding policies	651,889,465.00
Dividends due and unpaid	1,114,343.54
Dividends left with the company to accumulate at interest and accrued interest thereon	427,444.54
Dividends apportioned payable to policy holders during 1915	17,104,119.86
Premiums paid in advance including surrender values so applied	848,969.17
Amounts set apart, apportioned, provisionally ascertained, calculated, declared or held awaiting apportionment upon deferred dividend policies	88,902,104.00
Reserve, special or surplus funds not otherwise included in liabilities:	
Security fluctuation and general contingency fund, $11,881,135.25; annual dividend equalization funds, $1,623,618.00	13,004,753.25
Reserve for future expenses on paidup annual dividend policies	320,000.00
Amount of all other liabilities	10,571,750.40
Total liabilities	$790,935,395.61

INCOME.

New premiums, including premiums for disability benefits ($82,920)	$11,266,209.25
Renewal premiums, including premiums for disability benefits ($125,816)	79,287,730.53
Total	$90,553,939.88
Deduct premiums paid for reinsurance	86,761.89
Total premium income	$90,467,177.99
Interest received	34,245,430.05
Rents received	693,969.50
Income from all other sources	859,997.10
Total income	$126,266,574.64

EXPENDITURES.

Paid for losses and additions	$26,230,268.21
Paid for matured endowments and additions	10,101,694.35
For total and permanent disability claims	39,488.00
Paid to annuitants	1,507,870.02
Paid government of Italy on account of policies transferred to government	7,936.26
Paid for surrendered policies	16,836,888.21
Cash surrender values applied in payment of renewal premiums	126,300.44
Premiums waived on account of total and permanent disability	6,400.93
Dividends paid to policyholders	17,120,920.34
Paid for claims on supplementary contracts not involving life contingencies	317,172.26
Expense of investigation and settlement of policy claims including $42,393.85 for legal expense	49,978.60
Cash paid during the year for commissions, salaries and branch office expenses	10,118,653.58
Paid agents under nylic contracts	707,997.64
Rents paid during the year	588,615.16
Taxes, licenses and fees paid during the year	1,309,601.45
Cash paid for advertising	51,070.92
Medical examiners' fees, $355,864.01; inspection of risks, $94,070.16	449,934.17
Gross loss on sale or maturity of ledger assets	621,589.06
Gross decrease in book value of ledger assets	1,704,666.22
Doubtful debts marked off	7,946.66
All other expenditures	1,373,694.35
Total expenditures	$89,278,686.83

NORTH DAKOTA BUSINESS.

Whole number of policies written in North Dakota during the year 810.	
Total risks taken during the year in North Dakota	$ 1,541,899.00
Total premiums received during the year in North Dakota	875,591.82
Total losses and claims paid during the year in North Dakota	63,215.37
Total losses and claims incurred during the year	62,566.17

STATE OF NORTH DAKOTA.
Office of Commissioner of Insurance.

I, W. C. Taylor, commissioner of insurance of the state of North Dakota, do hereby certify that the 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 the 1st day of April, A. D, 1915.
(SEAL.)
W. C. TAYLOR,
Commissioner of Insurance.

STATE OF NORTH DAKOTA.
Office of Commissioner of Insurance.

COMPANY'S CERTIFICATE OF AUTHORITY.

Whereas, the New York Life Insurance Co., 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, 1914, 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 requirements of the insurance laws aforesaid.

Now, therefore, I, W. C. Taylor, 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 the laws thereof, until the 31st day of March, A. D. 1916.

In testimony whereof, I have hereunto set my hand and seal at Bismarck, this 1st day of April, A. D. 1915.
(SEAL.)
W. C. TAYLOR,
Commissioner of Insurance.

GREAT DEEDS, FEW WORDS.

Brief Dispatches That Told of Famous Victories In War.

It is fitting that the great soldier, who should be a man of deeds rather than words, should set an example of terseness in his dispatches. Thus, after the capitulation of Prague, Suvaroff thus communicated the joyful news to his empress: "Hurrah! Prague!" To which Catherine, not to be outdone in brevity, answered, "Bravo, field marshal!"

That grim seadog Robert Blake, after gaining one of his famous victories over the French, sent the news in this concise and businesslike form: "Met with the French fleet; beat, killed, sunk and burned as per margin."

The Vicomte de Turenne, marshal of France, was a man of equally few words, as he proved when, after his brilliant defeat of Conde at the Dunes in 1685, he announced his triumph in ten words, "The enemy came, was beaten; I am tired; good night!"

But the world's greatest generals have always been models of brevity as of modesty since the days of Caesar, whose "I came, I saw, I conquered," sent to his friend Amintius after the glorious victory over Pharnaces at Zela, is the most famous "dispatch" in the annals of war.—London Saturday Review.

The One Exception.

Mrs. Flubdub—You have never done anything really clever in your whole life. Mr. Flubdub—You seem to forget, my dear, that I married you.—Judge.

She Won.

Newlywed—My angel, I wish you wouldn't paint. Mrs. Newlywed—Now, Jack, have you ever seen an angel that wasn't painted?—London Mail.

NO. 41.

ABSTRACT OF STATEMENT

For the Year Ending December 31, A. D. 1914,

Of the condition and affairs of the National Fire Insurance Co. of Hartford, Conn., organized under the laws of the state of Connecticut, made to the commissioner of insurance of the state of North Dakota, in pursuance of the laws of said state.

President—James Nichols.
Vice President—H. A. Smith.
Secretary—G. H. Tryon.
Principal Office—Hartford, Conn.
Attorney for service of process in the state of North Dakota:
Name, Commissioner of Insurance; location, Bismarck, N. D.
Organized or incorporated June 4, 1869.
Commenced business December 1, 1871.

CAPITAL.

Amount of capital stock paid up in full	$ 2,000,000.00

ASSETS.

Value of real estate owned by the company	$ 587,338.04
Loans on bonds, mortgages and collateral security	1,739,775.00
Stocks and bonds	10,686,137.41
Cash on hand and in bank	1,447,016.72
Interest due and accrued	178,614.67
Premiums in course of collection and transmission	1,379,035.20
Bill receivable, taken for fire risks	232,592.13
All other sums due to the company	14,441.90
Market value of real estate over book value per schedule A	15,229.45
Unadmitted assets	230,455.08
Total assets	$16,049,725.44

LIABILITIES.

Gross claims for losses unadjusted, adjusted and unpaid	$ 1,315,844.41
Losses resisted by the company	113,204.93
Total gross amount of claims for losses	$ 1,429,049.34
Deduct reinsurance and salvage claims thereon	553,855.49
Net amount of unpaid losses	$ 875,193.85
Amount of unearned premiums on all outstanding risks	8,909,007.78
	$ 9,784,201.63
All other liabilities	6,265,523.81
Total liabilities	$16,049,725.44

RECEIPTS.

Premiums received during the year in cash	$ 8,643,550.93
Interest, rents and dividends received during the year	639,954.45
Amount received from all other sources	806,864.72
Total receipts	$10,090,370.10

DISBURSEMENTS.

Losses paid during the year	$ 4,802,303.34
Dividends, commissions and brokerage paid during the year	1,949,028.66
Paid for salaries, fees, taxes and other charges	2,807,775.38
Amount of all other disbursements	16,289.03
Total disbursements	$ 9,575,396.41

NORTH DAKOTA BUSINESS.

Total risks taken during the year	$ 5,520,181.00
Total premiums received during the year	117,846.88
Total losses incurred during the year	72,365.16
Total amount of losses paid during the year	68,632.17

STATE OF NORTH DAKOTA.
Office of Commissioner of Insurance.

I, W. C. Taylor, commissioner of insurance of the state of North Dakota, do hereby certify that the 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 the 1st day of April, A. D. 1915.
(SEAL.)
W. C. TAYLOR.
Commissioner of Insurance.

STATE OF NORTH DAKOTA.
Office of Commissioner of Insurance.

COMPANY'S CERTIFICATE OF AUTHORITY.

Whereas, the National Fire Insurance Co. of Hartford, Conn., a corporation organized under the laws of Connecticut, has filed in this office a sworn statement exhibiting its condition and business for the year ending December 31, 1914, 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 requirements of the insurance laws aforesaid.

Now, therefore, I, W. C. Taylor, 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 the laws thereof, until the 31st day of March, A. D. 1916.

In testimony whereof, I have hereunto set my hand and seal at Bismarck, this 1st day of April, A. D. 1915.
(SEAL.)
W. C. TAYLOR.
Commissioner of Insurance.

Saved His Dog.

Lord Rosebery is a great lover of animals, and on one occasion he actually went so far as to risk his life for a favorite dog. His lordship was on board a steamer when suddenly his dog fell overboard. Much distressed, Lord Rosebery asked the captain to stop the ship—a request which was refused.

"If it were a man overboard," said the captain, "why, then, of course"—

"Oh," said Lord Rosebery, "that can be easily managed," and, to the captain's astonishment, he leapt overboard after the dog himself.

Naturally, the steamer was promptly stopped, a boat was lowered with all speed, and both dog and master were rescued, none the worse for their experience.—London Tit-Bits.

Death by Freezing.

It has never been clearly understood why severe cold causes death, but a variety of reasons have been assumed—the accumulation of carbonic acid, paralysis of the vasomotor centers, loss of heat, accumulation of blood in the heart owing to stagnant circulation, anemia of the brain and destruction of the red blood corpuscles.—Philadelphia Press.

Important Detail.

Bacon—I see your brother is in business again.

Egbert—Yes.

"Is it a gainful occupation?"

"I guess so, but it's hard to tell whether he'll gain money or experience."—Yonkers Statesman.

Would Not Be So Cruel.

Alice—Now that you've broken your engagement with Jack, you will of course return the diamond ring he gave you? Betty—Certainly not. It would be a constant reminder of the happiness he had missed. — Boston Transcript.

NO. 13.

ABSTRACT OF STATEMENT

For the Year Ending December 31, A. D. 1914,

Of the condition and affairs of the New Hampshire Fire Insurance Co. of Manchester, N. H., organized under the laws of the state of New Hampshire, made to the commissioner of insurance of the state of North Dakota, in pursuance of the laws of said state.

President—Frank W. Sargeant.
Vice President—Walter M. Parker.
Secretary—Lewis W. Crockett.
Principal Office—876 Elm street, Manchester, N. H.
Attorney for service of process in the state of North Dakota:
Name, Commissioner of Insurance; location, Bismarck, N. D.
Organized or incorporated July, 1869.
Commenced business April, 1870.

CAPITAL.

Amount of capital stock paid up in full	$ 1,350,000.00

ASSETS.

Value of real estate owned by the company	$ 180,727.50
Loans on bonds, mortgages and collateral security	39,500.00
Stocks and bonds	5,505,043.50
Cash on hand and in bank	129,871.65
Interest due and accrued	51,388.40
Premiums in course of collection and transmission	470,881.29
All other sums due to the company	15.21
Total	$ 6,379,027.55
Unadmitted assets	18,948.46
Total assets	$ 6,359,079.09

LIABILITIES.

Gross claims for losses unadjusted, adjusted and unpaid	$ [illegible]
Losses resisted by the company	[illegible]
Total gross amount of claims for losses	$ [illegible]
Deduct reinsurance and salvage claims thereon	[illegible]
Net amount of unpaid losses	$ [illegible]
Amount of unearned premiums on all outstanding risks	[illegible]
Due for unpaid dividends, commissions and brokerage	[illegible]
	$ [illegible]
All other liabilities	[illegible]
Total liabilities	[illegible]

RECEIPTS.

Premiums received during the year in cash	$ [illegible]
Interest, rents and dividends received during the year	[illegible]
Amount received from all other sources	[illegible]
Total receipts	$ [illegible]

DISBURSEMENTS

Losses paid during the year	$ [illegible]
Dividends, commissions and brokerage paid during the year	718,725.97
Paid for salaries, fees, taxes and other charges	389,144.08
Amount of all other disbursements	1,149,836.54
Total disbursements	$ 3,783,741.74

NORTH DAKOTA BUSINESS.

Total risks taken during the year	$ 476,842.00
Total premiums received during the year	8,431.11
Total losses incurred during the year	6,505.34
Total amount of losses paid during the year	5,077.05

STATE OF NORTH DAKOTA.
Office of Commissioner of Insurance.

I, W. C. Taylor, commissioner of insurance of the state of North Dakota, do hereby certify that the 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 the 1st day of April, A. D. 1915.
(SEAL.)
W. C. TAYLOR.
Commissioner of Insurance.

STATE OF NORTH DAKOTA.
Office of Commissioner of Insurance.

COMPANY'S CERTIFICATE OF AUTHORITY.

Whereas, the New Hampshire Fire Insurance Co., a corporation organized under the laws of New Hampshire, has filed in this office a sworn statement exhibiting its condition and business for the year ending December 31, 1914, 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 requirements of the insurance laws aforesaid.

Now, therefore, I, W. C. Taylor, 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 the laws thereof, until the 31st day of March, A. D. 1916.

In testimony whereof, I have hereunto set my hand and seal at Bismarck, this 1st day of April, A. D. 1915.
(SEAL.)
W. C. TAYLOR.
Commissioner of Insurance.

One Exception.

"Two negatives are equal to an affirmative."

"Not if her father says no and the girl backs him."—Baltimore American.

PARIS AND BERLIN.

Both Know What It Is to See Foreign Armies Within Their Gates.

Paris has had severe experiences in the way of surrenders to invading armies. On March 31, 1814, the allied armies that had hemmed in Napoleon entered the French capital and occupied it with a force of 230,000 troops. After Napoleon's escape from Elba and his defeat at Waterloo the armies of the allies again entered Paris July 7, 1815. Thus the great city had to surrender to its enemies twice within sixteen months. Fifty-five years later—Jan. 28, 1871—the city surrendered again, this time to the victors in the Franco-German war, after a brisk bombardment.

Berlin has seen foreign troops enter its gates no fewer than three times in the last 200 years. The first time, curiously enough, the conquerors were Austrian troops under General Haddick, who entered Berlin in 1757, when Frederick the Great was engaged in fighting the French on the Rhine. During their stay the Austrians imposed a fine of £30,000 on the city, as well as commandeering a huge quantity of provisions and equipment for their troops.

It was only just over three years later when both the Russian and Austrian troops, then allies of one another, entered Berlin. This time the city was fined £300,000.

The time that will be best remembered, however, was the entry of Napoleon into Berlin after the victory of Jena. Napoleon inflicted a very heavy fine on the Germans and forced them to feed his troops.—London Tit-Bits.

NO. 14.

ABSTRACT OF STATEMENT

For the Year Ending December 31, A. D. 1914,

Of the condition and affairs of the North River Insurance Co. of the state 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—William E. Hutchins.
Vice Presidents—Fred H. Crum and John A. Foster.
Secretary—Frederick H. Crum.
Principal Office—No. 95 William street, New York, N. Y.
Attorney for service of process in the state of North Dakota:
Name, Commissioner of Insurance; location, Bismarck, N. D.
Organized or incorporated February 6, 1822.
Commenced business March 6, 1822.

CAPITAL.

Amount of capital stock paid up in full	$ 500,000.00

ASSETS.

Loans on bonds, mortgages and collateral security	$ 220,290.00
Stocks and bonds	1,961,331.95
Cash on hand and in bank	360,076.29
Interest due and accrued	302,223.47
All other sums due to the company—Nonledger assets: Interest due and accrued on mortgages, $3,384.82; on bonds, $7,024.16; on collateral loans, $123.11	11,132.09
Market value of bonds, stocks over book value	7,135.05
Unadmitted assets, market value of special deposits in excess of corresponding liabilities	2,057.46
Total assets	$ 2,864,246.41

LIABILITIES.

Gross claims for losses unadjusted, adjusted and unpaid, including $20,000 reserve for losses incurred prior to 12-31-14 without notice to company	$ 281,437.30
Losses resisted by the company	36,370.70
Total gross amount of claims for losses	$ 317,808.00
Deduct reinsurance and salvage claims thereon	104,699.31
Net amount of unpaid losses	$ 213,108.69
Amount of unearned premiums on all outstanding risks	1,486,938.84
Due for unpaid dividends, commissions and brokerage	161.25
Salaries, rents, expenses, bills, accounts, fees	2,000.00
Estimated amount hereafter payable for federal, state, other taxes, based on the business of the year of this statement	25,000.00
	$ 1,727,208.78
All other liabilities, capital papital paid up in cash $500,000, surplus over liabilities, $632,922.71	1,132,922.71
Total liabilities	$ 2,860,131.49

RECEIPTS.

Premiums received during the year in cash	$ 1,711,806.66
Interest, rents and dividends received during the year	114,212.77
Amount received from all other sources	615.37
Total receipts	$ 1,826,634.80

DISBURSEMENTS.

Losses paid during the year	$ 921,128.05
Dividends, commissions and brokerage paid during the year	415,630.31
Paid for salaries, fees, taxes and other charges	265,635.45
Amount of all other disbursements	131,195.60
Total disbursements	$ 1,733,589.41

NORTH DAKOTA BUSINESS.

Total risks taken during the year	$ 492,600.00
Total premiums received during the year	8,588.89
Total losses incurred during the year	4,458.12
Total amount of losses paid during the year	5,242.00

STATE OF NORTH DAKOTA.
Office of Commissioner of Insurance.

I, W. C. Taylor, commissioner or insurance of the state of North Dakota, do hereby certify that the 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 the 1st day of April, A. D. 1915.
(SEAL.)
W. C. TAYLOR.
Commissioner of Insurance.

STATE OF NORTH DAKOTA.
Office of Commissioner of Insurance.

COMPANY'S CERTIFICATE OF AUTHORITY.

Whereas, the North River Insurance Co., 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, 1914, 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 requirements of the insurance laws aforesaid.

Now, therefore, I, W. C. Taylor, 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 the laws thereof, until the 31st day of March, A. D. 1916.

In testimony whereof, I have hereunto set my hand and seal at Bismarck, this 1st day of April, A. D. 1915.
(SEAL.)
W. C. TAYLOR,
Commissioner of Insurance.

BATTLES AND DOWNPOURS.

There Is No Connection Between Gun fire and Rainstorms.

So far as the records are available, the rain accompanying or immediately following great battles is not unlike that which might have been expected in the course of natural events, says a writer in the Popular Science Monthly. Bearing in mind the fact, already stated, that throughout large areas rain occurs on an average once in three or four days and also the subjective fact that rain associated with July 4 celebrations or with battles would doubtless not have been remembered had it not been for such associations, the hypothesis appears to have no foundation.

In 1892 the United States government disproved the idea by experiments in which violent explosions of dynamite were produced within clouds by means of kites and balloons, with no rain following as a direct or even as an indirect result. The practice, still followed in various European countries, of attempting to prevent hail by bombarding approaching clouds or of projecting vortex rings of smoke upward also is without scientific basis. The relatively feeble convectional currents resulting from these artificial attempts to influence the weather are too meager to have any appreciable effect upon the massive convection accompanying storms and are wholly inadequate to influence precipitation.

NO. 43.

ABSTRACT OF STATEMENT

For the Year Ending December 31, A. D. 1914,

Of the condition and affairs of the Northern Fire and Marine Insurance Co. of Grand Forks, organized under the laws of the state of North Dakota, made to the commissioner of insurance of the state of North Dakota, in pursuance of the laws of said state.

President—C. K. Bradley.
Vice President—Alex Mitchell.
Secretary—H. H. Hand.
Principal Office—Grand Forks, N. D.
Attorney for service of process in the state of North Dakota:
Name, Commissioner of insurance; location, Bismarck, N. D.
Organized or incorporated. September 28, 1911.
Commenced business April 1, 1912.

CAPITAL.

Amount of capital stock paid up in full	$ 100,000.00

ASSETS.

Loans on bonds, mortgages and collateral security	$ 72,500.00
Cash on hand and in bank	28,056.78
Interest due and accrued	3,456.69
Premiums in course of collection and transmission	22,518.87
Bills receivable, not matured	9,952.37
All other sums due to the company from other insurance companies	5,060.19
Certificates of deposits	15,245.96
Unadmitted assets	3,575.00
Total assets	$ 160,365.77

LIABILITIES.

Gross claims for losses unadjusted, adjusted and unpaid	$ 2,914.54
Losses resisted by the company	6,058.80
Total gross amount of claims for losses	$ 8,973.34
Net amount of unpaid losses	$ 8,973.34
Amount of unearned premiums on all outstanding rusks	42,748.97
Due for unpaid dividends, commissions and brokerage	542.68
	$ 52,264.99
All other liabilities	1,647.10
Total liabilities	$ 53,912.09

RECEIPTS.

Premiums received during the year in cash	$ 138,669.68
Interest, rents and dividends received during the year	4,665.30
Total receipts	$ 143,334.98

DISBURSEMENTS.

Losses paid during the year	$ 69,764.71
Dividends, commissions and brokerage paid during the year	37,040.11
Paid for salaries, fees, taxes and other charges	28,754.21
Total disbursements	$ 135,559.03

NORTH DAKOTA BUSINESS.

Total risks taken during the year	$ 3,238,101.65
Total premiums received during the year	89,588.13
Total losses incurred during the year	52,615.74
Total amount of losses paid during the year	51,515.74

STATE OF NORTH DAKOTA.
Office of Commissioner of Insurance.

I, W. C. Taylor, commissioner of insurance of the state of North Dakota, do hereby certify that the 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 the first day of April, A. D. 1915.
(SEAL.)
W. C. TAYLOR.
Commissioner of Insurance.

STATE OF NORTH DAKOTA.
Office of Commissioner of Insurance.

COMPANY'S CERTIFICATE OF AUTHORITY.

Whereas, the Northern Fire and Marine Insurance Co., a corporation organized under the laws of North Dakota, has filed in this office a sworn statement exhibiting its condition and business for the year ending December 31, 1914, 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 requirements of the insurance laws aforesaid.

Now, therefore, I, W. C. Taylor, 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 the laws thereof, until the 31st day of March, A. D. 1916.

In testimony whereof, I have hereunto set my hand and seal at Bismarck, this 1st day of April, A. D. 1915.
(SEAL.)
W. C. TAYLOR,
Commissioner of Insurance.

NO. 11.

ABSTRACT OF STATEMENT

For the Year Ending December 31, A. D. 1914,

Of the condition and affairs of the Minneapolis Fire and Marine Insurance Co. of Minneapolis, Minnesota, organized under the laws of the state of Minnesota, made to the commissioner of insurance of the state of North Dakota, in pursuance of the laws of said state.

President—Fred C. Van Dusen.
Vice President—J. D. McMillan.
Secretary—Alfred Stinson.
Principal Office—1101-1111 McKnight Bldg., Minneapolis, Minn.
Attorney for service of process in the state of North Dakota:
Name, Commissioner of Insurance; location, Bismarck, N. D.
Organized or incorporated July 1, 1902.
Commenced business July 2, 1902.

CAPITAL.

Amount of capital stock paid up in full	$ 200,000.00

ASSETS.

Loans on bonds, mortgages and collateral security (mortgages)	$ 363,575.00
Stocks and bonds	155,388.25
Cash on hand and in bank	77,814.50
Interest due and accrued	13,034.44
Premiums in course of collection and transmission	37,611.26
Unadmitted assets	967.71
Total assets	$ 676,091.25

LIABILITIES.

Gross claims for losses unadjusted, adjusted and unpaid	$ 32,602.15
Total gross amount of claims for losses	$ 32,602.15
Deduct re-insurance and salvage claims thereon	8,909.84
Net amount of unpaid losses	$ 23,692.31
Amount of unearned premiums on all outstanding risks	201,231.01
	$ 224,923.32
All other liabilities, taxes accrued on 1914 premiums	8,777.26
Total liabilities	$ 233,700.58

RECEIPTS.

Premiums received during the year in cash	$ 247,346.82
Interest, rents and dividends received during the year	26,754.29
Amount received from all other sources	61,988.94
Total receipts	$ 336,090.05

DISBURSEMENTS.

Losses paid during the year	$ 96,010.73
Dividends, commissions and brokerage paid during the year	61,901.94
Paid for salaries, fees, taxes and other charges	53,213.02
Amount of all other disbursements	27,689.21
Total disbursements	$ 238,814.90

NORTH DAKOTA BUSINESS.

Total risks taken during the year	$ 33,681,719.00
Total premiums received during the year	390,591.89
Total losses incurred during the year	114,399.65
Total amount of losses paid during the year	96,010.73

STATE OF NORTH DAKOTA.
Office of Commissioner of Insurance.

I, W. C. Taylor, commissioner of insurance of the state of North Dakota, do hereby certify that the 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 the 1st day of April, A. D. 1915.
(SEAL.)
W. C. TAYLOR.
Commissioner of Insurance.

STATE OF NORTH DAKOTA.
Office of Commissioner of Insurance.

COMPANY'S CERTIFICATE OF AUTHORITY.

Whereas, the Minneapolis Fire and Marine Insurance Co., a corporation organized under the laws of Minnesota, has filed in this office a sworn statement exhibiting its condition and business for the year ending December 31, 1914, 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 requirements of the insurance laws aforesaid.

Now, therefore, I, W. C. Taylor, 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 the laws thereof, until the 31st day of March, A. D. 1916.

In testimony whereof, I have hereunto set my hand and seal at Bismarck, this 1st day of April, A. D. 1915.
(SEAL.)
W. C. TAYLOR,
Commissioner of Insurance.

NO. 10.

ABSTRACT OF STATEMENT

For the Year Ending December 31, A. D. 1914,

Of the condition and affairs of the Milwaukee Mechanics' Insurance Co. of Milwaukee, Wisconsin, organized under the laws of the state of Wisconsin, made to the commissioner of insurance of the state of North Dakota, in pursuance of the laws of said state.

President—William L. Jones.
Vice Presidents—Charles H. Yunber, G. W. Grossenbach.
Secretary—Oscar Griebling.
Principal Office—Milwaukee, Wis.
Attorney for service of process in the state of North Dakota:
Name, Commissioner of Insurance; location, Bismarck, N. D.
Organized or incorporated February 15, 1852.
Commenced business April 1, 1852.

CAPITAL.

Amount of capital stock paid up in full	$ 1,000,000.00

ASSETS.

Value of real estate owned by the company	$ 27,300.00
Loans on bonds, mortgages and collateral security	1,719,784.96
Stocks and bonds	1,842,717.50
Cash on hand and in bank	237,772.15
Interest due and accrued	44,021.61
Premiums in course of collection and transmission	337,822.53
Deposits Milwaukee Board of Fire Underwriters	100.00
Due from Munich Re.-In. Co.	[illegible]
Unadmitted assets	7,221.35
Total assets	$ 4,218,221.27

LIABILITIES.

Gross claims for losses unadjusted, adjusted and unpaid	$ 271,787.51
Losses resisted by the company	20,700.00
Total gross amount of claims for losses	$ 292,487.51
Deduct reinsurance and salvage claims thereon	64,256.84
Net amount of unpaid losses	$ 228,230.67
Due for unpaid dividends, commissions and brokerage	2,250,601.15
All other liabilities	158,228.18
Total liabilities	$ 2,626,060.00

RECEIPTS.

Premiums received during the year in cash	$ 1,926,810.27
Interest, rents and dividends received during the year	187,918.82
Amount received from all other sources	68,049.15
Total receipts	$ 2,182,778.24

DISBURSEMENTS.

Losses paid during the year	$ 1,288,789.58
Dividends, commissions and brokerage paid during the year	567,913.35
Paid for salaries, fees, taxes and other charges	432,136.94
Amount of all other disbursements	117,349.17
Total disbursements	$ 2,406,989.04

NORTH DAKOTA BUSINESS.

Total risks taken during the year	$ 409,976.00
Total premiums received during the year	6,743.43
Total losses incurred during the year	3,105.72
Total amount of losses paid during the year	2,702.97

STATE OF NORTH DAKOTA.
Office of Commissioner of Insurance.

I, W. C. Taylor, commissioner of insurance of the state of North Dakota, do hereby certify that the 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 the 1st day of April, A. D. 1915.
(SEAL.)
W. C. TAYLOR,
Commissioner of Insurance.

STATE OF NORTH DAKOTA.
Office of Commissioner of Insurance.

COMPANY'S CERTIFICATE OF AUTHORITY.

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Whereas, the said company has filed in this office a duly certified copy of its charter with certificate of organization in compliance with the requirements of the insurance laws aforesaid.

Now, therefore, I, W. C. Taylor, 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 the laws thereof, until the 31st day of March, A. D. 1916.

In testimony whereof, I have hereunto set my hand and seal at Bismark, this 1st day of April, A. D. 1915.
(SEAL.)
W. C. TAYLOR,
Commissioner of Insurance.

Drinking Water.

It is surprising how many people drink little or no water. There is no greater purifying agent than plenty of water internally. An abundance of it not only flushes the entire system, but improves the action of the skin; hence the complexion. Care should be taken that the water drunk is free from germs. If there is any doubt boil it. Do not confine yourself exclusively to either cold or hot water and do not take either at extreme temperatures.