

LARGEST CASH SETTLEMENTS

EIGHTEEN YEARS OF SUCCESSFUL GROWTH

FOR RESULTS ASK POLICY HOLDERS.

# ROYAL UNION MUTUAL

## LIFE INSURANCE COMPANY

### Des Moines, - Iowa.

PRESIDENT.  
FRANK D. JACKSON.

SECRETARY.  
SIDNEY A. FOSTER.

#### SEE WHAT PEOPLE AT MEXICO, MO., SAY OF US.

MEXICO, MO., April 12, 1904.

Hon. Frank D. Jackson, Pres. Royal Union Mutual Life Insurance Company, Des Moines, Iowa.

DEAR SIR: Through the influence of your Mr. E. A. Fox, I have investigated your Company and some of the results under its policies. It seems these results have been universally satisfactory, judging from the policy holders' letters, and the fact that the Company is operated under the Insurance Laws of Iowa is, I think, an additional safeguard. It seems that the Iowa law requires that the funds of the Company be invested in non-fluctuating securities such as government bonds and farm mortgages and it seems that the greater part of this Company's investments are in the latter, and as a good part of these are held on Missouri land I do not think there can be any better security to the policy holders. These securities are also deposited with the State Auditor of Iowa as evidenced by his certificate. The writer was so favorably impressed with the above features that Mr. Fox had very little trouble in securing my application for \$5,000 insurance. I can see no reason why this Company should not continue to give good returns to the policy holders, as from the insurance reports I notice their interest earnings are larger than eastern companies.

Yours very truly,  
W. W. POLLOCK.

MEXICO, MO., May 5, 1904.

Mr. Sidney A. Foster, Secretary Royal Union Mutual Life Insurance Co., Des Moines Iowa.

DEAR SIR: I have received the policy of ten thousand dollars, for which I applied through your Mexico agent. I am pleased with my policy to such an extent that I shall recommend it to my friends.

I have investigated your company and am well satisfied with the results. The strong recommendations by the old policy holders strike me with great favor.

I am particularly pleased with the special form of contract which you issued to me, and under which you advance me, at my option, a twenty-five per cent dividend to be used in the reduction of the premiums. This enables me to carry good old line insurance at a very reasonable rate. I am carrying policies in several different companies. I consider your policy the most liberal of them all. You are at liberty to refer to me at your pleasure.

Yours very truly,  
W. D. FONVILLE, Supt.

MEXICO, MO., April 12, 1904.

Hon. Frank D. Jackson, Pres. Royal Union Mutual Life Insurance Co., Des Moines, Iowa.

DEAR SIR: I wish to acknowledge receipt of my policy of five-thousand dollars issued by your company. I am well pleased with my policy, and find it as represented by your agent. I am favorably impressed with the fact that you invest most of your money in farm mortgages, and note with pleasure that you are carrying a great many loans on North Missouri farms, which not only furnish "gilt-edge" securities, but a high rate of interest to the policy holder.

I consider the "Iowa Deposit Law" the nearest approach to absolute security of anything I know of in the way of life insurance, and I cheerfully recommend your company to anyone who desires a safe and profitable investment. My partner, as well as myself, has applied for five thousand dollars of insurance in your company.

Yours very truly,  
EDGAR THRELKELD.

MEXICO, MO., March 28, 1904.

Mr. Sidney A. Foster, Secretary Royal Union Mutual Life Insurance Company, Des Moines, Ia.

DEAR SIR: I take pleasure acknowledging the receipt of my policy, which was applied for through your agent, Mr. E. A. Fox.

I made application only after a careful investigation of your Company, and not until I had become convinced that the "Iowa Deposit Law" affords absolute security to policy holders, and insures a judicious investment of their money. Judging from the dividends paid other policy holders, I confidently expect better results from my policy in the Royal Union than any of the policies I carry with other companies. You are at liberty to refer to me at your pleasure.

Very respectfully yours,  
T. B. DUNCAN.

Every Royal Union Policy is Secured after the manner of a National Bank Note. Fac Simile of State of Iowa Certificate Attached to all Royal Union Bonds.

State of Iowa,

OFFICE OF

... AUDITOR OF STATE ...

DES MOINES, IOWA.

Be It Known, that in compliance with the above law the State takes possession of specific securities to guarantee the payment of the Net Cash value of policies issued by life insurance companies organized in Iowa under Chapter 6 of the Code.

It is made the duty of this Department to pass upon the value and also the title to securities, to have personal knowledge that such deposits are kept in safety with this department in amount sufficient to cover all such liabilities from year to year.

This is to certify that all requirements of law affecting the policies of the

Royal Union Mutual Life Insurance Company,

have been complied with up to and including the current insurance year.

Dated ..... B. F. Carroll,  
Auditor of State.

DANVILLE, MO., June 29, 1904.

J. J. Blair, Montgomery City, Mo.,

DEAR SIR:—I received my policy and am well pleased with it.

E. L. BRIGHAM,  
Deputy Recorder.

If the United States Government were to offer to sell you, at par, government bonds to the amount of ten thousand dollars, bearing 4 per cent. interest and let you pay for the bonds in fifteen or twenty equal annual installments, would you turn such a proposition down?

If the Government would go still further, and offer to sell you these bonds and let you pay for them in either fifteen or twenty equal annual installments, and charge you no interest on deferred payments, would you accept the proposition?

Further: If the government would make you such a proposition, and also agree to insure the bonds, so that if you should die any time after you paid the first installment, the bonds, or the face value of them, would go to your estate in cash, you would be still more inclined to accept the proposition, would you not?

Bonds similar to the above are offered in amounts from \$1,000 to \$10,000, on which the guarantee is to pay not less than 4 per cent. annual interest. The law of the State under which the Company is incorporated keeps on deposit in the public vaults approved non-fluctuating securities in an amount to make good all guarantees.

The guarantee also is that if death should occur after you have paid one installment on the bonds, and the same are still in force, the Company will pay not less than the face, to your beneficiary.

If you are interested drop me a card and I will either call on you in person or send a representative to see you within a few days, if you will grant a few minutes of your time for an explanation of this proposition. There may be a limit to the time this very favorable proposition will be on the market, and I wish to push it vigorously while I may, to introduce our Company to the leading business men of your community.

Very respectfully yours,

E. A. FOX,  
Agency Inspector.

Mermod & Jaccard Bldg., St. Louis, or Mexico, Mo.

#### SEE WHAT PEOPLE ABROAD SAY OF US.

Dubuque, Iowa, October 21, 1902.

Royal Union Mutual Life Insurance Company, Des Moines, Iowa.

GENTLEMEN: Your letter notifying me of the settlement on my policy No. 475, in your Company, has been received and duly noted. I took with you a 15-year payment life policy for \$1,000, and paid you an annual premium of \$81.50.

You now offer me, first, a full paid policy of \$1,000, with annual cash dividends as long as I live, and in addition a cash surplus of \$716.30; or second, that I shall surrender my policy and receive in cash for the same, \$1,467.87; or third, to convert my entire cash value into a full paid policy payable at my death for \$1,950.

Total premiums paid are \$1,222.50. I have had this insurance for 15 years, and now, as I understand it, you propose to return to me all I have paid your Company and \$245 in addition. This seems like a most advantageous settlement and adjustment for me. When I took this policy in 1887, the Royal Union was a new company. It was controlled, however, by vigorous and active young men of integrity and capacity, and I thought to take my chances although your assets were small. Now I see by your report that you have nearly a million dollars of assets. Then your Company had only about one-half a million of insurance, and now over ten millions.

I had faith in your Company when it was young, and confidence in the integrity and business ability of your management. I am glad to have my anticipation then, realized now after fifteen years of successful effort on the part of your Company, and I want to congratulate you on your splendid growth and development. In addition to your good management, however, the policy holders have a safeguard in one of the wisest and best laws, I think, governing life insurance, known as the "Iowa Deposit Law." You are also favorably located for securing the highest earnings on the best and safest real estate securities.

I predict a continuation of the great growth of your Company in the future as in the past.

Very truly yours,  
W. B. ALLISON.

CINCINNATI, OHIO, May 20, 1901.

Frank D. Jackson, President Royal Union Mutual Life Insurance Co., Des Moines, Iowa.

DEAR SIR: Ten years ago, at age of 45, I made application to the Royal Union Mutual Life Insurance Company of Des Moines, Iowa, for a \$2,000 policy, on the Ten Payment Life Plan. On this policy I have paid in total premiums \$1,380. I have now the opportunity of accepting in cash \$1,481.83, which pays me back all the money I have paid in, and \$101.83 in profit; and, aside from this, I have been insured ten years for \$2,000, so that had death occurred my estate would have been increased by this amount.

I have made my selection to continue a \$2,000 paid up policy, participating in dividends annually, and accept in cash profits amounting to \$403.21.

I gave my application and paid my premiums to the Royal Union Mutual Life Insurance Company; first, because of my personal knowledge of the executive officers of the Company, and second, because I believe the policy offered by the Royal Union was an exceptionally good one for the assured. The results are so satisfactory that I take pleasure in commending the Royal Union Mutual Life to all who desire safe insurance.

It gives me pleasure to sign this personal endorsement of the Company and its management.

J. B. FORAKER.

KANSAS CITY, MO., January 9, 1904.

Mr. Palmer S. Wilson, State Manager Royal Union Mutual Life Insurance Co., Topeka, Kas.

DEAR SIR: I take pleasure in acknowledging receipt of my policy for \$5,000.00 in the Royal Union Mutual Life Insurance Co., and I am much pleased with it.

My information regarding the Company is most favorable and my attention was called to the number of men of national prominence who are policy holders with your company. I think most favorably of it. With best wishes to you,

Very truly yours,  
W. A. RULES.

## J. J. BLAIR & CO., AGENTS, Montgomery City, Missouri.