

AGENCY
Norwich Union Fire Office,
ENGLAND.

Established A. D. 1797.

Fergus Falls, Minn.

Apr 15 1893

Jas. J. Hill
St Paul, Minn.

Dear Sir - I hand you herewith
renewals of the following policies
on the Red River Roller Mill.

Co.	Date.	Am't.	Prem.
Orient	Apr 23.	\$ 1000	\$ 36.85
Norwich Union	" 17	1000	36.85
L. & L. & G.	" 22	<u>2000</u>	<u>73.70</u>
		\$ 4000	\$ 147.40

I have renewed the above in the
same Cos. except the Orient, for
which I have substituted the
Syndicate.

Trusting this will be satis-
factory meet with your approval
I am,

Sincerely yours
Harry M. Wheelock

Chas. D. Cox, Manager

"WESTERN DEPARTMENT"

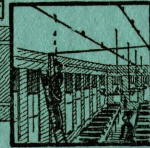
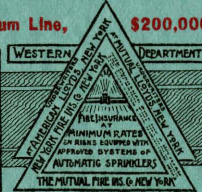
E.W. Meeker Asst Mgr.

THE MUTUAL LLOYDS NEW YORK.

THE MUTUAL FIRE INS. CO. NEW YORK.

NEW YORK FIRE INS. CO. NEW YORK.

Maximum Line, \$200,000.00



TELEPHONE, MAIN No. 4780.

226-228 LA SALLE ST.

FIRE INSURANCE

AT MINIMUM RATES ON RISKS EQUIPPED -
WITH APPROVED SYSTEM OF
AUTOMATIC SPRINKLERS.

— UNDERWRITERS —

AT AMERICAN LLOYDS NEW YORK.

Chicago April 15/93/189

J. J. Hill, Esq.,
St. Paul, Minn.

Dear Sir:-

We herewith enclose copy of the last annual statement of the MUTUAL FIRE INSURANCE COMPANY OF NEW YORK. Policies issued by this institution are practically the same as any Stock Company policies. The assured assumes no liability. You cannot fail to see the excellence of the securities owned by this Company. Their cash surplus of over half the cash assets shows a healthful condition.

We assume that you are in business, not for the purpose of carrying fire insurance, but for the profits derived from manufacture and trade. You therefore must desire to improve your plant in every practical way to avoid any fire loss which would in any way interfere with the carrying on of your business. Delay in business would cause loss of time and trade for which fire insurance does not pay. It would certainly benefit you to carry a full line in this institution if for no other reason than to secure the benefit of their quarterly inspections made by practical inspectors thoroughly conversant with all the hazards in mercantile and manufacturing business.

Should be pleased to take the matter up with you. Undoubtedly an advantageous proposition can be made you, provided you make such

improvements as are required to bring your risk to our standard.

Requesting an early expression of opinion from you, I am,

Yours truly and respectfully,

Chas. D. Cox

Manager.

[4-15-93]

Policy holders assume no liability beyond that assumed in any Stock Fire Insurance Company.

JOSEPH C. HATIE, President.

OSCAR R. MEYER, Vice-President.

JAMES W. DURBROW, Secretary.

MUTUAL FIRE INSURANCE CO., New York,

45, 47 AND 49 CEDAR STREET.

TOTAL CASH ASSETS, - - \$1,284,656.34

SURPLUS TO POLICY HOLDERS, \$727,334.94

MAXIMUM LINES APPROVED,

SPRINKLED RISKS, - - - - \$50,000.

FINANCIAL STATEMENT, JANUARY 1, 1893.

CASH CAPITAL, - - - - \$254,044.23.

ASSETS.

MARKET VALUE.

UNITED STATES 4 PER CENT REGISTERED BONDS, 1907,	-	-	-	\$160,387.50
CHICAGO, MILWAUKEE & ST. PAUL R. R., 6 PER CENT BONDS, 1920,	-	-	-	28,750.00
NEW YORK ELEVATED R. R., 7 PER CENT BONDS, 1906,	-	-	-	27,625.00
DISTRICT OF COLUMBIA, REGISTERED, 3.65 PER CENT BONDS,	-	-	-	421,360.00
ALABAMA CENTRAL R. R., 6 PER CENT BONDS, 1918,	-	-	-	26,750.00
ST. PAUL, MINNEAPOLIS & MANITOBA R. R., 4½ PER CENT BONDS, 1933,	-	-	-	25,125.00
CHICAGO, ROCK ISLAND & PACIFIC R. R., 6 PER CENT BONDS, 1917,	-	-	-	30,625.00
“ “ “ “ “ 5 “ “ 1934,	-	-	-	13,065.00
CHICAGO & NORTH-WESTERN R. R., 5 PER CENT BONDS, 1933,	-	-	-	17,000.00
100 SHARES FIRE ASSOCIATION OF NEW YORK, \$100 EACH,	-	-	-	9,000.00
118 “ COLUMBIA BANK, \$100 EACH,	-	-	-	33,630.00
200 “ CITIZENS' NATIONAL BANK, \$25 EACH,	-	-	-	8,250.00
117 “ IMPORTERS & TRADERS NATIONAL BANK, \$100 EACH,	-	-	-	73,710.00
554 “ MECHANICS' NATIONAL BANK, \$100 EACH,	-	-	-	27,007.50
280 “ MERCANTILE NATIONAL BANK, \$100 EACH,	-	-	-	64,400.00
15 “ NATIONAL PARK BANK, \$100 EACH,	-	-	-	4,725.00
15 “ STATE TRUST COMPANY, \$100 EACH,	-	-	-	3,525.00
CASH IN THE COMPANY'S PRINCIPAL OFFICE,	-	-	-	6,584.21
CASH BELONGING TO THE COMPANY DEPOSITED IN COLUMBIA BANK,	-	-	-	57,313.76
CASH BELONGING TO THE COMPANY DEPOSITED IN MERCANTILE NATIONAL BANK,	-	-	-	62,671.01
GROSS PREMIUMS (AS WRITTEN IN THE POLICIES) IN COURSE OF COLLECTION, ON				
POLICIES WRITTEN WITHIN THREE MONTHS,	-	-	-	177,812.34
INTEREST ACCRUED FROM BANKS,	-	-	-	1,899.00
UNPAID DIVIDENDS,	-	-	-	3,441.02

TOTAL CASH ASSETS, - - - - \$1,284,656.34

LIABILITIES.

LIABILITIES, INCLUDING RE-INSURANCE RESERVE, - - - - 557,321.40

SURPLUS TO POLICY HOLDERS, - - \$727,334.94

INCOME, 1892, - - - - \$961,132.37

NET LOSSES, 1892, - - - - \$319,417.74

MAXIMUM LINE GILT EDGE UNEQUIPPED RISKS, \$30,000.

CHAS. D. COX, GENERAL AGENT,

226 & 228 LA SALLE STREET,

CHICAGO.

HOMER C. ELLER. JARED HOW,
ATTORNEYS AT LAW.

GREENLEAF CLARK, COUNSEL.

SAINT PAUL, MINNESOTA,

April 15, 1893,

Mr. William A. Stephens,
Great Northern Railway Building,
St. Paul.

Dear Sir:-

Enclosed herewith we send you a
statement of disbursements made by us on account
of the Mille Lacs Lumber Company between the date
of the bill sent you October 12, 1892, and
December 31, 1892,, and another statement of
such disbursements from January 1, 1893, to date.

Yours truly,

Eller & How



Minnesota Historical Society

Copyright in this digital version belongs to the Minnesota Historical Society and its content may not be copied without the copyright holder's express written permission. Users may print, download, link to, or email content, however, for individual use.

To request permission for commercial or educational use, please contact the Minnesota Historical Society.



www.mnhs.org