

"KEEP MONEY AT HOME"

By
Insuring
in the

HOME FIRE OF UTAH

Capital (fully paid) \$250,000.00

Extracts from
Bank Examiner Anderson's Report.

Salt Lake City, August 16, 1899.

Hon. James T. Hammond, Secretary of State:

Dear Sir:—I made a thorough examination of the condition of the Home Fire Insurance Company as shown by its books on June 30, 1899. The company is carefully and conservatively managed. Its risks are widely distributed. It limits its writings to the better class of lines, and it has reinsurance contracts with the Hartford Fire Insurance Co., and the North British and Mercantile Insurance Co., two of the strongest insurance concerns in the world.

Its risks in city blocks are limited. It pays no large salaries, and it is careful in charging against itself a larger amount as unearned premium fund, (re insurance reserve) than it is called upon to do. In nearly every instance, the book values of the company (except the Salt Lake real estate) are below the market values, and figuring on the latter as a basis of values, this company would have a substantial surplus over and above its liabilities of more than \$25,000.00.

R. R. ANDERSON, Examiner.

Officers and Directors.

Heber J. Grant, President.	George Romney, Vice-President.
H. G. Whitney, Secretary.	L. S. Hills, Treasurer.
John Stringam, Assistant Secretary.	
Thos. G. Webber, Chas. S. Burton, David Eccles, P. T. Farnsworth, Francis M. Lyman,	John R. Barnes, Elias A. Smith, Henry Dinwoodey, Joseph F. Smith, John C. Cutler, John Henry Smith.

HEBER J. GRANT & CO., General Agents.

"There are no tolerably good eggs." So it is with life insurance. If it really insures you it is very, very good—and that is the only kind The Mutual Life offers you.

The Mutual Life Insurance Co.

of New York.

RICHARD A. McCURDY,
President.

COMPARATIVE RECORD.

Since its organization in 1843 The Mutual Life has done about one-fifth of the entire life insurance business transacted by all the companies of this country combined.

Its record from organization has exceeded that of any other company's as follows:

Its Premium Income has been	\$136,725,690 More
Its Interest Income has been	82,083,628 More
Its Total Income has been	218,809,318 More
Its Payment to Policy-holders	189,070,240 More
Its Surrender Values Paid	72,894,673 More
Its Dividends Paid	43,338,489 More

In 1898.

Its Premium Income was	\$ 3,017,066 More	THAN THAT OF ANY OTHER COMPANY.
Its Interest Income was	1,740,276 More	
Its Total Income was	4,757,342 More	
Its Total Assets were	19,148,026 More	
Its Insurance in force was	2,169,762 More	
Its Gain of Surplus was	2,183,176 More	
Its Gain of Assets was	2,237,892 More	

Salaried men should insure, for salaries cease at death. Business, professional and working men should insure, for their brains or their muscles are their capital quite as truly as their income, and Death will stop both capital and income. To him, however, whose life is insured Death can neither stop his income nor steal his capital.

RULON S. WELLS

Managing Agent for Utah.

COMPANY'S OFFICES,

5, 6, 7, 8, 9 and 10 Commercial Block,
Salt Lake City, Utah.

A savings bank yields to a man's heirs only his deposit, plus a moderate amount of interest. The Mutual pays the full face of his policy tho' he may have died the day after paying the first premium.

1883

1899

Holiday Greetings.

To the beloved Public, our Friends and Patrons, wherever located, we wish a Merry Christmas and Happy New Year—and at the same time offer an apology to '99 for anticipating the year to come; for the past twelve months have dealt kindly with us—not only in the satisfactory volume of business done, but in providing new, substantial and elegant quarters, where we hope to be able to meet our friends (the public) on and after January 25, 1900.

It is particularly gratifying to the management in extending this invitation, to be able to say to our friends that it will be unnecessary to put up your umbrella when sitting in our new office for the roof will not leak. Still, we have a kindly feeling for the premises we are leaving, dilapidated as they are, and have been since we first occupied them in the fall of 1893, for amongst the many and sometimes trying vicissitudes incident to business, there have been many bright spots, and pleasant occasions, not the least of which is the fact, that there is not an implement and vehicle house, between Chicago and the Pacific Coast, that has handled for as long a period, such representative lines of goods giving as universal satisfaction as those we have the honor to represent; and in behalf of the leading manufacturers of America we take this opportunity to thank the general public for their liberal patronage.

Since the inception of this business by Grant, Odell & Co., in 1883, many pleasant ties have been formed and some relations have been severed; the implement and vehicle business in Utah and Idaho has grown from a sale of a few hundred thousand dollars per annum, to a volume of near four millions each year, and today perhaps it is safe to say that but one other line of mercantile pursuits exceeds it in volume in the states named.

We had hoped to illustrate this letter with a picture of our new premises, State Street, Salt Lake City, but owing to the necessary changes in the front elevation, we must defer that pleasure awaiting a correct sketch from our architect John P. Hill.

Assuring everyone that in more than an acre of floor space which our new premises will cover, we shall offer for 1900 a more voluminous display of vehicles, implements and farm machinery than we have done in the past, and that notwithstanding the advanced market prices we will offer them for sale at figures which the management believe will insure to us even more liberal patronage than we have received in the past.

We remain, with kind personal regards,

Very truly yours,

Co-operative Wagon & Machine Co.,

GEO. T. ODELL, General Manager.

The Leading Implement Dealers in Utah and Idaho.

U. L. & P. CO.,

Executive:—Directors.

GEORGE Q. CANNON, President.
JOHN R. WINDER, Vice-President.
L. S. HILLS, Treasurer.
Jos. F. Smith, F. J. Cannon,
T. G. Webber 2nd V.P. W. S. McCornick,
W. J. Curtis, Le Grand Young, Atty.

Administrative.

ROBT. S. CAMPBELL,
Manager and Secretary.
R. F. HAYWARD,
Elec. Engr.
C. K. BANNISTER,
Cons. Engr.
L. S. BOGGS,
Asst. Engr.

SALT LAKE CITY OGDEN CITY
UTAH

POWER

LIGHT

HEAT

Installations:

ELECTRICAL: Water Power..... 7,400 H.P.
Steam Power..... 1,500 H.P.
GAS:..... 400,000 Cubic Feet Daily

Electric Service:

Economical Heating.
Low-Priced Power.

Gas Service:

Cooking, Heating,
Convenient, Cheap, Cleanly.