

The German
INSURANCE COMPANY
OF FREEPORT



Lincoln-Douglas Center

THE GERMAN INSURANCE COMPANY OF FREEPORT.



STATUE OF GERMANIA
Surmounting the Building.



ORIGINAL
OFFICE BUILDING.



ORIGINAL OFFICE BUILDING,
AS REMODELED IN 1891.

THE GERMAN INSURANCE COMPANY OF FREEPORT has become a household word throughout the West. Its remarkable growth, much of the time in the face of adverse criticism and circumstances, has been and is a source of comment and wonder to the property owner and business man no less than to the insurance fraternity. A policy in THE GERMAN has become a synonym for soundness and fair dealing in case of loss. Organized in 1865, at a time when insurance companies

in its own home and state were daily springing up like mushrooms and almost as rapidly going out of existence, it was no small undertaking to keep the company alive, and it required a much greater effort to cause it to grow. Both aims were accomplished, and after many years, and after seeing its compatriots one by one dropping by the wayside until it alone remained, THE GERMAN stands to-day at the head of the large list of sound insurance companies west of the Alleghanies.

It will no doubt be of interest to the reader to learn how and under what circumstances the company has achieved its proud distinction of being three times a millionaire, and in no better terms can we lay this before you than by quoting from the address of the Secretary of the company on the occasion of the dedication of its recently completed office building, a cut of which is contained in this pamphlet, and the interior arrangements of which are displayed on its several pages.

From a tiny acorn planted in the now queen city of northwestern Illinois more than thirty years ago a mighty oak has grown, whose sturdy branches spread out over all the most populous of the western states. While this is metaphorical, it is none the less a very apt description of the planting and growth of THE GERMAN INSURANCE COMPANY OF FREEPORT, which to-day stands among the foremost institutions of its kind in the United States.

The general story of its growth is familiar, not only to the people of Freeport, but to thousands of its patrons scattered throughout the west. How this acorn, nursed and cared for by men of indomitable perseverance and irresistible energy, took root and grew until it burst the bounds of its tenement; how it has grown in size, stature and solidity, until it now looms out on the business horizon as one of the greatest and strongest insurance companies of this country, is to many a familiar yet ever interesting story. Its record has not only been one of wonderful growth, but of sound and honorable business methods, and while it has grown in financial strength and solidity as the result of careful and intelligent management, it has also grown in public confidence by reason of its honorable dealing and prompt payment of honest losses.



NEW OFFICE BUILDING.



MAIN ENTRANCE.

ently to preserve the charter and wait for something to turn up. They did not have long to wait. In June, 1866, a number of our prominent Germans, among whom were Richard Meyer, Wm. Massenberg, Louis Ahsendorff and D. Kuehner, evidently on the lookout for something good, obtained possession of the charter. The original directors and officers resigned, and thus was brought into the field what is now THE GERMAN INSURANCE COMPANY OF FREEPORT, an institution that is known throughout the length and breadth of the land, and carrying on its business from Ohio to Colorado and from Minnesota to Texas. At the time of the organization of this company, Freeport was the home of not less than thirteen insurance companies. So well known had the city become as a headquarters of such institutions that it was commonly

“The Freeport Insurance Company now THE GERMAN INSURANCE COMPANY OF FREEPORT, was organized in 1865, at a meeting held in the office of Dr. George P. Kingsley, who with Messrs. A. H. Stone, A. M. Lawver, J. M. Bailey, S. D. Atkins and Dr. N. F. Prentice, formed the first board of directors. At this meeting A. H. Stone was elected president; George P. Kingsley, vice-president and treasurer, and A. M. Lawver, secretary. But little business was transacted at the outset, the main object of the organization being appar-

dubbed the Hartford of the West. Owing to this a spirit of jealousy was soon manifested, it being claimed that the use of the name, Freeport Insurance Company, was an infringement or calculated to secure some advantage, and after considerable wrangling, the directors finally concluded to change the name, and having successfully petitioned the legislature, then in session, on March 4th, 1867, the name of the company was changed to THE GERMAN INSURANCE COMPANY OF FREEPORT. “Prompt, Conservative, Safe,” was adopted as its motto. On that line it commenced and has proceeded ever since. One by one its early competitors fell by the wayside, until it alone remained, and remains a shining example of what careful and economical management can accomplish. With true German thrift the affairs of the company have been managed. No sky-rocket effects were sought after. For the first twelve years the business of the company was confined to its own state. Year by year the business increased. From a 12x16 foot room, it graduated to an entire floor of 20x60 feet. Finding these quarters too small and a favorable opportunity offering, the site of the present quarters, then occupied by a one story office building, 38x70 feet in size, to which later another story was added, was purchased. For the first three or four years the secretary did all the work necessary at the home office. Then a cheap boy was added, then a clerk, then another, until at the present time forty-



MAIN STAIRWAY TO OFFICE.

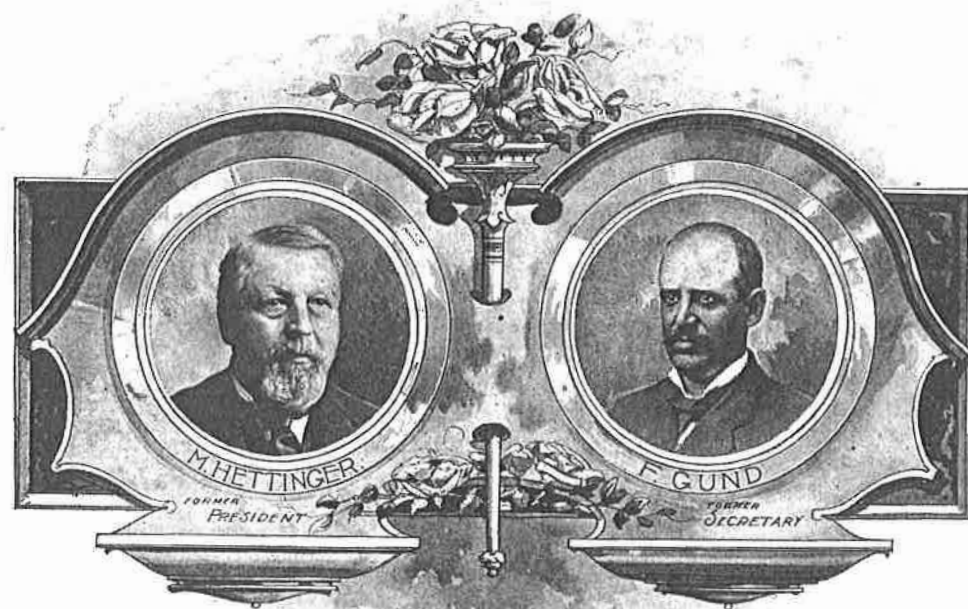
three men and women are kept busily employed to handle the company's business at the home office.

"The following comparisons in the early history of the company show its gradual growth from year to year, and you are all familiar with the growth of the company during the past ten years. In 1869 the capital of the company was \$101,000, and this was increased to \$200,000 in 1873:

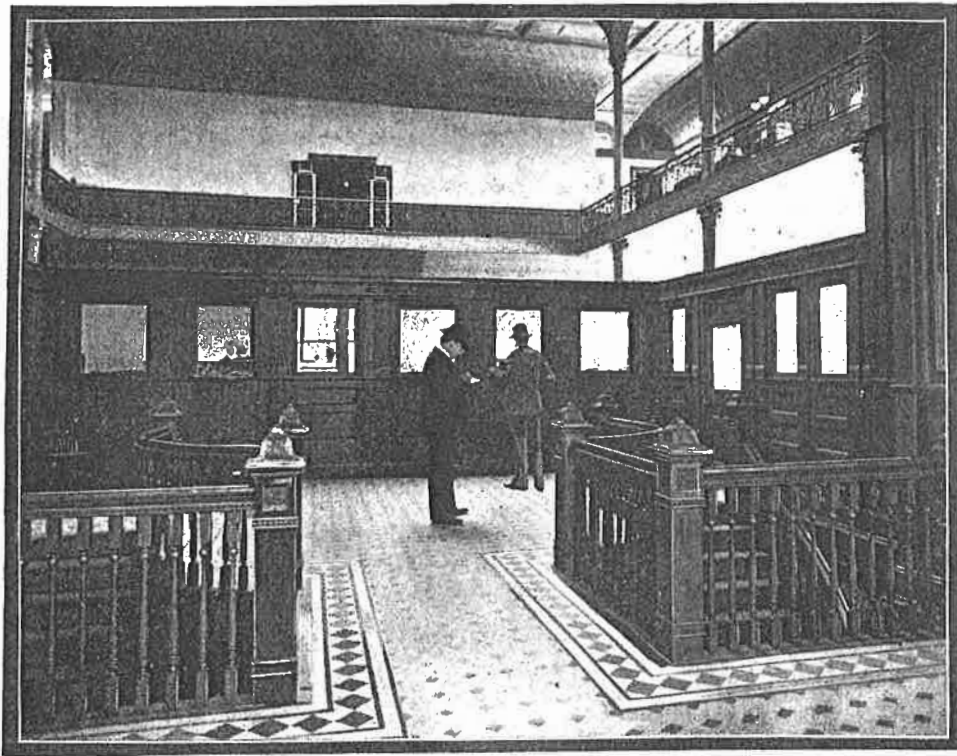
YEAR.	ASSETS.	PREMIUMS.
1869	\$ 105,917	\$ 13,306
1870	116,763	17,631
1871	119,824	25,495
1872	136,406	50,392
1873	258,394	75,015
1874	285,856	115,977
1875	309,173	149,676
1876	369,030	180,024
1877	416,371	156,966
1878	455,077	155,307
1879	489,576	169,551
1880	585,482	199,806
1881	745,607	356,999
1882	933,013	488,590
1883	1,185,978	611,848
1884	1,478,106	834,266
1885	1,650,788	920,577
1886	1,843,498	1,121,149
1887	2,044,703	1,288,224
1888	2,187,173	1,326,657

"In January, 1867, U. H. Sikkema was employed as general agent of the company. Mr. Sikkema is still in the company's employ, being its general agent of the department of Illinois, Missouri, Kansas and Colorado, with headquarters at St. Louis.

"This is but a sample of the manner in which its employees become attached and adhere to the company. This is no doubt due in large measure to the fact that but very few changes have occurred in the board of directors and among its officers, except by death. The late M. Hettinger was elected a director on July 3, 1866, and president on July 13, 1866, continuing in both positions with the exception of one year until his death in November, 1890. C. O. Collmann was elected a director on April 8, 1866, serving as such continuously to the present time, for many years as treasurer, and as president



since the death of Mr. Hettinger. The lamented Fred Gund was elected a director and secretary of the company on December 17, 1867, and ended his duties as such only by his death, in 1889. D. B. Schulte, the present treasurer, was among the first, his connection with the company, in the various capacities of stock-holder, director and treasurer, dating from June 25, 1866. The vice-president, Henry Baier, is likewise a veteran, and the secretary, Wm. Trembor, who succeeded Fred Gund, has been with the company in various capacities for eighteen years. In this connection we must not omit that old (and yet young in spirit) veteran, Bernard Huenkemeier, who has not missed a directors' meeting, except on account of illness, since July 9, 1866. It is this sticking together, this spirit of unity and harmony pervading all its proceedings, that has made THE GERMAN what it is, a company with an incomparable record, and a reputation for prompt, honorable dealing that has made it known and considered as one of the strongest institutions of its kind in our land.



FRONT VIEW IN VESTIBULE ON OFFICE FLOOR.

“It is exceedingly interesting to look over the records of the proceedings of the board of directors in the early years of the company’s existence. They show evidence of extreme care and economy; such economy, however, has laid the basis of its present prosperity. The same economical methods, though of course in different degree, owing to the more extensive business and advanced position enjoyed, still prevails, and it is this which adds to its resources year by year, and has built this grand structure.

“We find, under date of September 3, 1866, that the front room in the second story of B. Huenkemeier’s building was rented for an office at \$5.00 per month. Again, on September 10, 1866, the secretary was, by resolution of the

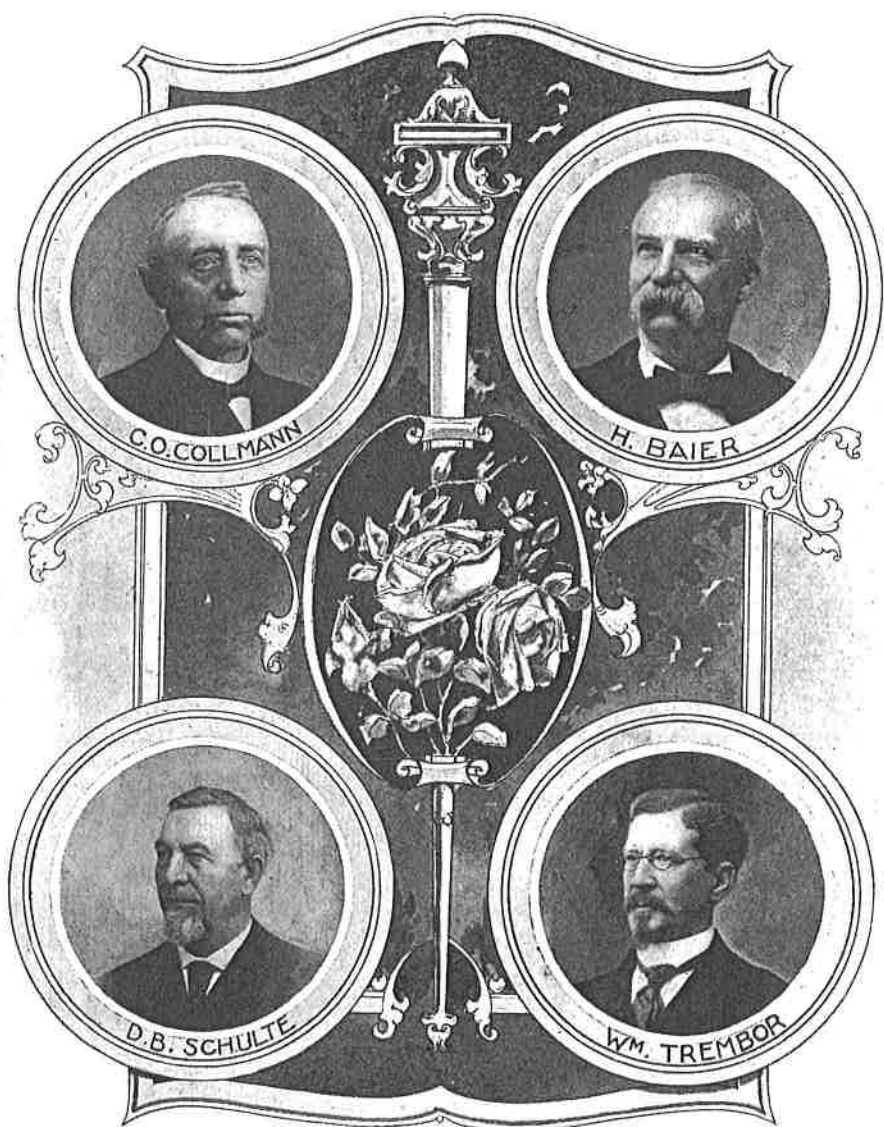
board of directors, instructed to have a sign board made, and October 1, 1866, must have been a red letter day, as the board of directors met in the office of the company, the aforesaid room, all meetings having previously been held and business transacted at the home of Richard Meyer, the secretary. It remained for January 7, 1868, however, to cap the climax, a carpet for the office being ordered on that day. These are but items to show from what small beginnings such a marvelous growth has been evolved, and to this care for the material interests of the company, which is continued to the present day, do the policy holders owe their security and guarantee that their interests are safe with this company. A loss by fire in those days was a matter of moment. The officers consulted and finally the board of directors was called together, and we find on December 1, 1868, the board directed that the loss of A. Rothfuss, of Decatur, Ill., amounting to \$550, be paid. To-day, through its corps of twenty-four general agents and adjusters in the fourteen states in which the company is operating, over \$60,000 is paid out for losses each month. At that time the secretary aforesaid wrote all the policies issued by the company, from six to eight per day. To-day, 2,700 agents write 10,000 policies each month, and the aggregate gross premium income of the company is over a million and a half dollars per annum.

“The last statement of the condition of the company, made on January 1, 1898, shows assets amounting to \$3,231,150.65, nearly all of which is interest bearing mortgages on real estate and bonds.

“Its officers are: C. O. Collmann, president; Henry Baier, vice-president; William Trembor, secretary, and D. B. Schulte, treasurer. The directors in addition to the above are: A. Bergman, George W. Collmann, John Erfert, John Fosha, M. Hettinger, J. G. Hettinger, B. Huenkemeier, H. J. Moogk, O. L. Schulte, A. Voelkers and W. H. Wagner.”



A CORNER IN THE VESTIBULE.



OFFICERS OF THE COMPANY.



PRESIDENT'S OFFICE.

Assuming that others will be interested with the officers and directors of the company in all evidences of its growth and material prosperity, this pamphlet, giving a few views of the exterior and interior of its present quarters has been prepared. The office building of the company, erected in 1897, is by all admitted to be the most completely arranged of any building used for similar purposes in this country. For acoustics, light, ventilation and generally all that go to make a perfect business office, nothing is left to be desired, as the views which embellish the pages of this work more fully set forth.

The new building is situated on the site of the old one, and has a frontage on North Galena avenue of seventy-five feet, and on Exchange street of ninety feet. It consists of a basement and two stories, the style of architecture being the Italian Renaissance. The main facade and entrance is on North Galena avenue, the main entrance being formed by an arch flanked with massive stone columns, supporting a frieze upon which is inscribed "The German Ins. Co. Incorporated 1865."

The basement is built of buff Bedford stone in alternate courses of rock faced and smoothly dressed, the height to the first story belt course being eighteen feet, and the floor line is two feet and a half above the street grade. The first and second stories are built of St. Louis gray brick with trimmings of terra cotta with a cornice and pediment of the same on the main facade, the apex of the pediment being sixty-eight feet above the sidewalk grade. The pediment is supported by two outer Corinthian pilasters and two inner three-quarter Corinthian columns. Upon the apex of the pediment is placed a metallic statue of "Germania" nine feet high.

On the Exchange street front is the entrance to the shipping room, and at the rear an iron stairway leads from the sidewalk to the outside entrance to the boiler room. The windows on the Galena avenue front, and the first tier on the Exchange street front have plate, and the remaining windows on Exchange street, double thickness glass.

The roof is of iron, the superstructure being of wood supported by three steel trusses. In the center of the roof area is a steel frame trussed sky-light 24x26 feet, having ventilators at each end.



MAIN GALLERY STAIRWAY.



SECRETARY'S OFFICE.

The main entrance on North Galena avenue leads to a spacious vestibule, enclosed by oak partitions set with plate glass and having double entrance doors and double doors leading to the main staircase hall. From the vestibule on the right and left are doors leading to suites of offices with closets and toilet rooms in connection. These offices are finished in Wisconsin red oak, having polished maple floors, the walls being rock plastered and tinted, with decorated friezes and center pieces. The floors of the vestibule and staircase hall are laid with encaustic tiles. The main staircase hall is finished in Wisconsin red oak, having a panelled wainscoting four feet high extending all around.



EXAMINER'S ROOM.

At the rear and at each side of and under the main staircase are doors leading to the supply room. From the right side of this room which is 48x48 feet, double doors lead to the shipping room which is 26x30 feet. At the northwest corner of the supply room a door leads to the boiler room stairway. The floor of the boiler room is eight feet below the floor of the supply room. At the right of boiler room and under the sidewalk on Exchange, is a coal vault with a capacity of thirty tons. At the rear of the supply room is the basement vault, 12x40 feet, fitted on four sides with drawers and shelving. From the southwest corner of the supply room a stairway leads to the main office. At the front and near the center of the room is a hand "lift" for the carriage of books and stationery to and from the main office room.

Returning to the main staircase hall, a double, circular stairway leads to the main office room floor, which corresponds with the first story of the building. At the top of this stairway is the upper hall with a floor of encaustic tiles, and separated from the main office room by an oak and plate glass partition seven feet high. In this partition facing the stair case landing, are the treasurer's and assistant treasurer's wickets, and at the right and left are doors leading to the main office. The upper hall extends over the stair case to the front of the building, and is separated from the offices on the right and left by oak and plate glass partitions extending to the ceiling and having communicating doors.

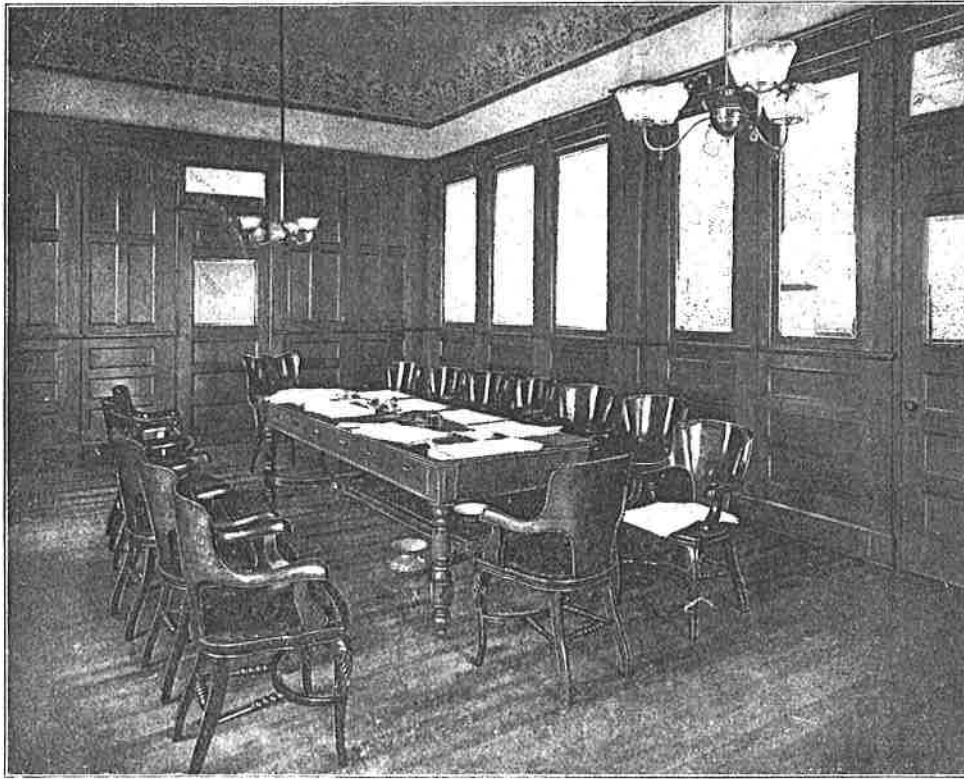
On the main floor, situated at the front and overlooking North Galena avenue, are the president's, secretary's and examiner's offices, and the map room, the latter being on the extreme left and the secretary's office on the extreme right, on the corner and having a window overlooking Exchange street. All the above offices are separated from each other by oak panelled partitions set with beveled plate glass in sliding sash. In the secretary's office is a fine oak mantel with an over mirror with tile facings and hearth. Sliding doors connect this with the president's office. There are also sliding doors between the examiner's office and map room.

At the left and immediately in the rear of the secretary's office is situated the typewriters' room which is 12x15 feet, with cloak and toilet room in connection. At the rear of the typewriters' room, and separated from it by a panelled oak partition, is a stair case leading to the galleries. At the right of this stair case is the telephone booth enclosed by a panelled partition set with beveled plate glass. Immediately in front of the telephone booth is a raised platform for the secretary's desk, commanding a view of the entire main office.



STENOGRAPHERS' ROOM.

The main office room is 45 x 73 feet, having a vault at the rear 12 x 40 feet



DIRECTORS' ROOM.

and immediately over the basement vault. On each side of the vault are located the toilet and cloak rooms. A gallery sixteen feet wide and fifty feet in length extends on each side of the main office room and corresponds with the second story of the building. These galleries are connected by cross galleries at the front and rear. From the rear cross gallery access is had to the gallery vault, which is the same size as, and immediately over the main floor vault.

Overlooking North Galena avenue and Exchange street, is situated the

directors' room, 16x26 feet, enclosed by panelled oak partitions set with beveled plate glass in sliding sash. This room has a coved plastered ceiling, richly frescoed, the ground tint being olive green.

At the front and on the right is the gallery hall which connects with the front cross gallery. At the right of the gallery hall and separated from it by an oak and beveled plate glass partition, are two offices, 10x16 feet and 16x16 feet respectively, having communicating doors between and with the left side gallery. At the rear of the right side of the gallery are cloak and toilet rooms. At the rear of the left side gallery a stairway leads to the main floor. Near this stairway is an iron ladder leading to a trap door in the ceiling from which access is had to the roof.

Over the center of the main office room is a ventilating sky-light 22x26 feet, and immediately under the roof sky-light, the height from the main floor being thirty-three feet. The ceiling over the main office room and galleries

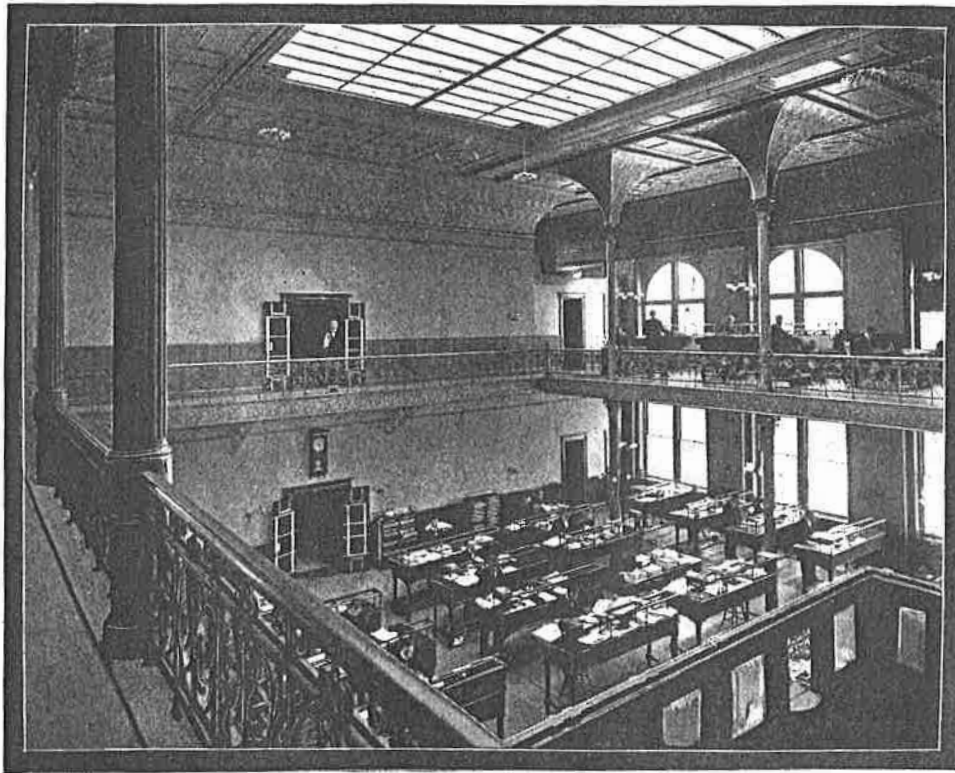
is of sheet steel, divided into panels and having a heavy cove at the sides, the whole being tinted a light olive and richly decorated in gold, and is supported by eight fluted iron columns with ornamental capitals and bases.

An ornamental

iron balustrade surrounds the galleries.



DAILY REPORT FILES.



VIEW OF MAIN OFFICE FLOOR FROM GALLERY.

The interior wood finish of the entire building is of Wisconsin red oak, finished in the natural wood, except the supply and shipping rooms in the basement, which are finished in Georgia pine with a floor of the same. The front basement offices and the entire main floor and gallery floors are laid with polished white maple.

The walls are plastered with rock plaster, sand finish, and painted a light olive green, richly decorated with friezes and center pieces.

The vaults are fitted up with shelving, drawers and cases for the safe-keeping of documents, and have cement floors, arched ceilings and ventilating flues.

The entire building is heated by steam and lighted by gas and electricity and has a complete system of ventilation.



In remembrance of the completion of such an elegant structure, which will be a permanent home for the company and a lasting monument to its founders, it was resolved that a banquet with its attendant ceremonies be given, and December 21, 1897, was fixed as the date. All the field force of the company, together with many of its oldest agents and officers of neighboring companies assembled on that day, making a company of over one hundred and fifty. The day was spent in inspecting the elegant arrangements of the office, indulging in reminiscences, and a general interchange of congratulations.

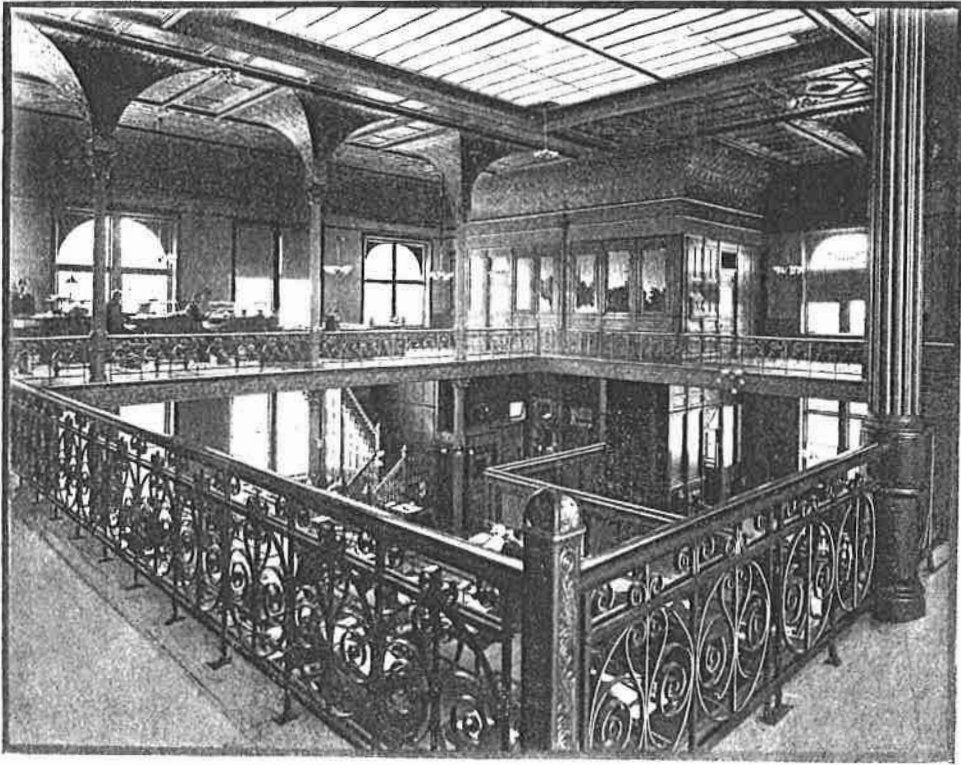
A short informal programme had been arranged, consisting of an address of welcome by Mr. William H. Wagner, editor of the *Deutscher Anzeiger*, and one of the directors of the company; a response by Mr. Gust. Hebggen, the state agent of the company for Wisconsin, and a short history of the company by the secretary.

In welcoming all to the company's home, Mr. Wagner took occasion to touch upon the remarkable career of the company, and to thank in happy terms those present, the majority of whom had spent years in its upbuilding, for their efforts in its behalf, and most appropriately added:

"There is something besides the business connection that binds us together—bonds of true friendship have been woven between many of us, and I cherish the hope that this occasion will aid and help to strengthen these pleasant ties, and will also be the means of extending them to more and more of us.



VAULT ENTRANCE ON MAIN FLOOR.



VIEW FROM GALLERY.

“In dedicating this our new and magnificent home to its uses and purposes, we do so with the sincere hope that THE GERMAN may always continue in its straight and honorable path, from which she never departed, conducting her business with the strictest integrity and honesty, thereby making the policies of our company the very symbols of security in underwriting. Then will the star of THE GERMAN rise higher and higher in the sky of the insurance world, and will at the same time gain in magnitude and splendor.

“With this fond hope, with which I link the wish that true sociability, joy, mirth and happiness may reign supreme during the few hours that are to follow this the official and ceremonial part of the celebration, all combining

to make this occasion a bright spot in the memory of all participants, I again in behalf of the company bid you a most hearty and cordial welcome.”

Mr. Hebgen, in responding, most happily said among other things:

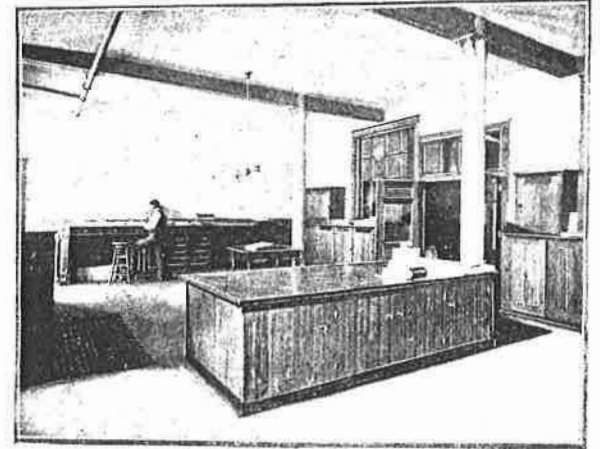
“I cannot stand on this spot and assist in dedicating this fine building to its future career of usefulness, without remembering familiar faces and forms, who once were with us, and yet we have not forgotten them, nor will we forget them, for they have hallowed this spot, and I deem it a sacred, and I may truly say a filial duty, to recall to your memory at this time, a few of the men who were so largely instrumental in shaping the course of this company, and setting the pace for its great usefulness and success.

“The genial and impulsive Gund, a man of keen and discerning mind and large brain, who could grasp a point at issue or a complex situation quickly, and act promptly and decisively.

“The cool and collected Hettinger, who, though no underwriter himself, had great inborn business tact, was a wise and careful counselor, had extraordinary good common sense, and withal was a man to be trusted anywhere and everywhere.

“The conservative and careful underwriter, Simeon Schupp, a man of large and varied experience, a safe and tried adviser in times of need or danger; a judge of human character second to none, a gentleman of the utmost probity of character, honest and true to the core.

“The faithful worker, John Gunther, who spread the gospel of THE GERMAN in its infancy broadcast over the Northwest, and who revered THE GERMAN almost like his mother.”



SHIPPING ROOM.



INTERIOR VIEW OF VAULT ON MAIN FLOOR.

Following these ceremonies the assemblage proceeded to the Brewster House, the leading hostelry of the city, and partook of a sumptuous banquet tendered by the directors of the company.

At its close letters of regret from a number of old representatives of the company from distant points were read, after which some time was consumed in most happy remarks by visiting members of the

craft and representatives of the company prefaced by a highly congratulatory address by Hon. James P. Younger, mayor of the city—among them Mr. Charles E. Sheldon, secretary of the Rockford Insurance Company, Hon. John H. Sherratt, president of the Forest City Insurance Company, of Rockford; Capt. D. A. Rudy, state agent of the company for Indiana; Mr. A. J. Cramer, secretary of the Milwaukee Mechanics Insurance Company; Mr. U. H. Sikkema, the veteran general agent of the company, whose thirty years and over of constant service still sits lightly on his brow; Mr. John Memmer, of Akron, Ohio; Mr. F. H. Wagner, now of the firm of Christian & Wagner, representing the leading insurance agency in Minneapolis, Minn., but who upon this occasion threw aside dignity and position, and announced himself as having been the first office boy alluded to in the secretary's historical account of the company; Hon. D. C. Stover, and others.

With a toast to the future prosperity of the company, drunk by all standing, the festivities were declared closed, and thus in a most happy manner was dedicated the elegant new home of THE GERMAN, typical of the magnificent financial structure which within the last thirty-five years has been reared, and which has become one of the towers of strength of the business world.

