

He was employed for three years as clerk for a Mr. Jennings; in 1855, was commissioned Notary Public; began the insurance business in 1856, and was chosen Director of the Milwaukee Mechanics' Mutual, a position he has since filled; was elected Alderman in 1856 and 1857, and member of the Assembly in 1878; is a member of the orders of Druids, Hargarten, and Sons of Hermann. Mr. Dick was married in 1852, to Miss Margaret Salfer. They have had thirteen children, twelve of whom are living: Andrew, Mina (Mrs. Riesach), Adolph, Amelia (Mrs. Joseph Clauder), Edward, Christian, William, Paul, Laura, Alma, Gustav and Louis—all residing in Milwaukee, except the oldest, who is in business in Minnesota.

In addition to the Fire, Marine and Life Insurance Companies, already named, was a company to assure against losses to growing crops by hail. Below is a short sketch of its career.

THE MUTUAL HAIL INSURANCE COMPANY.

Commenced business in Milwaukee, in March, 1871. Its officers were: Samuel Rindskopf, President and Carl Meiding Secretary, who held those offices during the whole period of its existence. The amount of its business is shown in the following tabular statement, compiled from the annual reports of the State Commissioner of Insurance. Notwithstanding the profitable showing of the business, the company went out of sight in 1877, its assets, though nominally large, being of little value. Of the \$29,992.00 reported, only \$686.93 was in cash; nearly \$10,000 was in premium notes and \$20,963.40 was due from agents. Out of the total disbursements the last year, amounting to \$40,002.09 only \$11,634.19 went to pay losses. The balance was swallowed up in expenses. Among the items appear: \$6,000 paid directors, \$6,726.80 paid commissioners, and \$2,596.43 for other salaries. Since that time the business of "hail insurance" has languished.

Close of Year	Cash Receipts	No. of Policies	Am't. of Risks.	Assets.	Losses Paid.
1871 (10 Mo.)	\$ 3,468 49	1,069	\$ 648,759 90	\$ 1,017 69	\$ 251 30
1872	9,009 33	2,434	1,430,875 18	7,186 55	2,662 83
1873	17,988 79	4,117	2,363,557 79	16,543 28	5,928 09
1874	32,280 65	6,483	3,996,801 07	17,520 65	32,280 65
1875	36,346 15	5,624	3,127,961 24	21,556 73	19,406 52
1876	43,912 83	6,256	3,534,928 67	29,922 72	11,634 19

GUSTAV WOLLAEGER, Secretary of the Concordia Fire Insurance Company, is a native of Prussia. He studied for the ministry, completing his course in 1858, coming to the United States and to Milwaukee the same year. He was pastor of the St. Paul German Lutheran Church for ten years. Upon the organization of the Concordia Fire Insurance Company, in March, 1870, he was elected Secretary, and since then has had the active management of its affairs, which under his direction have been very successful.

J. A. HELFENSTEIN, a native of Carlisle, Pa., was born in 1806, being a son of John P. Helfenstein, United States Insurance Company, of which he was afterwards President. His mother died at the age of 92. Mr. Helfenstein came to Milwaukee in the Fall of 1843, and first engaged in the insurance business as Secretary of the old

Mr. Helfenstein married Miss Elizabeth C. Barker, of Wallingford, Conn. They have one son—J. A. Helfenstein, Jr.

WILLIAM T. DURAND, Fire and Marine Insurance Agency, No. 7 Newhall House Block. This agency was established in March, 1874, representing at first three companies: The Manufacturers of Boston, the Lamar and the Irving of New York. The combined assets were at that time about one and one-half million dollars. The agency now represents nine companies, adding to the original list the following companies: The Home Guardian Assurance, of London; Manhattan and Clinton, of New York; the Merchants, of Newark, New Jersey; and the Boylston, of Boston, Massachusetts. The combined assets of the nine companies are over eighteen millions of dollars. The large capital represented by Mr. Durand, and the vast increase in the amount of the same, shows the marked ability with which the business has been conducted.