

WANT Pages, 18, 19.

STORAGE FIREPROOF STORAGE—New, clean rooms, REALTY CO., 109 1/2 St. W. Main 2887. THE BOYD TRANSFER AND STORAGE CO. has unexcelled facilities for moving and storing household goods; packing for storage and shipment by experienced men. Office, 48 South 3d st. Telephone, Main 656, both exchanges.

INSTRUCTION MUSICAL INSTRUCTION—PARTIAL FREE scholarship for ten talented pupils; one year, piano, vocal, \$10. Apply to-morrow (Saturday) by experienced men. Office, 48 South 3d st. Minneapolis School of Music, 48 South 3d st.

BICYCLES FIT YOUR WHEELS WITH JOHNSON'S 1902 Road, 1901 and 1900. Sold by first-class dealers or J. N. Johnson & Co., 915 Nicollet. Price three, \$8 up.

FURRIERS FUR TRIMMING—DRESSED FIRST-class order. H. M. Taubert, 625 Bryant St. FUR WORK IN ALL BRANCHES—A. REINER, 16 1/2 St. S. BOTH PHONES.

BUSINESS SPECIALS SUPERFLUOUS HAIR, MOLES, ETC. Permanently removed by electricity. Miss Hollier, 77-78 syndicate block. Pioneer stand of the northwest. Exclusive specialist.

J. T. STIMMEL, STATE AGENT, Globe Bldg., Minneapolis, Minn.

JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY—Principal office, Boston, Mass. (Organized 1853.) J. A. Kelsey, Rhodes, president. Roland O. Lamb, secretary. Attorney to accept service in Minnesota: J. A. Kelsey, 1000 Hennepin. Deposit capital, \$2,000,000.

INCOME IN 1901. Renewal premiums \$204,628.85. Single premiums 8,747,987.33. Total premium income \$8,952,616.18. Total disbursements \$7,582,281.14. Excess of income over disbursements \$1,370,335.04.

ASSETS DEC. 31, 1901. Value of real estate owned \$1,655,383.15. Bonds and stocks owned 2,400,000.00. Cash in office and in bank 5,081,574.48. Total admitted assets \$9,146,957.63.

LIABILITIES. Losses adjusted and unadjusted \$1,271,441.29. Reserve for unadjusted losses 1,823,210.00. Total liabilities \$3,094,651.29.

NET SURPLUS, INCLUDING DEPOSIT CAPITAL \$492,538.34. RISKS AND PREMIUMS, 1901 BUSINESS. Fire risks written during the year \$1,107,929.20. Premiums received thereon 171,079.20.

NET AMOUNT IN FORCE AT END OF YEAR \$12,078,126.00. BUSINESS IN MINNESOTA IN 1901. Fire risks written \$230,658.00. Premiums received \$48,000.00.

STATE OF MINNESOTA, Department of Insurance. Whereas, the Aachen and Munich Fire Insurance Company, a corporation organized under the laws of the State of New York, has fully complied with the provisions of the laws of this state relative to the admission and authorization of insurance companies of its class.

Now, therefore, I, the undersigned, Insurance Commissioner, do hereby empower and authorize the said above-named company to transact its appropriate business of fire insurance in the state of Minnesota, according to the laws thereof, until the thirty-first day of January, A. D. 1902, unless said authority be revoked or otherwise legally terminated prior thereto.

In testimony whereof, I have hereunto set my hand and affixed my official seal at St. Paul, this 31st day of January, A. D. 1902. ELMER H. DEARTH, Insurance Commissioner.

STATE OF MINNESOTA, Department of Insurance. Whereas, the Hartford Fire Insurance Company, a corporation organized under the laws of the State of Connecticut, has fully complied with the provisions of the laws of this state relative to the admission and authorization of insurance companies of its class.

Now, therefore, I, the undersigned, Insurance Commissioner, do hereby empower and authorize the said above-named company to transact its appropriate business of fire insurance in the state of Minnesota, according to the laws thereof, until the thirty-first day of January, A. D. 1902, unless said authority be revoked or otherwise legally terminated prior thereto.

In testimony whereof, I have hereunto set my hand and affixed my official seal at St. Paul, this 31st day of January, A. D. 1902. ELMER H. DEARTH, Insurance Commissioner.

STATE OF MINNESOTA, Department of Insurance. Whereas, the Kings County Fire Insurance Company, a corporation organized under the laws of the State of New York, has fully complied with the provisions of the laws of this state relative to the admission and authorization of insurance companies of its class.

Now, therefore, I, the undersigned, Insurance Commissioner, do hereby empower and authorize the said above-named company to transact its appropriate business of fire insurance in the state of Minnesota, according to the laws thereof, until the thirty-first day of January, A. D. 1902, unless said authority be revoked or otherwise legally terminated prior thereto.

In testimony whereof, I have hereunto set my hand and affixed my official seal at St. Paul, this 31st day of January, A. D. 1902. ELMER H. DEARTH, Insurance Commissioner.

STATE OF MINNESOTA, Department of Insurance. Whereas, the Phoenix Insurance Company, a corporation organized under the laws of the State of Connecticut, has fully complied with the provisions of the laws of this state relative to the admission and authorization of insurance companies of its class.

Now, therefore, I, the undersigned, Insurance Commissioner, do hereby empower and authorize the said above-named company to transact its appropriate business of fire insurance in the state of Minnesota, according to the laws thereof, until the thirty-first day of January, A. D. 1902, unless said authority be revoked or otherwise legally terminated prior thereto.

In testimony whereof, I have hereunto set my hand and affixed my official seal at St. Paul, this 31st day of January, A. D. 1902. ELMER H. DEARTH, Insurance Commissioner.

STATE OF MINNESOTA, Department of Insurance. Whereas, the Atlas Assurance Company, a corporation organized under the laws of the State of Connecticut, has fully complied with the provisions of the laws of this state relative to the admission and authorization of insurance companies of its class.

Now, therefore, I, the undersigned, Insurance Commissioner, do hereby empower and authorize the said above-named company to transact its appropriate business of fire insurance in the state of Minnesota, according to the laws thereof, until the thirty-first day of January, A. D. 1902, unless said authority be revoked or otherwise legally terminated prior thereto.

In testimony whereof, I have hereunto set my hand and affixed my official seal at St. Paul, this 31st day of January, A. D. 1902. ELMER H. DEARTH, Insurance Commissioner.

STATE OF MINNESOTA, Department of Insurance. Whereas, the Hartford Fire Insurance Company, a corporation organized under the laws of the State of Connecticut, has fully complied with the provisions of the laws of this state relative to the admission and authorization of insurance companies of its class.

Now, therefore, I, the undersigned, Insurance Commissioner, do hereby empower and authorize the said above-named company to transact its appropriate business of fire insurance in the state of Minnesota, according to the laws thereof, until the thirty-first day of January, A. D. 1902, unless said authority be revoked or otherwise legally terminated prior thereto.

In testimony whereof, I have hereunto set my hand and affixed my official seal at St. Paul, this 31st day of January, A. D. 1902. ELMER H. DEARTH, Insurance Commissioner.

STATE OF MINNESOTA, Department of Insurance. Whereas, the Kings County Fire Insurance Company, a corporation organized under the laws of the State of New York, has fully complied with the provisions of the laws of this state relative to the admission and authorization of insurance companies of its class.

TO INVEST IN A PAYING CONCERN. HERE IS SOMETHING THAT'S GOOD. THE PACIFIC COAST & NORWAY PACKING CO. Has placed on the market 20,000 shares of its capital stock at \$2.50 per share. Par value of each share \$10.00.

This company is equipped to do as well as any of its competitors and soon the stock will be worth par: The assets of the company, according to the annual statement, amount to \$117,721.56, which is invested in steamboats, barges, canneries and other necessary buildings, machinery, general merchandise store, including cash and merchandise on hand, etc.

MINNEAPOLIS TRUST COMPANY INSURANCE DEPARTMENT. No. 4 Fourth Street South. JAMES P. THOMSON, Manager.

Table with 2 columns: Description and Amount. Includes items like 'PREMIUMS OTHER THAN PERPETUALS', 'RENTS AND INTEREST', 'TOTAL INCOME', 'DISBURSEMENTS IN 1901', 'ASSETS DEC. 31, 1901', 'LIABILITIES', 'NET SURPLUS, INCLUDING DEPOSIT CAPITAL', 'RISKS AND PREMIUMS, 1901 BUSINESS', 'NET AMOUNT IN FORCE AT END OF YEAR', 'BUSINESS IN MINNESOTA IN 1901'.

Table with 2 columns: Description and Amount. Includes items like 'STATE OF MINNESOTA, Department of Insurance', 'Whereas, the State Fire Insurance Company, a corporation organized under the laws of the State of New York, has fully complied with the provisions of the laws of this state relative to the admission and authorization of insurance companies of its class.'

Table with 2 columns: Description and Amount. Includes items like 'STATE OF MINNESOTA, Department of Insurance', 'Whereas, the Hartford Fire Insurance Company, a corporation organized under the laws of the State of Connecticut, has fully complied with the provisions of the laws of this state relative to the admission and authorization of insurance companies of its class.'

Table with 2 columns: Description and Amount. Includes items like 'STATE OF MINNESOTA, Department of Insurance', 'Whereas, the Kings County Fire Insurance Company, a corporation organized under the laws of the State of New York, has fully complied with the provisions of the laws of this state relative to the admission and authorization of insurance companies of its class.'

Table with 2 columns: Description and Amount. Includes items like 'STATE OF MINNESOTA, Department of Insurance', 'Whereas, the Phoenix Insurance Company, a corporation organized under the laws of the State of Connecticut, has fully complied with the provisions of the laws of this state relative to the admission and authorization of insurance companies of its class.'

Table with 2 columns: Description and Amount. Includes items like 'STATE OF MINNESOTA, Department of Insurance', 'Whereas, the Atlas Assurance Company, a corporation organized under the laws of the State of Connecticut, has fully complied with the provisions of the laws of this state relative to the admission and authorization of insurance companies of its class.'

Table with 2 columns: Description and Amount. Includes items like 'STATE OF MINNESOTA, Department of Insurance', 'Whereas, the Hartford Fire Insurance Company, a corporation organized under the laws of the State of Connecticut, has fully complied with the provisions of the laws of this state relative to the admission and authorization of insurance companies of its class.'

Table with 2 columns: Description and Amount. Includes items like 'STATE OF MINNESOTA, Department of Insurance', 'Whereas, the Kings County Fire Insurance Company, a corporation organized under the laws of the State of New York, has fully complied with the provisions of the laws of this state relative to the admission and authorization of insurance companies of its class.'

new council. The plasterers' union withdrew from the council a year or so ago. The painters and plumbers' unions have given notice of their intention to withdraw at the expiration of sixty days. The lathers are said to be practically, though not nominally, out of the council now. Two or three other unions, it is said, stand ready to get out when the word is given, and then, if reorganization is impossible, the movement will be taken up for a rival council nominating painters, plumbers and the other disaffected unions.

Cause of Disaffection. One of the prime causes of disaffection with the plumbers and painters is what they regard as the undue prominence in the affairs of the council of the paper-hangers and glaziers' unions. Neither of these unions have any more reason to be affiliated with the other building trades in a council than had the woodworkers who were dropped from the council about a year ago, it is said, and in the interests of the others they must get out if it is desired to save the present council. It is charged against the above unions that their interests are not closely enough allied with those of the other trades. They begin after all the other trades are off the job, and it is charged that contractors take advantage of this fact to run in non-union labor and that the unions have tamely submitted. Then, again, only a small proportion of painters and plumbers are employed in the work of these two unions, it is said, and to do with new buildings, where the other trades find most of their employment, a condition that tends to separate their interests still further.

Another reform that is positively needless, according to the insurgent view, is the election of a secretary of the council, who is a member of one of the smaller unions. It is manifestly impossible for a man of the big unions to be elected, and imparts to all interests involved. Some of the inspiration for the movement for a rival council undoubtedly comes from personal hostility to the present council's administration. It is also well known that the plumbers, once a bulwark of the council, are now in a somewhat uneasy position since the council's refusal to uphold them in their trust agreement with the Master Plumbers' association a year ago.

LATHERS' WAGE DEMANDS They Have Somewhat Staggered the Contractors. If the new schedule of wages demanded by the lathers' union this spring goes into effect the lathers will get the highest pay of any class in the building trades. The lathers have not been at all modest in their demands for an advance in wages. The contractors profess to be staggered at the extravagance of their demands and declare that they can't be agreed to even in half measure.

The new schedule provides for an advance from 30 to 50 cent in all lines of pipe work and an increase of from 40 to 60 cents per hour for time work. Under the piece-work schedule it is stated that a first-class man would be able to make from \$8 to \$10 per day for eight hours. Considering that this is a trade in which only a hammer is required, it is considered a very limited apprenticeship, and is out of all proportion to the wage scale of the other trades.

Quarrymen Organizing. Organizers Turner and Carver effected a temporary organization of the quarrymen last Monday night. This is the first step that has ever been made in Minneapolis to organize the quarrymen. A permanent organization will be formed next Monday evening.

Spoke to Shoe Men. Collis Lovey, general vice-president of the Boot and Shoe Workers' union, addressed the local union at its last meeting. He reviewed the situation in the craft in other cities.

Photo Engravers Strike. The strikers' photo-engravers have won out in one-half the shops in the city. They are now in the trouble, and have hopes of bringing the remaining shops, three in number, to terms. The strike is now in its eighth week. The Chicago photo-engravers have forwarded \$100 for the aid of the strikers, and other cities have sent word that they will lend assistance if it is needed. There are now only twelve men out.

Baggage and Expressmen. The baggage and expressmen will effect a permanent organization Sunday afternoon. They will affiliate with the National Team Union. About fifty signers have already been secured.

Painters and Decorators' Action. The Painters and Decorators' Union adopted resolutions at its meeting Monday night, denouncing emphatically the board of city commissioners for allowing the use of convict labor in the painting of the interior of the city buildings. The union is fully resolved to take the work done with the full knowledge and consent of the board.

Stonemasons Entertain. The Stonemasons' Union entertained their brethren of the St. Paul union at an open meeting last Tuesday evening. There was a big crowd and a good lot of speeches.

Carpenters, 30 to 35 cents an hour; Minneapolis, 27 1/2 cents; brickmasons, 40 to 50 cents; Minneapolis, 45; painters, 30 to 35 cents; Minneapolis, 25; plumbing engineers, 30 to 35 cents; Minneapolis, 45 cents; mason tenders, maximum, 2 1/2 cents; Minneapolis, 2 1/2 cents; teams with drivers, 35 to 40 cents; Minneapolis, 40 cents; laborers, 15 to 20 cents per hour.

For holding engineers, teams with drivers and laborers, the rate is paid for the rate of 1 1/2 time, as against 1 1/4 time in Minneapolis. The rule for the employment of apprentices is also more favorable to the contractors than in Minneapolis. One apprentice for every five men is the rule laid down, against one for every twenty in this city.

The Walking Delegate. The walking delegate gets scant consideration from the Exchange. Here is the way the rule for his guidance reads: Walking delegates or business agents of trades unions or other labor organizations shall not be permitted to enter upon any work or building in charge of any member of this exchange, or visit it with any employee thereon, for any purpose, except it be to make application for work, or to transact business with the employer other than that pertaining to labor questions.

The rules of action in case of disputes and differences between members of the Exchange and their employees is that all such matters shall be referred to the labor committee of the Exchange for consideration. In the previous decision of the committee involves a strike of employees engaged in any branch of the business, every member of the Exchange shall immediately upon receipt of notice in writing from the committee, cease work in the branch of business in which the dispute arises until there has been a satisfactory adjustment of the question at issue.

Minneapolis Asked to Co-operate. The St. Paul Builders' Exchange has sent the Minneapolis Master Builders' association a copy of the new rules with a request that it put the same kind of a schedule in effect in Minneapolis. The sentiment of the association is distinctly in favor of the action, however, the opinion being that it would precipitate serious trouble, probably ending in a general strike in the building trades. Organized labor in Minneapolis would not stand for any such action by the Master Builders' association for a minute. It is a prominent leader to do here, the opinion being that it would precipitate serious trouble, probably ending in a general strike in the building trades.

Wage Scales Compared. Here is the wage scale made for several of the more important trades by the St. Paul exchange, with the wage demands of the corresponding trades in Minneapolis:

Table with 2 columns: Trade and Wage Scale. Includes items like 'Carpenters, 30 to 35 cents an hour; Minneapolis, 27 1/2 cents; brickmasons, 40 to 50 cents; Minneapolis, 45; painters, 30 to 35 cents; Minneapolis, 25; plumbing engineers, 30 to 35 cents; Minneapolis, 45 cents; mason tenders, maximum, 2 1/2 cents; Minneapolis, 2 1/2 cents; teams with drivers, 35 to 40 cents; Minneapolis, 40 cents; laborers, 15 to 20 cents per hour.'

Table with 2 columns: Trade and Wage Scale. Includes items like 'For holding engineers, teams with drivers and laborers, the rate is paid for the rate of 1 1/2 time, as against 1 1/4 time in Minneapolis. The rule for the employment of apprentices is also more favorable to the contractors than in Minneapolis. One apprentice for every five men is the rule laid down, against one for every twenty in this city.'

Table with 2 columns: Trade and Wage Scale. Includes items like 'The walking delegate gets scant consideration from the Exchange. Here is the way the rule for his guidance reads: Walking delegates or business agents of trades unions or other labor organizations shall not be permitted to enter upon any work or building in charge of any member of this exchange, or visit it with any employee thereon, for any purpose, except it be to make application for work, or to transact business with the employer other than that pertaining to labor questions.'

Table with 2 columns: Trade and Wage Scale. Includes items like 'The rules of action in case of disputes and differences between members of the Exchange and their employees is that all such matters shall be referred to the labor committee of the Exchange for consideration. In the previous decision of the committee involves a strike of employees engaged in any branch of the business, every member of the Exchange shall immediately upon receipt of notice in writing from the committee, cease work in the branch of business in which the dispute arises until there has been a satisfactory adjustment of the question at issue.'

Table with 2 columns: Trade and Wage Scale. Includes items like 'Minneapolis Asked to Co-operate. The St. Paul Builders' Exchange has sent the Minneapolis Master Builders' association a copy of the new rules with a request that it put the same kind of a schedule in effect in Minneapolis. The sentiment of the association is distinctly in favor of the action, however, the opinion being that it would precipitate serious trouble, probably ending in a general strike in the building trades. Organized labor in Minneapolis would not stand for any such action by the Master Builders' association for a minute. It is a prominent leader to do here, the opinion being that it would precipitate serious trouble, probably ending in a general strike in the building trades.'

Table with 2 columns: Trade and Wage Scale. Includes items like 'Wage Scales Compared. Here is the wage scale made for several of the more important trades by the St. Paul exchange, with the wage demands of the corresponding trades in Minneapolis: Carpenters, 30 to 35 cents an hour; Minneapolis, 27 1/2 cents; brickmasons, 40 to 50 cents; Minneapolis, 45; painters, 30 to 35 cents; Minneapolis, 25; plumbing engineers, 30 to 35 cents; Minneapolis, 45 cents; mason tenders, maximum, 2 1/2 cents; Minneapolis, 2 1/2 cents; teams with drivers, 35 to 40 cents; Minneapolis, 40 cents; laborers, 15 to 20 cents per hour.'

Table with 2 columns: Trade and Wage Scale. Includes items like 'For holding engineers, teams with drivers and laborers, the rate is paid for the rate of 1 1/2 time, as against 1 1/4 time in Minneapolis. The rule for the employment of apprentices is also more favorable to the contractors than in Minneapolis. One apprentice for every five men is the rule laid down, against one for every twenty in this city.'

THEODORE WETMORE & Co. Real Estate, Commercial Paper, Stocks, Bonds, Mortgages. 508 Hennepin Ave., West Hotel. Do you want to make money? If so, look up some of these bargains: \$20,000—Ground and building on Nicolet. Ground alone worth more than what we ask for whole property. Building cost over \$30,000. Now paying good income. \$6,500—100 foot corner near Central Market which cost owner under foreclosure of mortgage \$15,000. Greatest bargain ever offered for flats on Hennepin. Look this up. Only a few Oak Park lots left at \$350, \$450 and \$500. Just the place for young people wanting to start a home. Good neighbors and fine schools. A beautiful location. Seven minutes' ride from West Hotel. Street and city assessment for water, etc., all in and paid. Taxes low. Remember more has been paid for the more improvements we ask for the lots. FOR SALE—50 shares North American Telegraph Co. stock at .80. Pay 5 per cent. Never missed a dividend.

THEODORE WETMORE & Co. Real Estate, Commercial Paper, Stocks, Bonds, Mortgages. 508 Hennepin Ave., West Hotel. Do you want to make money? If so, look up some of these bargains: \$20,000—Ground and building on Nicolet. Ground alone worth more than what we ask for whole property. Building cost over \$30,000. Now paying good income. \$6,500—100 foot corner near Central Market which cost owner under foreclosure of mortgage \$15,000. Greatest bargain ever offered for flats on Hennepin. Look this up. Only a few Oak Park lots left at \$350, \$450 and \$500. Just the place for young people wanting to start a home. Good neighbors and fine schools. A beautiful location. Seven minutes' ride from West Hotel. Street and city assessment for water, etc., all in and paid. Taxes low. Remember more has been paid for the more improvements we ask for the lots. FOR SALE—50 shares North American Telegraph Co. stock at .80. Pay 5 per cent. Never missed a dividend.

ALEXANDER CAMPBELL "The GILDED Agency" ESTABLISHED 1857. Fire and Marine Insurance. PHOENIX INSURANCE COMPANY, Hartford, Conn. (Organized in 1835.) D. W. C. Skilton, President. Edw. Milligan, Secretary. Attorney to accept service in Minnesota, Insurance Commissioner. Cash capital, \$2,000,000. INCOME IN 1901. Premiums other than perpetuals \$2,217,818.11. Rents and interest 276,006.97. Profit on ledger assets over book values 8,877.01. Total income \$2,502,702.09. DISBURSEMENTS IN 1901. Amount paid for losses \$1,907,744.69. Dividends and interest 230,000.00. Commissions, brokerage, salaries and allowances to agents 637,247.49. Salaries of officers and employees 186,229.47. Taxes and fees 28,723.09. All other disbursements 331,261.21. Total disbursements \$3,230,492.59. Excess of income over disbursements 272,209.50. ASSETS DEC. 31, 1901. Value of real estate owned \$460,125.82. Mortgage loans 39,074.93. Collateral loans 23,000.00. Bonds and stocks owned 4,468,130.00. Cash in office and in bank 331,511.43. Accrued interest and rents 249,667.00. Premiums in course of collection 280,923.89. All other admitted assets 2,583,444.46. Total admitted assets \$8,593,444.46. LIABILITIES. Losses adjusted and unadjusted \$1,116,250.50. Reserve on perpetual policies 66,825.33. Reserve on other policies 1,116,250.50. All other liabilities 15,681.30. Total liabilities \$2,314,957.63. NET SURPLUS, INCLUDING DEPOSIT CAPITAL \$1,116,250.50. RISKS AND PREMIUMS, 1901 BUSINESS. Fire risks written during the year \$385,018,845.00. Premiums received thereon 8,774,847.79. Net amount in force at end of the year \$451,024,543.00. Fire risks written during the year \$1,784,819.00. Fire losses received 193,438.94. Fire losses incurred 1,591,380.06. Tornado losses paid 181.00. Tornado losses incurred 634,918.00. Fire risks written during the year \$7,471,233.00. Aggregate losses paid 2,307,011.77. Aggregate amount at risk \$3,244,621.00. STATE OF MINNESOTA, Department of Insurance. Whereas, the Phoenix Insurance Company, a corporation organized under the laws of the State of Connecticut, has fully complied with the provisions of the laws of this state relative to the admission and authorization of insurance companies of its class. Now, therefore, I, the undersigned, Insurance Commissioner, do hereby empower and authorize the said above-named company to transact its appropriate business of fire insurance in the state of Minnesota, according to the laws thereof, until the thirty-first day of January, A. D. 1902, unless said authority be revoked or otherwise legally terminated prior thereto. In testimony whereof, I have hereunto set my hand and affixed my official seal at St. Paul, this 31st day of January, A. D. 1902. ELMER H. DEARTH, Insurance Commissioner.

ALEXANDER CAMPBELL "The GILDED Agency" ESTABLISHED 1857. Fire and Marine Insurance. HARTFORD FIRE INSURANCE COMPANY, Hartford, Conn. (Organized in 1810.) George L. Chase, President. Robert C. Rathbone, Secretary. Attorney to accept service in Minnesota, Insurance Commissioner. Cash capital, \$1,300,000. INCOME IN 1901. Premiums other than perpetuals \$9,653,783.03. Rents and interest 374,329.60. Profit on ledger assets over book values 2,893.50. From all other sources 119.72. Total income \$10,031,095.85. DISBURSEMENTS IN 1901. Amount paid for losses \$8,342,821.91. Dividends and interest 400,000.00. Commissions, brokerage, salaries and allowances to agents 1,707,772.20. Salaries of officers and employees 667,851.83. Taxes and fees 148,289.09. All other disbursements 1,096,633.63. Total disbursements \$9,313,371.29. Excess of income over disbursements 717,724.56. ASSETS DEC. 31, 1901. Value of real estate owned \$242,600.00. Mortgage loans 792,250.00. Collateral loans 4,800.00. Bonds and stocks owned 1,125,555.91. Cash in office and in bank 1,183,233.00. Accrued interest and rents 12,836.99. Premiums in course of collection 642,715.00. All other admitted assets 917,261.71. Total admitted assets \$12,170,489.81. LIABILITIES. Losses adjusted and unadjusted \$1,028,900.00. Reserve on perpetual policies 63,621.01. Reserve on other policies 1,116,250.50. All other liabilities 11.19. Total liabilities \$2,208,782.60. NET SURPLUS, INCLUDING DEPOSIT CAPITAL \$9,961,707.21. RISKS AND PREMIUMS, 1901 BUSINESS. Fire risks written during the year \$1,019,089,207.00. Premiums received thereon 17,614,077.12. Net amount in force at end of the year \$1,251,953,704.00. Fire risks written \$13,134,348.00. Fire premiums received 193,438.94. Fire losses incurred 1,591,380.06. Fire losses paid 147,718.00. Amount at risk, fire 14,473,480.00. STATE OF MINNESOTA, Department of Insurance. Whereas, the Hartford Fire Insurance Company, a corporation organized under the laws of the State of Connecticut, has fully complied with the provisions of the laws of this state relative to the admission and authorization of insurance companies of its class. Now, therefore, I, the undersigned, Insurance Commissioner, do hereby empower and authorize the said above-named company to transact its appropriate business of fire insurance in the state of Minnesota, according to the laws thereof, until the thirty-first day of January, A. D. 1902, unless said authority be revoked or otherwise legally terminated prior thereto. In testimony whereof, I have hereunto set my hand and affixed my official seal at St. Paul, this 31st day of January, A. D. 1902. ELMER H. DEARTH, Insurance Commissioner.

ALEXANDER CAMPBELL "The GILDED Agency" ESTABLISHED 1857. Fire and Marine Insurance. ASSURANCE COMPANY OF AMERICA IN INSURANCE COMPANY—Principal office, New York City, N. Y. (Organized in 1853.) Robert C. Rathbone, president; R. B. Rathbone, secretary. Attorney to accept service in Minnesota, Insurance Commissioner. Cash capital, \$2,000,000. INCOME IN 1901. Premiums other than perpetuals \$402,976.37. Rents and interest 31,788.86. Profit on ledger assets over book values 414,776.22. Total income \$841,541.45. DISBURSEMENTS IN 1901. Amount paid for losses \$238,897.65. Dividends and interest 24,000.00. Commissions, brokerage, salaries and allowances to agents 121,292.61. Salaries of officers and employees 1,635.00. Salaries of officers and employees 6,997.42. Taxes and fees 1,103.84. All other disbursements 2,707.31. Total disbursements \$381,240.00. Excess of income over disbursements 460,301.45. ASSETS DEC. 31, 1901. Bonds and stocks owned \$432,760.00. Cash in office and in bank 94,662.17. Accrued interest and rents 71,832.33. Premiums in course of collection 1,183.23. Total admitted assets \$607,782.43. LIABILITIES. Losses adjusted and unadjusted \$34,200.00. Reserve on perpetual policies 250.00. Reserve on other policies 217,354.50. All other liabilities 20,000.00. Total liabilities \$352,104.50. NET SURPLUS, INCLUDING DEPOSIT CAPITAL \$255,677.93. RISKS AND PREMIUMS, 1901 BUSINESS. Fire risks written during the year \$58,767,824.00. Premiums received thereon 617,527.22. Net amount in force at end of the year \$28,878,829.00. BUSINESS IN MINNESOTA IN 1901. Fire risks written \$97,839.00. Fire premiums received 17,029.31. Fire losses paid 5,825.13. Fire losses incurred 5,321.23. Fire losses incurred 16,400.00. Amount at risk, fire 117,223.00. STATE OF MINNESOTA, Department of Insurance. Whereas, the Assurance Company of America Insurance Company, a corporation organized under the laws of New York, has fully complied with the provisions of the laws of this state relative to the admission and authorization of insurance companies of its class. Now, therefore, I, the undersigned, Insurance Commissioner, do hereby empower and authorize the said above-named company to transact its appropriate business of fire insurance in the state of Minnesota, according to the laws thereof, until the thirty-first day of January, A. D. 1902, unless said authority be revoked or otherwise legally terminated prior thereto. In testimony whereof, I have hereunto set my hand and affixed my official seal at St. Paul, this 31st day of January, A. D. 1902. ELMER H. DEARTH, Insurance Commissioner.

ALEXANDER CAMPBELL "The GILDED Agency" ESTABLISHED 1857. Fire and Marine Insurance. KINGS COUNTY FIRE INSURANCE COMPANY, Principal office, New York City, N. Y. (Organized in 1853.) Frank Lock, President; C. Wolf, Secretary. Attorney to accept service in Minnesota, Insurance Commissioner. Cash capital, \$2,000,000. INCOME IN 1901. Premiums other than perpetuals \$139,638.32. Rents and interest 16,964.92. Profit on ledger assets over book values 7,440.82. From all other sources 219.80. Total income \$164,263.86. DISBURSEMENTS IN 1901. Amount paid for losses \$75,480.97. Dividends and interest 10,000.00. Commissions, brokerage, salaries and allowances to agents 28,500.23. Salaries of officers and employees 7,227.00. Salaries of officers and employees 1,103.84. Taxes and fees 1,103.84. All other disbursements 9,562.24. Total disbursements \$137,168.38. Excess of income over disbursements 27,095.48. ASSETS DEC. 31, 1901. Value of real estate owned \$77,000.00. Mortgage loans 10,100.00. Bonds and stocks owned \$70,480.00. Cash in office and in bank 5,207.00. Accrued interest and rents 1,200.84. Premiums in course of collection 2,300.00. All other admitted assets 28.34. Total admitted assets \$136,545.84. LIABILITIES. Losses adjusted and unadjusted \$14,733.33. Reserve on perpetual policies 672.00. Reserve on other policies 82,188.27. All other liabilities 1,600.17. Total liabilities \$98,593.70. NET SURPLUS, INCLUDING DEPOSIT CAPITAL \$37,952.14. RISKS AND PREMIUMS, 1901 BUSINESS. Fire risks written during the year \$32,328,068.00. Premiums received thereon 311,227.00. Net amount in force at end of the year \$18,941,093.00. BUSINESS IN MINNESOTA IN 1901. Fire risks written \$189,884.00. Fire premiums received 4,227.00. Fire losses paid 1,200.84. Fire losses incurred 476.00. Amount at risk, fire 191,227.00. STATE OF MINNESOTA, Department of Insurance. Whereas, the Kings County Fire Insurance Company, a corporation organized under the laws of the State of New York, has fully complied with the provisions of the laws of this state relative to the admission and authorization of insurance companies of its class. Now, therefore, I, the undersigned, Insurance Commissioner, do hereby empower and authorize the said above-named company to transact its appropriate business of fire insurance in the state of Minnesota, according to the laws thereof, until the thirty-first day of January, A. D. 1902, unless said authority be revoked or otherwise legally terminated prior thereto. In testimony whereof, I have hereunto set my hand and affixed my official seal at St. Paul, this 31st day of January, A. D. 1902. ELMER H. DEARTH, Insurance Commissioner.

ALEXANDER CAMPBELL "The GILDED Agency" ESTABLISHED 1857. Fire and Marine Insurance. BARBERS SUPPLIES AND CUTLERY. Shavers, Razors and Clippers. R. H. HEGNER, 307 NOLLEY AVENUE. This signature is on every box of the genuine Laxative Bromo-Quinine Tablets the remedy that cures a cold in one day.

STORAGE FIREPROOF STORAGE—New, clean rooms, REALTY CO., 109 1/2 St. W. Main 2887. THE BOYD TRANSFER AND STORAGE CO. has unexcelled facilities for moving and storing household goods; packing for storage and shipment by experienced men. Office, 48 South 3d st. Telephone, Main 656, both exchanges. INSTRUCTION MUSICAL INSTRUCTION—PARTIAL FREE scholarship for ten talented pupils; one year, piano, vocal