Books and Authors

A British View of Our Literature

ONE OF the most interesting chapters in James F. Muirhead's "America, the Land of Contrasts," is that relating to our literature. In his general summing up of literary contrasts, he very positively declares that Hall Caine's "The Manxman," and George Du Maurier's "Trilby," are types of what specially appeals to the reading public of England and America, the Englishman calling for strength and directness, the American demanding delicacy and suggestiveness. "The one desires the down right, the concrete, the real; the other is titillated by the subtle, the illusive, the half-spoken," he says. But, certainly, "Trilby" cannot be called a type of the preferred literary diet of Americans, any more than George Moore's "Esther Waters" can be called the type of the British preference. "Trilby's" vogue collapsed after a brief season of vigorous demand. If the number of copies of a book sold is always the criterion of a national literary taste, then are "The Crisis," "Richard Carvel," "David Harum," "Eben Holden," "To Have and to Hold," and other novels with six-figure sales, types of what appeals to the American reading public.

It is assuming a little too much for Mr. Muirhead to lay down a canon or standard of British or American taste. If the British call is for strength and directness, it can hardly find a response in the popular novels of Marie Corelli and Egerton Castle. Mr. Muirhead, pursuing his criticism, has discovered grammatical errors in the texts of conspicuous American fiction writers and finds "misquotations and misuse of foreign phrases terribly rife," and many bad breaks in spoken language, "which in England could not be conjoined with an equal amount of culture and education." Just here it may be mentioned to Mr. Muirhead that on page 151 of his book he murders the noble English tongue by writing: "The distinction between the editorial and reportorial functions of a newspaper are apt to be much less clearly defined in the United States than in England." Other instances of this English critic's superior English may be found. Still he admits that "in the best American literature an almost aristocratic daintiness and feeling for the refined and select is found," and condescendingly affirms that one could not "despair of the literary future of Americans."

Doubtless not. It may be remembered that about seventy years ago Sydney Smith asked the question: "Who reads an American book?" To-day English publishers tumble over each other trying to get first chance at the publication of a novel by a popular American author. Mr. Muirhead must be credited, certainly, with the sage observation that the most important feature is "the maintenance of that purity of moral tone in which modern American literature is superior to all its contemporaries." And he further remarks: "It is a ground of very solid satisfaction, be the cause what it may, that recent American literature has been so free from the emasculate fin-de-siecle-ism, the nauseating pseudo-realism, the epigrammatic hysteria, that has of late been so rife in certain British circles." To the short story of American authorship Mr. Muirhead concedes equality with the best of that kind of French literature. On the whole, Mr. Muirhead, barring his English prejudices, occasionally cropping out, is more lenient than most other English critics of our literature are.

New Books

Foggs' Ferry. By C. E. Callahan. From His Drama of the Same Name. Illustrated. Chicago: Laird & Lee. Price, 75 cents.

This is a very well-told story, an amplification of the play, in which the action begins by the chance meeting of little Miss Chip Fogg, the ferryman's daughter, with young Gerald White, embryo lawyer, while en route to Judge Norwood's house. It is related how in the course of time and after many troublous scenes and the development of two or three bad men and women, Miss Chip Fogg was found not to be that person, but the stolen child of Judge Norwood. How the proof was found which raised the ferryman's daughter to affluence and how, ultimately, the youth who had the pleasant chat with her when she was a little shabby, ragged child, running her father's ferryboat, became dearer to her than anybody else in the world, are detailed with dramatic effect.

History of the Christian Religion. By Judge C. B. Waite. Chicago: C. V. Waite & Co.

This book can hardly be called a history. It is rather an assault upon the history of the Christian church during the first and second centuries of the Christian era; an assemblage of contradictions from the "illuminati" and gnostics of St. Paul's day, and from Celsus up to the present time. The author takes up the exploded theory that Christ and his disciples were Essenes or Nazarenes—extreme sticklers for the legalism which Christ strongly condemned, and places his chief reliance for help upon the apocryphal gospels—some of them falsely credited to certain apostles, which were rejected when the canon of scriptures who concluded and authoritatively approved after siftings of genuine from spurious during the second and third centuries. The remarkable statement is made that St. Paul makes no mention of the resurrection of Christ. The author could never have read the fifteenth chapter of Paul's first letter to the Corinthians. All the apostolic preaching was based upon the fact of the resurrection.

Captain Jinks, Hero. By Ernest Crosby, author of "Plain Talk in Psalm and Parable." Illustrated by Dan Beard. New York: Funk and Wagnalls company. Price, $1.50.

The author has succeeded in wielding a rather incisive satire on the military spirit, military education and discipline, and the "glory" of war, in this book. Very amusingly he describes the rise of the military ardor in 6-year-old Sam Jinks, through the present of a box of lead soldiers given him by his uncle, Colonel Jinks. Previously the kid had been devoted to farm life, but, from the hour he took the leaden soldiers out of the box, he was a changed lad. He went soldiering in an amateur way with the boys of the village, and, as soon as he was old enough, he got an appointment to West Point, and from there he went on commission to the war with Spain, resolved to be a second General Grant. The youth had but one idea, and he went through hazing and campaigning like a philosopher, but finally his monomania landed him in a mild form of lunacy. The author, through young Jinks, hits our military and naval heroes and methods hard. The persons and places mentioned are but thinly disguised in the spelling and there is an amusing description of the corpulent Shafter at the siege of Santiago, his name appearing as General Laughter, with plenty of whisky and soda handy, "seated in a superb arm chair with his back to a pierglass." The improved method of manufacturing military heroes is set forth humorously.

Lepidus, the Centurion. A Roman of To-day. By Edwin Lester Arnold, author of "Phra, the Phoenician," etc. New York: Thomas Y. Crowell & Co.

The reader will find himself interested in this book; in fact, he will read it vigorously, although he may be annoyed at the start to find the hero evolved confessedly from the imagination. The narrator, Louis Allanby, a rich and idling Englishman, accidentally finds a stone with a bronze ring in it, buried in the ground on his country place; pulls it up, and finds a cavity, which leads to a vault, in which he finds a corpse of a young Roman, with an inscription on the stone above his head bearing the name, "Marcus Lepidus, the Centurion." He sees indications of life and resuscitates the age-sleeper and finds he is a nephew of Vespasian, and had been an officer of the Roman army of occupation in Britain. The Roman gentleman of eighteen centuries ago was then introduced into English society of the twentieth century, and the fun in the book comes in with the story of his attempts to adapt himself to social conditions he had never dreamed of in the elder day. The conveniences of modern life, especially electricity in its various applications, and revolvers and shotguns and gunpowder, bothered Lepidus greatly, but he learned to handle a shotgun and drop birds on the wing, although those with him had to maneuver to keep from being shot. The crisis in the story comes when Lepidus falls in love with Miss Priscilla Smith, concurrently with Allanby, and there comes in the cream of this peculiar tale. The Roman sets fire to the Allanby manor-house, intending to carry off Priscilla during the confusion, but his plans fail and the rivals adopt a deadly method of having the question decided. The author has succeeded well in his portrayal of a patrician order Roman, with the manly beauty, symmetry and strength which the heroic statues dug up from the levels of the old Roman life suggest. And the love episode is in full keeping with the atmosphere of the tale.

Irrigation in the United States. By Frederick Haynes Newell, of the United States Geological Survey, member of the A. S. C. E. and Irrigation Expert for the last two censuses. New York: Thomas Y. Crowell & Co. Price, $2; postage, 20 cents.

This volume is authoritative on the subject it discusses. The author has spent the last twelve years investigating the extent to which our arid regions may be reclaimed by irrigation, the cost and capacity of reservoirs, the flow of rivers which can be utilized for motive power, irrigation and other industrial purposes. A third of the area of this country, exclusive of Alaska, is vacant public land which ought to be the objective of home seekers, and would be, if the large portion improvable by irrigation were taken in hand for such treatment. In sixteen states west of the states immediately bordering on the west bank of the Mississippi, the total area is 972,777,600 acres, of which 535,486,000 acres are vacant and 120,643,000 are reserved and the greater portion of the vacant land needs water treatment to make the soil, which is naturally rich over a large area, very productive. There is very little real desert land—only 7 per cent of the entire vacant land in the west. Every twenty or thirty acres of arid land, if watered and planted in alfalfa, will support a family of three and ten or a dozen cattle. In this connection the author refers to the value of forest conservation when joined with a proper cutting of the timber and he commends the reservation by congress of 47,000,000 acres of forests and their scientific treatment. The author interestingly discusses climatic cycles and the question of the permanence of streams under the denudation of forest lands, draining of swamps, etc. The whole process of scientific irrigation is described and the fine results in productivity and home making are attractively set forth, together with the manner of leasing the water.

The Hand of God in American History. A Study of National Politics. By Robert Ellis Thompson, S. T. D., president of the Central high school, Philadelphia. New York: T. Y. Crowell & Co. Price, $1.

Dr. Thompson finds, not only mechanical energy and a wonderfully devised mechanism in full and useful operation in the universe, but a creator, an intelligence who controls the machinery, a god of nations and of individuals with whose rule national life is in direct relation. He believes that he is not far from us; that his own laws do not act without him and make him unnecessary; that he works through secondary causes when he wills and secondary causes are not forces independent of Him. Then the author traces the divine direction in the discovery and settlement of this continent, not a day sooner than the movement was necessary and shows the character of the settlers who laid the real foundations of this republic. Common perils of isolated settlements brought them in closer association for the common defense. Spain and France were eliminated and the sturdier element of north Europe came in, mingled and produced a race energetic, aggressive, progressive, liberty-loving people. The hand of God brought a new and independent nation into existence. Later that hand led the nation through the bloody passage of the civil war, stronger to work out its splendid destiny, purified from the foul blot of negro slavery. With growth in numbers under our free conditions, there has been a greater growth of industrial power, and a great accession of inventive skill which has improved tools and methods of using them, lowering the value of things and increasing the value of persons, enabling labor to secure constantly more favorable terms for itself in its partnership with capital. Complete equality, the author thinks, is neither possible nor desirable. There are always unusual men in every field of human exertion who will make money with greater rapidity than others and their power to do this is a service to society, within the limits set by honesty and decency. The author looks for greater reduction of the hours of labor, greater diffusion of comfort, a larger sharing in the material and intellectual results of the social movement enabling every man who wills to live his life "under worthily human conditions, partaking of the best that the race has achieved, governing and guiding himself by the finest wisdom the centuries have bequeathed us, and sharing in the freedom of a community really governed, because self-governed."

Audrey. By Mary Johnston, author of "Prisoners of Hope" and "To Have and To Hold." Illustrated. Boston: Houghton, Mifflin & Co. Minneapolis: Nathaniel McCarthy. Price, $1.50.

Miss Mary Johnston seems to have a persistent tendency to close her novels with a shudder and a sob. She gets way off from the optimistic finale once so customary and takes delight in pulling and twisting the heartstrings of the sensitive at intervals through her stories. In "Audrey," the heroine, rescued when a little girl from an Indian massacre, sole survivor of her family, by a young and wealthy planter, Marmaduke Haward, we have a girl in sympathy with all natural beauty and beautiful herself, growing up a drudge in the home of a dissolute Virginian clergyman of the early eighteenth century, where her rescuer had left her to be brought up. Years elapse and Haward meets her again and gradually falls in love with her when she develops into glorious womanhood. There intervenes a halfbreed Indian lover, cruel and savage in his love, and a Virginian lady of gentle birth who loves Haward, and between Haward, the lady and the halfbreed, Audrey has trouble enough to send most young women to the insane asylum, and there is begotten of the dark complications a tragedy which rudely destroys the happiest dream of love which ever quickened the pulses of two ardent natures. Audrey was just in the rosy dawn of her realization of what love is and that she herself loved with her whole affectionate nature. The closing scene is very sad; some people would call it too sentimental. The book shows that Miss Johnston has not parted with any of her originality.

Minor Mention

"Feminology, A Guide for Womankind, Giving in Detail Instructions as to Motherhood, Maidenhood and the Nursery," is the title of a book, by Dr. Florence Dressler, professor of genecology in the Chicago College of Medicine and Surgery. The author discusses the subject in an earnest and direct manner, giving very emphatic warnings to both men and women against reckless misuse of the procreative faculty and presenting it in a thoroughly practical and thoughtful way. The volume is illustrated. The author is plain-spoken, deeming it her duty to warn the thoughtless against that which must entail upon them ills which will make life a burden. Chicago: C. L. Dressler & Co. Sold by subscription only. Price, $3.

The American Book company (Chicago: Nos. 521-531 Wabash avenue), has published a Latin composition book for classes reading Caesar, by Anna Cole Mellick, A. B., of the Brearley school, New York. The lessons are intended to fix in the student's mind the simplest constructions of nouns and verbs and refer him constantly to the Latin grammar. (Price, 40 cents.) The same publishers have issued the German text of Menco Stern's "Geschichten von Deutschen Stadden" ("Stories of German Cities"). These descriptions enlist the student's interest for he is taken gradually on a tour of the whole empire. (Price, $1.25.)

The E. S. Werner Publishing and Supply company, New York, have issued a sixth edition, revised and enlarged, of "Delsarte System of Expression," by Genevieve Stebbins. ($2.) This book contains the theory and practice of the Delsarte system.

The Eleventh Biennial Report of the Bureau of Labor Statistics of the State of Illinois for 1900, issued from the state bureau of labor statistics, is a volume packed with statistical information touching the industries of Illinois.

A very dainty and attractive devotional book is "Verba Crucis, a Meditation Upon What Jesus Said on Calvary," by T. Calvin McClennand, minister of the United Church, Rhode Island. (New York: T. Y. Crowell & Co. Price, 50 cents.) The seven words of Christ spoken from the cross are widely used in the Episcopal church as the theme of meditation and instruction during the three hours' devotion on Good Friday. The author of this book writes in a devotional spirit, and these meditations, drawn from sermons he has preached, are helpful.

"The Riddle of Life" is a novel by J. Wesley Johnston, author of "Dwellers in Gotham," etc. (Cincinnati: Jennings & Pye. Price, $1.50.) It is a story with a few more characters than are necessary, detailing the deeds of a very bad man, a dealer and speculator in stocks, who hungered for money and got it chiefly by foul means. The interest centers in Gobell's efforts to ruin a certain family and all who came forward to defend them from his machinations. He hit right and left and, just after he has massed up his plunder, his luck deserted him and by a masterly stroke by those he had wronged, he found himself a convict on a sixteen years sentence. The heroine, Eleanor Warriston, figures in some thrilling scenes, and her lover has a long course of vicissitude before he captures her. The fault of the story is its patchwork character.

The Magazines

The Photo-Era is always attractive in text and illustration. The finest kind of photographic work is represented on its pages, and the March number is especially attractive in this respect, as in "A Tzigan Camp," "Spring Flowers," "Mount Chocorua," "The Pool of Shadows." There is one of Elbert Hubbard's good stories, with photos of the Roycroft shop. Boston: Photo Era Publishing company, 170 Summer street.

The Cosmopolitan, under the caption "Motherhood," presents some suggestive reading, and family groups of mothers and children, so attractively posed as to make motherhood look paradisaical in contrast with childless homes. Mr. Phillips' illustrated paper on stage dress is an attractive feature of the number, admitting the reader to the secrets of the costume artist's profession. Garrett Serviss gives an exposition of the alleged discovery by Mrs. Gallup of the secret history of Lord Bacon, as she believes she has found it, concealed in Bacon's bi-literal cipher in the text of the first folio edition of the Shakspere plays. It makes Bacon proclaim that he is the son of the "Virgin Queen" Elizabeth and brother of the Earl of Essex, and author of the plays and of the most notable literary output of the Elizabethan period. This special cipher reading is not new. It was proclaimed by a group of Baconians a dozen years ago at Detroit. It is an attempt to surpass the amusing cipher ingenuity of the late Ignatius Donnelly. Mr. Packard contributes an illustrated paper on the practical food value of cassava, which is grown successfully in Florida and other southern states. There are stories by Kenneth Brown, Clara Morris and Thomas Janvier, and William Allen White and Julian Ralph contribute sketches of the careers of the late ex-President Harrison and of Theodore Roosevelt respectively.

To the March Forum, Mr. Long of the London Review of Reviews contributes a very interesting paper on the ambitious engineering projects of the Russian government, among which are the canal from the Baltic to the Black sea, perfectly practicable, at a cost of $150,000,000; uniting the Black Sea and the Caspian by a canal, putting the basin drained by the Volga in direct water communication with Europe; turning the northward-flowing Siberian rivers into the arid regions of central Asia for agricultural purposes. C. Denby sets forth the duties of a minister to China, based on his own experience, and the question of Chinese exclusion is discussed from opposing standpints by United States Minister to Persia Beale for exclusion, and by R. Hutcheson for admission. Mr. Beadron contributes a valuable paper on "German Industrial Corporations and the Forcing of Markets," in which he shows how many of these corporations have injured themselves and, in cases, ruined themselves by artificial stimulation of business, and used the greater part of their capital financing central and branch organizations, designed to create a market commensurate with excessive production. Mr. Whiteley, under the caption "Ambassadors of Trade," makes some good suggestions as to the larger injection of expert business men into our consular service. In a paper on the interstate commerce commission, W. D. Hines, first vice president of the Louisville & Nashville Railway company, calls for an intelligent and thorough trial of the interstate commerce law before amendments are considered. He thinks the law has never been given such a trial and, if the present commissioners fail to perform their duty, they should be asked to resign. Mr. Hines cites cases where the commission has made no effort to enforce its orders.

Literary Notes

The Putnams announce a King Edward edition of Traill's "Social England" in six volumes, with 2,500 illustrations and many colored plates.

R. U. Russell, New York, announces "The True Napoleon: A Cyclopedia of Events in His Life," by Charles Josselyn.

The Macmillan company announces "The Care of Destitute, Neglected and Delinquent Children," by Homer Folks, superintendent of the Children's Aid Society of Pennsylvania. They also announce "The World and the Individual," embodying the Gifford lectures delivered by Professor Josiah Royce before the University of Aberdeen.

The late F. W. Robinson wrote fifty novels. His specialty was prisons and prison management, and his books on that subject were the means of bringing about a number of reforms.

A. A. Colquhan has written "The Mastery of the Pacific," which the Macmillan company will publish. The latter firm also announce "Life and Letters in the Fourth Century," by T. R. Glover, classical lecturer at St. John's college, Cambridge.

D. Appleton & Co. announce a new edition of General Mike Sheridan's "Personal Memoirs of Philip Henrw Sheridan," his famous brother, with additional chapters relating to the period from 1871 to the death of Sheridan. They announce a new edition of the third volume of Maclay's "History of the United States Navy," with the baseless charges against Schley eliminated.

When Fitzgerald's "Rubaivat of Omar Khayyam" was first published in 1859, in London, it was a complete failure, and the publisher, Bernard Quaritch, had to reduce the price from 5 shillings to a penny a copy to get it started.

Prince Nicholas of Montenegro has been writing his memoirs, a portion of which he recently read to the Czar Nicholas at Gatschina, and that potentate pronounced the matter good.

Houghton, Mifflin & Co. announce in their Riverside Literature series Ouida's "A Dog of Flanders" and "The Nurnberg Stove," tales for children. In the same series is announced William Garrott Brown's "Stephen A. Douglas."

The Scribners announce "The History of English Literature," by William Vaughn Moody and Robert Morss Lovett of the University of Chicago, and a volume of lectures by Justice Brewer of the federal supreme court on "American Citizenship." A new story by Mary Tappan Wright, dealing with contemporary life in the south, entitled "Aliens," is also among this spring announcements.

D. Appleton & Co. announce "Practical Forestry," by Professor John Gifford, founder of The Forester, the official organ of the American Forestry Association.

Little, Brown & Co. announce for spring publication "In the Eagle's Talon," by Sheppard Stevens, author of "I Am King" and "In the Country God Forgot," by Frances Charles, a Californian and a new writer.

Lucy Thurston, author of that fine colonial romance, "Mistress Brent," is writing another novel, which will be published by Little, Brown & Co., Boston. Mrs. Thurston is a Baltimore woman.

The London correspondent of the Philadelphia Times thinks the public may soon look for the inevitable book of the aggravating experience of the abducted Miss Stone, Mme. Talika and the latter's baby.

George W. Cable's new story, "Bylow Hill," opens attractively as a serial in the March Atlantic.

Allen French, author of that fine novel of colonial life, "The Colonials," lives in Concord, Mass., and is a graduate of Harvard University and of the Massachusetts Institute of Technology.

"The Treaty-Making Power of the United States" is an important work by Charles Henry Butler of the New York bar, which the Banks Law Publishing company will issue.

McClure, Phillips & Co. announce "Reminiscences of Sixty Years in Public Affairs," by George S. Boutwell.

A. S. Barnes & Co. announce "The True Aaron Burr," a monograph by Charles Burr Todd, a collateral descendant of Colonel Aaron Burr and personally acquainted with men, contemporaries of Burr, who had his confidence, and to whom he gave many interesting reminiscences.

$32.90 to California.

Tickets on sale every day during March and April with choice of three through tourist sleeping cars via Chicago Great Western Railway. For information apply to A. J. Aicher, City Ticket Agent, corner Nicollet avenue and Fifth street, Minneapolis.

The Fashion in Rare Books

America and Australia are rapidly growing the taste for the collection of rare books, according to Bernard Quaritch, who has been in New York for a few weeks. The visits of Mr. Quaritch always develop book news of interest to connoisseurs. To the world of collectors at large, with which the traditions and resources of his house in London keep him in touch, Mr. Quaritch says rare manuscripts, early American and Elizabethan books appeal most vividly just now. He says:

"American and Elizabethan items are the fashion now. In the newer civilizations, the American and the Australian, the passion for collecting, which began with the growth of individual wealth, has kept pace with it. To these collectors American and Australian rarities are most attracive. But fine manuscripts are always in demand, and just now collectors of all countries are interested in them. Such manuscripts, for instance, as that of the unique 'Romance of Chivalry'—never printed, not even edited, which Dr. Prietsch describes in his 'Deutsche Handschriften in England.' It is 'Der June Herzog von Brunentzwig,' in rhymed verse, by Augustin Overmytz, each of the twelve cantos preceded by a full-page water-color drawing, 11x8 inches, and a large ornamented initial. The drawing and handwriting both date from the middle of the fifteenth century, but the conception and freedom of expression of the drawings are singularly in advance of the crude art of that day.

"Another manuscript of rare beauty is an octavo Book of Hours 'ad usum Sarum,' dating from about 1420. It is supposed to have been presented in England in the time of Henry VIII. to an ambassador from Italy, and comes from that country."

Mr. Quaritch paid £15,000 for manuscripts at the Ashburnham sale last year. The same year he gave the record price of £1,720 for the first folio Shakspere at Christie's.

Modern Scandinavian Literature

A volume on modern Scandinavian literature has been added by Edmund Gosse to the Literature of the World series which he is editing. The author is a happy and altogether admirable selection—Dr. Georg Brandes, the well-known Danish critic and the author of the best book on Shakspere that continental Europe has so far produced. Besides, the subject is timely. At no epoch in the history of American criticism has so much attention been paid to the study of Icelandic sagas and eddas, as well as to the works and influence of such men as Dr. Brandes himself, Ibsen and Bjornson. Those who are acquainted with the author's style, his critical acumen and his historic perception need have no fear that "Modern Scandinavian Literature" will not amply meet the requirements of scholars, as well as the varied sentimental exactions of the disciples of the fiction writers of the great northern peninsula.

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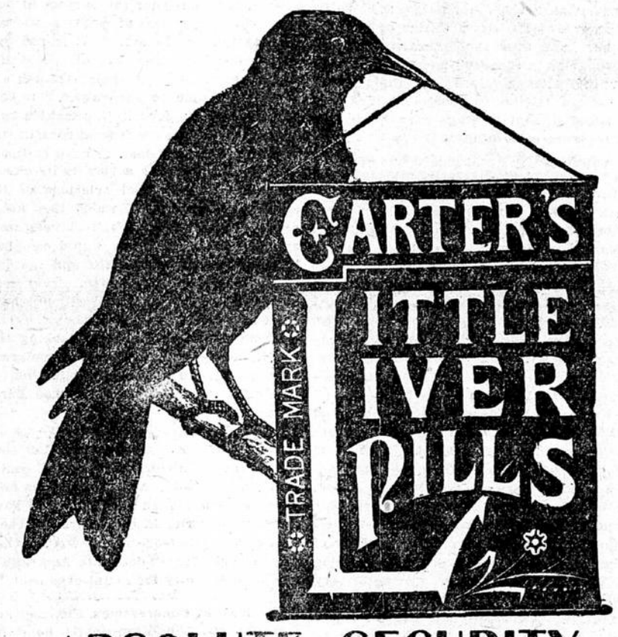

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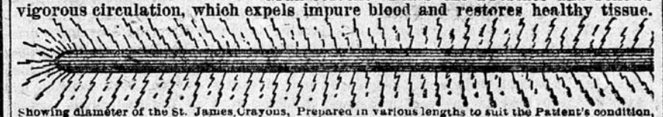

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INCOME IN 1901.

First year's premiums	$1,617,271.59
Renewal premiums	7,090,082.31
Single premiums	41,777.47
Dividends and surrender values applied to purchase paid-up insurance and annuities	933,770.96
Total premium income	$9,682,902.33
Rents and interest	2,211,784.80
From all other sources	138,446.29
Total income	$12,033,133.42

DISBURSEMENTS IN 1901.

Death claims and matured endowments	$3,512,966.25
Annuities and premium notes, voided by lapse	185,045.06
Dividends to policy-holders	625,223.54
Surrender values to policy-holders	764,949.86
Total paid policy-holders	$5,088,184.71
Commissions, salaries and expenses of agencies	1,408,523.33
Salaries of officers, employes and examiners' fees	300,383.29
All other disbursements	646,328.14
Total disbursements	$7,438,424.47
Excess of income over disbursements	4,594,708.95

ASSETS DEC. 31, 1901.

Value of real estate owned	$2,482,936.92
Mortgage loans	18,383,151.24
Collateral loans	4,180,340.12
Premium notes and policy loans	4,839,169.57
Bonds and stocks owned	16,396,629.23
Cash in office and in bank	518,011.34
Accrued interest and rents	412,947.50
Deferred and unpaid premiums	1,263,567.23
All other admitted assets	126,222.02
Total admitted assets	$48,631,975.17
Assets not admitted, $47,046.37.	

LIABILITIES.

Net value of outstanding policies, actuaries' 4 per cent	$40,854,151.00
Special 3½ per cent reserve	746,228.00
Claims adjusted and not due, and unadjusted and reported	780,009.54
Surplus accumulated upon special forms of policies	2,853,653.75
Dividends due policy-holders	78,965.02
All other liabilities	48,047.08
Total liabilities on policy-holders' account	$45,356,064.39
Gross divisible surplus	3,275,910.78

EXHIBIT OF POLICIES, 1901 BUSINESS.

	No.	Amt.
Policies in force at beginning of the year	84,369	$210,400,746
Policies in force at close of the year	99,083	242,051,663
Net increase	14,714	$31,650,918
Issued, revived and increased during the year	26,249	62,153,057
Total terminated during the year	11,535	20,502,141
By death	897	2,796,157
By maturity	304	759,967
By expiration	347	834,783
By surrender	1,322	3,165,031
By lapse	4,469	9,980,120
By change and decrease	88	1,064,894
Not taken	4,098	11,911,284
Policies reinsured	23	144,500

BUSINESS IN MINNESOTA IN 1901.

	No.	Amt.
Policies in force at beginning of the year	1,169	$2,416,083
Issued during the year	380	536,333
Ceased to be in force during the year	98	223,121
In force Dec. 31 last	1,351	2,720,194
Losses and claims incurred during the year		$9,535.00
Losses and claims settled during the year, in cash		$9,535.00
Cash received for premiums		$8,109.80
Notes, credits, etc		1,078.29
Total receipts		$89,733.59

STATE OF MINNESOTA, Department of Insurance. St. Paul, Jan. 31, 1902.

Whereas, the Penn Mutual Life Insurance company, a corporation organized under the laws of Pennsylvania, 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 life insurance in the state of Minnesota, according to the laws thereof, until the thirty-first day of January, A. D. 1903, 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.

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