CITY NEWS

WEATHER NOW AND THEN

Minimum Temperature To-day 14 Degrees; a Year Ago 22 Degrees.

To Talk P. O. Improvements—Postmaster W. D. Hale started last night for Washington. He will confer with the department regarding a betterment of the local mail service and the proposed improvement of the federal building.

The Bar Association Banquet—The annual banquet of the Hennepin County Bar association will be held on the evening of Feb. 21, probably at the Commercial club. The association met at the courthouse this morning and heard the report of the banquet committee.

"Grit, Grace and Get There"—At the Young Men's Christian association building to-morrow afternoon, Rev. Dr. P. A. Cool of the Fowler Methodist church will make the address. His subject will be "Grit, Grace and Get There." The Tuskegee Colored Male Quartet will give a musical program of forty-five minutes, beginning at 3:15 p. m.

C. of C. Membership Sold—The first trade in Chamber of Commerce memberships in several weeks was reported this morning. Charles T. Sowle sold an extra membership held by him for $3,100. There is an increasing interest in membership and a greater demand for them is expected during the coming spring and summer.

St. Louis' Arrival Reported Here—The news of the safety of the American liner St. Louis was confirmed this morning by the receipt of a private telegram to A. E. Johnson & Co., local agents of the American line, from the International company, announcing that the vessel had been sighted of Nantucket lightship Friday evening at 6:40 o'clock. The telegram was promptly posted on the door.

New Century Lectures Open To-Night—At Plymouth church to-night, Frank R. Roberson, the famous travel lecturer, will deliver his fine illustrated lecture on "Mont Pelee, the Destruction of St. Pierre and the West Indides." This is the opening lecture of the New Century course and the occasion promises to be a great deal of a society event. Good seats may be obtained at the church to-night.

A Sheltering Arms "Time."—The little people at Sheltering Arms enjoyed a sleighride this afternoon through the kindness of several friends. Cameron donated the sleigh and Regan Brothers the horses, while the Paris-Murton company catered to the sweet teeth by giving each member of the party a box of candy. A tour of the principal streets was made, and if the fun was in proportion to the noise, it must have been "the time of their lives," for all concerned.

NUMBER 138

The Journal, (six issues per week) carried nearly

1,000

COLUMNS more advertising during 1902 than any other Minneapolis paper, daily and Sunday issues combined.

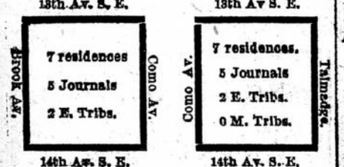
Any advertiser can prove this.

Average daily circulation of The Journal for Dec., 1902,

57,093

Sample Canvass of
2125 Residences
1831 Journals
336 Eve. Tribunes
295 Morn. Tribunes

20 Apartment Houses
430 Journals
48 Eve. Tribunes
44 Morn. Tribunes



NECROLOGICAL

MISS EMMA L. PHILBROOK, formerly of Minneapolis, died Dec. 26, at Salem, Mass.

ISAAC P. CONARY died at his home Friday, Jan. 17. Funeral Sunday at 2 p. m., from the residence, 2822 Fifth avenue S.

MYRTLE LOUISE GFROERER, aged 7, died yesterday. The funeral will be held from the family residence, 1332 Marshall street NE, Sunday at 2 p. m.

JOHN LEE—The remains of John Lee, the fireman who died at Tucson, Arizona, Tuesday, are expected to arrive in the city this evening. Announcements for the funeral will be made later.

ROY HAWARD GRABER—The funeral of Roy Howard Graber, infant son of Mr. and Mrs. William H. Graber, will be held from the family residence, 158 Bedford street SE, Sunday, Jan. 18, at 2:30 p. m. Friends are invited.

MRS. ANNIE DURANT SHEPARD died yesterday at the home of her daughter, Mrs. H. W. Ewing, 910 Sixth avenue S. Funeral to-morrow at 2:30 p. m. from the above address. Milwaukee and Albany, N. Y., papers, please copy.

CHRIST LEE, a painter who was injured while working on the Collom block, Nov. 25, died from the results of his injuries. The funeral will be held from the Nazareth church, Twelfth avenue S and Ninth street, Sunday at 2 p. m. All members of the local painters' union are requested to be present.

GEO. W. COOLEY RE-ELECTED

He Will Again Direct Affairs of Good Roads Association.

At the final session of the Minnesota Good Roads association in St. Paul yesterday George W. Cooley of Minneapolis was re-elected president and George L. Wilson of St. Paul secretary. W. M. Hayes of St. Paul and W. R. Hoag and James E. Elwell of Minneapolis were appointed a committee to push for a revision of the state constitution in the line of reforms taht the association is trying to effect. One vice-president of the association will be chosen from each county by President Cooley.

ONE BOARD'S NEEDS

Board of Control Transmits to Governor, Statement of Funds Needed for Two Years.

Recommendations for Changes in Laws Relating to State Institutions Are Made.

The state board of control transmitted to Governor Van Sant to-day the portion of its biennial report relating to appropriations. The total to be imediately available is $145,000, exclusive of current expenses.

The board recommends appropriations available Aug. 1, amounting to $458,400, and Aug. 1, 1904, amounting to $306,400. For current expenses beginning Aug. 1, 1903, the appropriations recommended amount to $606,000 and for the year beginning Aug. 1, 1904, the total is $698,500. The total for the biennial period, exclusive of the normal schools, is $2,232,300. Following are the leading items:

For the Anoka asylum, $67,000 is asked for buildings and betterments; for current expenses in 1903, $50,000, and for 1904, $75,000. For the Hastings asylum, like amounts are asked.

For the St. Peter hospital, $45,000 is asked for buildings and betterments, and $30,000 annually for current expenses.

For the Rochester hospital, for buildings and repairs, $120,000, and for current expenses, $58,000, annually.

For the Fergus Falls hospital, $101,000 for buildings and betterments and $178,000 for annual maintenance.

The Faribault school for feeble minded, $213,500 for improvements, $100,000 for 1903 expense and $125,000 for the 1904 expenses; for the school for the blind, $7,000 for improvements and $10,000 and $10,500 for 1903 and 1904 respectively; the school for the deaf, $12,600 for buildings and betterments and $20,00 and $22,000 for 1903 and 1904.

For the St. Cloud reformatory $49,500 for improvements, $60,000 and $70,000 for current expenses.

For the state prison, $84,000 for improvements and $10 and $15,000 for current expenses in 1903 and 1904.

For the Red Wing training school $29,000 for improvements, $35,000 annually for current expenses, $2,000 annually for manual training, and a total of $3,000 for the state agent.

For the Owatonna public school, $10,700 for improvements, $30,000 a year for current expenses and $5,500 for the state agency.

The Normal Schools.

The normal school acounts are as follows:

Winona, for 1903, $24,500; for 1904, $12,000; including $8,000 annually for current expenses in addition to the stnading appropriation; Mankato, $14,000 for 1903 and $12,000 for 1904; St. Cloud, $10,000 annually for current expenses in addition to the standing appropriation, and $4,000 for improvements during 1903 and $2,000 for 1904; Moorhead, $20,750, of which $16,000 is for current expenses in addition to the standing appropriation; Duluth, $25,000 for 1903 and $27,000 for 1904, and for improvements $5,000 in 1903 and $3,500 in 1904.

Improvements.

Among the principal improvements to be secured by these appropriations are one new cottage each for the Anoka and the Hastings asylums to cost $35,000 apiece; $40,000 for reconstructing the main building at St. Peter; nurses' dormitories for women at St. Peter, Rochester, Fergus Falls and the Faribault school for the feeble minded, four new cottages at the school for the feeble minded costing $25,000 each; an administration building at the St. Cloud reformatory and a new cell wing; a ward for insane criminals, chapel and laundry at Stillwater and an enlargement for the cellhouse.

Several changes in the present laws are recommended. These changes relate to the plan of having counties pay for their own insane; to the care of curables and other harmlessly insane persons; to persons arrested and held for trial on criminal charges, and the allowing of such to plead guilty without indictment and before a session of the grand jury; to commitments to the Red Wing training school, to provide that only children guilty of incorrigible and vicious conduct can be sent there.

Cut Out Standing Appropriations.

The board advises that all standing appropriations for current expenses be abolished and biennial appropriations made for the full amount required.

It is also recommended that when a person has been sentenced to the state prison or reformatory the warden or superintendents be notified to send a guard to accompany the person to the place of imprisonment and in case of the other institutions, the superintendents to send a nurse or attendants.

MUST MOVE WHEAT

Commissioner of Agriculture for Canadian N. W. Territories Is Investigating Means.

An Excess of 30,000,000 Bu. Over Storage, Which the C. P. R. Is Moving Too Slowly.

The sid the farmers of the Canadian North-West territories in securing an outlet for their abundant stores of wheat G. H. V. Bulyea, commissioner of agriculture and secretary for the territories, has come down to the twin cities to talk over the situation with the railway officials. The farmers of the North-West territories, particularly Assiniboia, have more wheat on hand than they can handle or even store safely.

All the elevators are full, but they hold only 10,500,000 bushels, while the farmers have at least 30,000,000 bushels to store or sell. It is suspected that the Canadian Pacific road wants to keep the wheat back so as to get the long haul.

When seen this morning at the home of T. G. Winter, 418 Groveland avenue, Mr. Bulyea said:

"The Canadian Pacific is moving grain to the seaboard and to Duluth and Minneapolis. It is moving some all the time, but we do not think it is moving enough and are satisfied that it can do much better.

"My purpose is to ascertain if the roads centering here, particularly the Soo and the Great Northern, could not carry considerably more Canadian wheat than they do at present. I have conferred with General Manager E. Pennington and General Freight Agent W. L. Winter of the Soo road and General Freight Agent G. O. Somers of the Great Northern, and they are willing to receive any quantity of Canadian wheat at the boundary for shipment to any point on their lines. On my return to Regina, there will be a conference at which I hope some definite action will be taken."

MINNESOTA MEETS DEFEAT

Debaters of Northwestern University Win in the Affair at Evanston.

The University of Minnesota debating team, made up of E. C. A. Lundeen, George L. Palmer and R. P. Chase, was defeated last night in Fisk hall, Evanston, Ill., in a debate with a team representing Northwestern university.

The debate was on the subject, "Resolved, That the importation of Chinese labor into our insular possessions should be prohibited." Minnesota had the affirmative, and before the judges' decision was announced, the gopher team was picked as the winner.

The verdict, however, gave the match to Northwestern by a two to one vote. This puts Minnesota out of the championship race in the Central Debating League. The Northwestern speakers will now meet the winners of the Chicago-Michigan debate to decide the championship.

FINNS STIRRED UP

Local Representatives of That Nationality Organize to Help the Famine Sufferers.

Minneapolis Millers Have Been Appealed To and Seem Disposed to Do Something.

Finns in Minneapolis have organized to raise funds for the relief of their famine stricken countrymen in Finland. A committee has been organized with A. G. Laine as chairman, C. H. Bergstadt, secretary, and H. A. Sodergren as treasurer. The headquarters of the relief committee is at 111 First avenue N where the secretary and treasurer may be found at any time.

But the Finns of Minneapolis, willing as they are to make almost any sacrifice for their starving relatives and friends in Finland, are not able to accomplish much unless they can secure powerful assistance. They are few in number and in humble circumstances and though their sympathy is thoroughly aroused and their hearts ache they find themselves almost helpless in the face of the great distress that faces Finland and the Finns.

The famine is the most severe in a century or more. The unusually heavy rains of last summer hindered the ripening of all the crops and the early frosts destroyed the peasants' last hope. In many sections the peasants were left wholly destitute are now compelled to live on bread made from bark, straw, husks and unripe grain. The conditions are much worse than in 1867 when 100,000 people were carried off by starvation. Now about 400,000 people—one-sixth of the entire population—are doomed unless relief comes from other sources. Deaths have already occurred. The touching recital of the experience of a Finnish clergyman to a brother in Chicago, published in The Journal yesterday is only an incident which will be repeated hundreds of times before the winter is over, no matter what steps are taken at this time.

Although a province of Russia, Finland can expect little or no aid from the czar's government, for Russia has a serious famine of its own, and her children will naturally receive the first attention. There are very few to speak for Finland. The cries for help are all but stifled. The newspapers have been suppressed by the Russian censor, the mails are delayed, letters opened, destroyed or mutilated. The Finns in America are comparatively few in number, widely scattered and are not in position to do well organized and effective work.

But they are doing all in their power. Members of the local relief committee have already had a conference with the leading Minneapolis millers and have received much encouragement. Some of the companies have agencies at Helsingfors in Finland and it is hoped here that these may be able to do something to relieve the immediate hunger.

"Skandinaven" of Chicago and Minneapolis in an appeal to the American people on behalf of Finland says:

"The appeal to America will not be in vain. There is no people to-day more worthy of the sympathy and succor of the Christian world than the destitute people of Finland. Their virtues, fortitude and heroism gleam through the sad gloom of Finnish history as one of the precious heirlooms of all mankind. But never before have the brave people faced a crisis like the present. Bereft of the staff of life and denied the right of free speech they are doomed to suffer and die in silence.

"But their stifled cry of distress has reached the American people and touched the American heart. Let the work of Finnish relief be properly and promptly organized, and money and food will pour forth from our cities, workshops and farms. Let the railroads furnish cars and the farmers will load them with grain from their bounteous crops; the mills of Minneapolis, Duluth and Superior will supply flour, and the large packing houses of Chicago, Omaha and Kansas City will contribute provisions in abundance. Let the precious gifts be hurried to the seaboard and further across the sea to relieve the perishing people. America has come to the help of starving people in India and Russia with cargoes of food. Let her do the same for the stricken people of Finland."

GOES BACK TO CHINA

Lee Wah, the Opium Joint Keeper, Promises to Quit the Country.

Harold St. Clair, Who Lived by His Wits, Goes Up for Three Years.

Sentences were in order in Judge Harrison's court room this morning when six prisoners learned their fate. Three were sent to the state reformatory, two to the penitentiary and one, Lee Wah, a Chinese opium fiend, was given an opportunity to leave the United States forever.

Edward Bond has been convicted of having performed a criminal operation resulting in the death of Edith Chant, and when asked by the court why sentence should not be passed, he stoutly maintained his innocence. The court sentenced him to three years in the penitentiary.

Harold B. St. Clair, who has been perpetrating all sorts of clever swindles, was also sentenced to three years in Stillwater.

Lee Wah, who pleaded guilty to keeping an opium joint, was sentenced to six months in the county jail, but sentence was suspended on the understanding that Lee would leave at once for Canton, China.

His countrymen have made up a purse and his ticket has already been purchased.

William Blackman, charged with forgery in the second degree, was sentenced to the state reformatory. The defendant stated that he was the victim of the morphine habit.

Frank Donahue, 18 years old, who pleaded guilty to grand larceny in the second degree, was sentenced to the state reformatory.

Willis Landis, for grand larceny in the second degree, was sentenced to the state reformatory.

REV. G. L. MORRILL RESIGNS

He Will Retire From the Pastorate of Chicago Avenue Baptist Church.

Rev. G. L. Morrill will offer his resignation as pastor of Chicago Avenue Baptist church at the morning service to-morrow. His plans for the future are not definitely known, but his personal inclinations and family traditions will hardly permit him to leave the ministry.

Mr. Morril has been pastor of Chicago Avenue church for three years. He won his first recognition in Minneapolis by his vigorous pastorate at Calvary church, which he resigned to go to Kentucky. After a two years pastorate in Owensboro, Ky., he returned here to his present pastorate. Whatever his plans, it is not probable that he will leave Minneapolis.

GUARD CITY TREES

President Folwell's Annual Address Advises the Appointment of a City Forester.

He Strongly Favors the Policy of Placing Special Attractions in Parks.

In his annual address at the meeting of the park board this afternoon, President W. W. Folwell impressed upon the commissioners the wisdom of appointing a city forester, provided the board could afford to pay such an official fair compensation and allow him to maintain a working force. The park law confers upon the board the power to appoint such an expert and to pass ordinances for the regulation of planting and culture of trees in the public grounds.

Until the appointment of a forester is possible, President Folwell suggested that such powers be vested in the superintendent of parks. Although the statute does not impose tree-trimming as a duty upon the superintendent, the power to superintend and regulate the culture and planting of trees is clearly conveyed, while the right to trim is "fairly implied." The board's powers were recently tested in a novel way, when tree branches were trimmed to make way for house-movers. Referring to the absence of trees on numerous lots in the older sections, the president asks if it is not time for the board to "take up the duty imposed by law and proceed to plant trees in sufficient numbers and of suitable varieties upon lots so neglected and charge the cost on the property, as the law provides."

Such a movement, he thinks, may be undertaken with confidence, because no hardship is inflicted upon the owners, who would be the real beneficiaries.

President Folwell refers at some length to an "acquisition of first importance" made within the year when the board secured title to a strip of land which will form one of the big connecting links in the west river bank parkway. In 1902 the board secured title to a strip on the river bank from the university campus to the city limits at $148,000. The need of securing a corresponding strip on the west bank was early recognized, but the high price of the property and the absence of funds prevented the board from so doing until now. It was discovered by the board's attorney that, if authorized, the board might issue and sell bonds to the face value of $70,000 without going beyond the debt limit. An act of the legislature, March 11, 1902, authorized such issue, provided the board should be unanimous and the consent of the city council should be given. These conditions being fulfilled, the board, May 19, 1902, sold the $70,000 of 3½ cent bonds for $72,849, and accrued interest, making a total of $73,212.20.

With the funds the board has acquired, by condemnation and purchase, the west bank from the Soldiers' home to Franklin avenue, the cost being $42,846.81. There remains a gap between Franklin and Riverside park, which is to be left for future acquisition, after certain quarries are worked out.

Co-Operation With St. Paul.

The report alludes to the co-operative work of the St. Paul park board in improving the east bank from Marshall avenue to Summit avenue and of its efforts to secure the two other portions necessary to reach from the limits of both cities to a point opposite Fort Snelling. He believes that the war department will eventually devote the west bank of the river within the reservation to parkway purposes and improve and maintain it as such.

"The consummation of the general scheme," said President Folwell, "will give the twin cities a common river park unique and magnificent. All who are acquainted with the natural advantages of the territory, with its wooded bluffs, cut by picturesque gullies, with the broad river bottom soon to be converted into a charming lake by the government dams, with a number of verdure clad islands, will appreciate what is in store for our children, and will rejoice with the board that they have been enable to contribute to its acquisition."

From the proceeds of the same bond sale two other acquisitions were made—one, that of a strip 200 feet wide on the north side of the Godfrey road at Minnehaha in order to shut out resorts of a disreputable character seeking that location; and the other the purchase of the "Taylor house" and lot fronting a notch in the south border of Loring park for $13,000. The lot will be merged into Loring park.

At present the board has $6,300 of bond money available for land purchase.

Dealing with board economics, the president finds that the increase in the per diem of men and teams made at the beginning of the working season, was inevitable, and in view of corresponding action of the city council toward labor was but just. An increased cost of living also demanded higher wages.

The report refers to the wonderful work accomplished by the board in the first ten years of its existence after 1883, during which period substantially the whole existing park system had been acquired. The succeeding decade had been one of comparative inactivity, and much less interesting. The parks had to share with other city interests the depressing influences of the panic years in which reficits had resulted aggregating $150,000 for delinquencies in taxes and assessments. Eventually there will be a loss of but $100,000 to the board. To have pulled out of its financial hole so creditably, Mr. Folwell believes is a service for which the board may fairly claim to deserve well of the city.

The Board in Good Shape.

The board begins the new decade with a clean slate. If the county board of tax levy continues to allow the full rate, the income of the board cannot for many years exceed $100,000 per year, of which $35,000 must be paid in interest, $50,000 in maintenance, and $6,000 for salaries, making $91,000 for these fixed charges. Allowing $5,000 for general expenses and as much more for repairs, the balance available for improvements will be slender.

The following parks are awaiting improvement, in whole or in part, and the president estimates the amounts that will ultimately be required by each as follows: Columbia park, 166.20 acres, $75,000; Dean boulevard, 15.90 acres, $10,000; East river bank, 80.50 acres, $76,000; Glenwood park, 57.10 acres, $35,000; Hiyata park, 10.30 acres, $20,000; Interlachen park, 25.50 acres, $25,000; Lyndale park, 61.26, $50,000; Lake of the Isles, 154, $50,000; Minnehaha park, 126, $50,000; Minnehaha parkway, 172, $20,000; Powder Horn park, 52.26, $25,000; West river bank, 150, $50,000; total acres, 1,870.27; total estimated cost, $480,000. Minor improvements, not included, will swell the amount to more than $500,000. These improvements could be extended through several years.

"Still," the report continues, "the disparity between the work to be done and the means to do it with is glaring. The short of the matter is that these properties cannot be improved and made into finished parks without a great increase of revenue. There should be at least $50,000 available annually for improvements for ten years to take care of present acquisitions. Yet this would postpone some improvements longer than citizens would like to wait. Better still would be the sum of $100,000 for five years."

The thing which the people should bear in mind is that the park system is incomplete and that some day large additions will be essential. Bare reference is made to such desirable enlargements as the river banks north of the city to protect the water supply, a great scenic park beyond the city limits and the completion of the "grand rounds."

President Folwell expresses the fear that the people do not make the most of the parks. A reason advanced for the "comparative indifference" of the people to open air pleasures is the lack of attractions. Until the great scenic park is established away from the sights and sounds of city life, people cannot be expected to resort to the parks from pure love of the beauty of nature as heightened by art. He urged the extension of the policy already established of locating some particular and popular attraction in every one of the larger parks and suggests that arrangements be made for public carriage service on the principal parkways, particularly between Lake Harriet and Minnehaha Falls, at a moderate charge.

30 GAMES AT ONCE

The Wholesale Way in Which Emanuel Lasker, Chess Champion, Plays the Game.

He will Give an Exhibition and Lecture in Minneapolis, Thursday, Jan. 22.

Emanuel Lasker, chess champion of the world, will be the guest of the Minneapolis Chess club Thursday, Jan. 22, when he will give a chess exhibition, playing thirty games simultaneously in the afternoon. He will lecture on the science of the game at the Commercial club in the evening.

This is the first visit of Mr. Lasker to Minnesota or to any point northwest of Chicago. He has given his exhibitions and lectures in the eastern cities, and has made long stays in Chicago, where strong inducements have been offered him to take up his residence and establish a school of chess.

Like Mr. Pillsbury, Mr. Lasker is a comparatively young man, being several years less than 40. He is slightly under medium height and weight, with a large head and strong, intellectual face. Unlike Mr. Pillsbury, Mr. Lasker does not smoke while playing his games. He is extremely careful of his health and habits.

Although Mr. Lasker occasionally plays chess blindfolded, he does not, like Mr. Pillsbury, make that his exhibition specialty. His thirty simultaneous games against Minnesota players in the Boston block quarters next Thursday afternoon will be over the open boards. He will pass quickly from board to board, making his moves in quick succession as he passes.

A German by birth and education, Lasker has been a resident of England for several years, where he has held a college professorship in mathematics. It was in 1894 that Mr. Lasker first achieved international championship honors by defeating in two matches, one at New York and the other in Montreal, the veteran Wilhelm Steinitz, who had held the world championship for the long period of twenty-five years. In 1895, at the great international tournament of chess masters at Hastings, England, Mr. Lasker suffered defeat at the hands of Harry N. Pillsbury, who made his phenomenal debut in international chess that year by winning the world championship over all the old-world masters. At the four-cornered match between the four leaders of the Hastings tournament at St. Petersburg a few months later, however, Mr. Lasker came out winner, with Pillsbury second, and Steinitz and Tchigorin, the Russian master, dividing third and fourth honors. Mr. Lasker then cinched his record at three international tournaments in succession, taking first honors at Nuremberg in 1896, at London in 1899, and at Paris in 1900.

Lasker stands pre-eminent not only as a player, but as a chess analyst and instructor. His lecture in the Commercial Club parlors to the public next Thursday evening is expected to awaken as great local interest as the exhibition at the headquarters of the chess club at the Boston block in the afternoon.

The players of the entire state are welcome to participate in the games against the champion, on the same terms as the locals. Players who desire to enter the lists are requested to notify E. P. Elliott, of the city club, and those who desire plates at the dinner to be given Lasker at the Commercial Club on Thursday evening should do likewise.

TOO LATE TO CLASSIFY

WANTED—BOSOM IRONER AND STARCHER. Call at Phoenix Laundry, 251 1st av S.

WANTED—TO BUY 10 HORSES, 1,300 LBS; call Monday, 907 Guaranty building. Tel. Main 176 J2.

WANTED—TO BUY SECOND-HAND SAFE. Call Monday, 907 Guaranty building. Telephone Main 176 J2.

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AS AN INVESTMENT.

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Stock Now Selling at **30c a Share** Full Paid and Non-Assessable.

This stock has been offered for sale only a few days and the inquiry and purchases are simply beyond all expectations. The allotment to be sold at 30 cents will not last long enough to permit of delay. We are selling in blocks of 100 shares and more of 1,000 shares and over. We have two capitalists who contemplate taking all of the 30c allotment right off, after which the stock will be advanced to 50c a share. It is really worth par today. You will miss it if you do not get a block.

NOT LESS THAN 100 SHARES SOLD—MAY BE PAID FOR IN INST ALLMENTS.
FOR PARTICULARS AND PROSPECTUS CALL OR WRITE.

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Vice-President, A. E. JOHNSON, Minneapolis, President A. E. Johnson Land Co.
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BLACK HILLS SYNDICATE, SUITE 419 ANDRUS BLDG., MINNEAPOLIS.

A Montclair Incident.

Some years ago a Montclair, N. J., party took a ten-payment life policy for $10,000, not in a Massachusetts company. He paid nineteen semi-annual premiums but failed to pay the twentieth. Eight months later he found that his $10,000 policy was worth not one cent. The nineteen payments had been confiscated because he failed to formally ask for a paid-up policy within six months.

This could not have happened in a Massachusetts company. He might have had an absolutely non-forfeitable asset of over $9,000 in the STATE MUTUAL of WORCESTER, MASS., earning dividends yearly, and payable in full at death, or a scientifically just proportion on demand.

The policies of nearly all companies are better now than at the time in question, and the improvement is due to the influence of the Massachusetts insurance law and the example of Massachusetts companies; and Massachusetts policy contracts are still better than any others.

Your card with age and address to any of the undersigned will secure a specimen policy with full particulars.

C. W. VAN TUYL, General Agent, 505-9 Lumber Exchange,
AUGUSTUS WARREN. GEO. B. GRAVES.
GEO. A. AINSWORTH.

OUR 20TH SEMI-ANNUAL

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Music by Joseph H. Barrett; words by E. St. John Bromley.

"My Minnesota Girl"

Written in key of F; simple and easy of rendition. Published at 50c. For sale by all music and department stores 23c

Defective Page