Railroads

AS AN AIDE TO HILL

J. J. Farrell Said to Be Slated for a Northern Securities Lieutenancy.

He Leaves the Pacific Coast Company to Become James J. Hill's Assistant.

From San Francisco it is reported that J. J. Farrell, well known on the west coast as the head official of the Pacific Coast Steamship company, is to be given one of the leading positions in the United States. It is known that in a few days his appointment as assistant to President James J. Hill of the Northern Securities company will be announced. His salary, it is understood, is to be $45,000 a year.

Mr. Farrell lately severed his connection with the Pacific Coast company and the Pacific Coast Steamship company. The former is the owner of the latter company and Mr. Farrell will be succeeded in its presidency by J. C. Ford, the present vice president and general manager.

The Pacific Coast company and the Pacific Coast Steamship company have not been merged into the Northern Securities corporation. They are Hill properties, but will continue under their present separate management.

The promotion for Mr. Farrell will make no change among the other officials of the steamship company.

TWIN CITIES TO ATLANTIC

An Air-line for Northwestern Traffic Is Suggested.

A reader of the Commercial West suggests to that paper, in view of the great freight congestion of the last few weeks, a theoretical railroad from the twin cities to the Atlantic coast.

The matter of terminals, grades, mountains, etc., he does not discuss, but merely lays down the general proposition that the business of the northwest calls for a railroad, under one management, as direct as can be built, to the east. One requisite is that it avoid Chicago and Pittsburg, as well as other important points. These would be reached by branches, thus doing away with the possibilities of through freight either way getting tied up in the big commercial centers. The great advantages to be derived from such a road, the originator argues, would be that cars from the west, particularly of flour, would go through without transfer; the same would be true of west-bound freight; the road would probably handle almost all the flour and feed business for the east and export, except during the lake season; and, too, it would undoubtedly have a heavy western coal traffic, as it would pass through the soft-coal fields of Illinois, near those farther east, and could run a branch into the anthracite country. Furthermore, there would probably never be any great car shortage, as there is at present with western roads, through its cars getting to the east. At the present time the Northern Pacific has some 7,000 cars in eastern lines, which it cannot get back. The Soo has 3,000 "lost, strayed or stolen" cars somewhere in the east. Naturally, such a number of cars away from home is felt. But all this would be remedied by the theoretical Northwestern-Atlantic railroad.

BETTER METHODS

Demand of Minority Shareholders of the London and Northwestern.

London, Feb. 21.—The first pitched battle in the campaign for English railway reform was fought yesterday in the board room of the London & Northwestern Railway company. This company has been made the object of attack because it is at once the leading railway and biggest commercial undertaking in the kingdom. Since the latter part of 1901 efforts have steadily been made to induce the Northwestern board to adopt more business-like methods, the prime cause of the action of the shareholders being a serious decline in dividends and the capital value of the company in spite of increased gross receipts and general prosperity. The half yearly meeting of the company was held yesterday, and Lord Stalbridge, the chairman, made light of the agitation. The reformers took the verdict of the general body of shareholders. The directors, however, won easily, as they commanded proxies representing $50,000,000 of stock, while the reform committee only represented $20,000,000,000.

WINNIPEG AND THE C. P.

Negotiations by Which City Will Get New Station and Hotel.

Special to The Journal.

Winnipeg, Man., Feb. 21.—The city council and Canadian Pacific railroad officials have had several private meetings this week and the agreement between the corporations in connection with the proposed extensive improvements and additions to the company's property in Winnipeg is now practically settled. As the company requires eight tracks along Point Douglas avenue, the city will agree to close up and dedicate to the company certain portions of the streets adjacent to the track east and west of Main street, namely, Princess, King, Austin, Maple and Mead streets; also to give to the company the present site of the stone yard.

The company, on the other hand, agrees to erect suitable freight sheds, a modern station and a first-class hotel. Also to build, at its own expense, and forever maintain free from any cost to the city, the proposed Main street subway 100 feet wide; also to keep the same free from excess of water and in good condition for sleighing during the winter months. Also to construct a subway on Gladstone street midway between Main street and the Red river and to have and maintain the same for all time. In addition the company agrees to maintain an emergency crossing on King street in case the subway should be blocked by snow, accident, or by any other cause. The cost of the improvements proposed is not to be less than $1,500,000.

If this agreement is completed the work on the station, offices, hotel and subway must be begun within a month after the prorogation of the local legislature and the subway must be completed before the end of the current year. All claims for damages to properties owing to the construction of subways or the closing of streets are to be paid by the Canadian Pacific railway. The road agrees to pay full taxes on the proposed new hotel.

HAMILTON FOR THE N. P.

His Efforts in Manitoba Are for the Northern Pacific.

Definite announcement was made last night at Winnipeg that C. E. Hamilton of St. Paul is acting in behalf of the Northern Pacific Railway company in making application to the Manitoba legislature for permission to build an extensive system of branch lines throughout the provinces. The provisional directors of the new company will be C. S. Mellen, president of the Northern Pacific; James Fisher, Winnipeg; H. P. Upham, president of the First National bank, St. Paul; C. E. Hamilton, St. Paul, and J. S. Ewart, Winnipeg.

The company's intentions are, if granted a charter, to build lines crossing the international boundary at three different points from Pembina west. The Northern Pacific made application of a similar character last year, but its request was refused. Winnipeggers and Manitobans generally would welcome the re-entrance of the Northern Pacific to the province.

A GLITTERING PROJECT

The Minnesota and Gulf Electric Line Is Again Revived.

After slumbering serenely for two years the story of a trunk line from Isanti county, Minnesota to Bayou Creek, on the Gulf of Mexico, has been revived. This time it's to be a double track electric line and is to follow the course of the Mississippi from start to finish. The Lowry interests, Senator W. D. Washburn and other well-known men have been mentioned in connection with the project. C. G. Goodrich, vice president of the Twin City Rapid Transit company, freely admits that the Tribune published such a report but, like the other gentlemen mentioned, is not inclined to concede that the line will be built before next week. While the published statement indicates that passengers might be carried if they insisted upon it, the real mission of the road is conclusively shown to be the carrying of freight. Thus cottage cheese and pink parasols could be shipped from Minnesota to Louisiana ad infinitum while returning trains could be laden with infantile alligators and souvenir programs of the New Orleans Mardi Gras. These disiderata have been called to the attention of Mr. Goodrich and will receive due consideration. It was the original intention of the projectors of the scheme to spring the first announcement appropriately on April 1.

BAD AT SIOUX CITY

The Car Shortage There Is the Worst Ever Known

Special to The Journal.

Sioux City, Feb. 21.—The local car shortage is pronounced by local railroad men the worst in Sioux City's history. The situation is so bad that three and four weeks are required for hurry-up shipments to jobbers here. The railroad men assign these five causes for the shortage:

First—A heavy delayed grain movement, induced by January price advances.

Second—Abnormally large shipments of coal for winter months.

Third—The presentation of even larger consignments than usual of general supplies, agricultural implements and building materials for shipment.

Fourth—Insufficient terminal facilities at transfer points.

Fifth—Inadequate motive power.

F. E. & M. V. Changes Predicted.

Announcement is expected soon regarding the reorganization of the official staff of the Freemont, Elkhorn & Missouri Valley railway, which the North-eWstern has made a part of its system. The operating department will probably be placed under W. A. Gardner, general manager of the North-Western. J. R. Buchanan, general passenger agent of the Elkhorn, may be retained. It is expected that the jurisdiction of passenger traffic manager, W. B. Kniskern, of the North-Western, will be extended to include the Elkhorn, and that C. A. Cairnes will be promoted from the position of assistant general passenger agent of the North-Western to that of general passenger agent, with jurisdiction over both roads. The jurisdiction of Assistant General Manager R. H. Ashton and of General Superintendent W. D. Contillon will also be extended to include the Elkhorn.

New Station at La Crosse.

Special to The Journal.

La Crosse, Wis., Feb. 21.—The Chicago, Burlington & Quincy Railway company has definitely decided to erect new shops in this city, and plans have already been completed. In addition to the shops already here, another shop will be erected, rectangular in shape, 400 feet long by 80 feet wide. It will be built entirely of brick and will have two sets of tracks, running lengthwise through the building, with doors at each end. Work on the new buildings will begin as soon as the frost leaves the ground, and when completed, the La Crosse shops will be among the largest on the entire line.

Crusade Against Profanity.

New York, Feb. 21.—As his first reform measure President Winter of the Brooklyn Rapid Transit company has set himself to the task of suppressing profanity, which in his opinion is just now rampant in Brooklyn. In a letter to Mr. Winter, Borough President Swanstrom made it plain that the scarcity of trains and cars on the "L" and surface systems of the Brooklyn Rapid Transit company was responsible for an outbreak of profanity. Mr. Winter replied asking Mr. Swanstrom for suggestion to decrease it and said he himself would do all he could.

Blockade Overcome.

Transcontinental trains between Omaha and the Pacific coast are again running on schedule time, after one of the worst battles with blockades ever experienced. The Wyoming division of the Union Pacific suffered special inconveniences on account of the blockades, which it has required considerable effort to clear away. Other roads also have felt the effect of the storm.

Washington's Birthday.

All local railway freight warehouses will observe Washington's birthday on Monday and will neither receive nor deliver freight. The same rule holds in St. Paul.

RAILROAD NOTES.

The Milwaukee local freight office at St. Paul will be removed to-morrow from the foot of Rosabel street to the Sibley street end of the freight warehouses.

P. R. Shute, ticket agent at the Union passenger station, has been appointed assistant ticket agent of the Omaha in St. Paul to take the place of Harry B. Smith, who will March 1 enter upon the duties of northwestern passenger agent of the Erie.

Committees representing the various passenger associations of the country met in Chicago yesterday and effected the organization of the National Protective bureau, the purpose of which is to drive scalpers out of business. F. C. Donald, the father of the scheme, was made chairman of the meeting.

Angel Oppenheim, vice president of the Chicago Great Western, who sailed to-day for London said yesterday that western railroads were never busier than at present and that earnings should continue to show substantial increases over 1902. Mr. Oppenheim characterized as absurd a report that the ChicagoGreat Western would soon make a bond issue. This is impossible under the company's charter.

Another step was taken yesterday at Chicago in the attempt to organize a pool on naval business. The Trunk Line Passenger association made a proposition to the other passenger associations to confine the bids on bsiness originating in trunk line territory to three roads—the Pennsylvania, the Baltimore & Ohio, and the Shespeake & Ohio. The latter two belonged to the Pennsylvania, so that the proposition is practically to give that company a monopoly of the business.

It is expected that the questions at issue between the Omaha trainmen and the management of the road will be settled quickly. General Superintendent A. W. Trenholm said yesterday that the road had no desire to deal unfairly with the men, so as to take advantage of them, and the men, on their part, had shown a disposition to be very fair and very reasonable in the negotiations in progress. He expressed the belief that the matter could be satisfactorily adjusted either to-day or Monday.

A Lucky Find.

A chicken fancier near Kingsman, Kan., on dressing one which he had killed for dinner, found in the craw a bright substance about the size of a pea which when examined by a jeweler proved to be a lump of pure gold. The theory is that the chicken picked it up out of the creek, with a gravely bed, which runs through the farm. Fabulous prices have been offered for the property. Equally lucky this cold, frosty weather is the possessor of a Porter steam heating plant. They give a steady, even heat and are very economical. Write for further particulars. W. F. Porter company, 521 Third avenue S.

Chicago and Return, Only $11.50.

On Feb. 21 the Minneapolis & St. Louis R. R. will sell tickets to Chicago and return on the New North Star Limited at the rate of one fare for the round trip, good to return to March 1.

For full information, berths, etc., call on W. L. Hathaway, C. T. A., No. 1 Washington Ave S.

New Cure for Weak Lungs.

Dr. King's New Discovery for Consumption cures all coughs, colds, grip and lung troubles or no pay. 50c, $1.00.

A Choice of Ways

To California is afforded by taking the Chicago Great Western railway. Close connection is made at Kansas City with the finest transcontinental limited. The choice of two through tourist cars via the different routes may be had via this line. For further information apply to L. C. Rains, general agent, corner Nicollet av and 5th st, Minneapolis.

California.

The Chicago Great Western railway offers the choice of two through tourist cars via different routes making fast time and having every comfort. Get a booklet about them from L. C. Rains, general agent, corner Nicollet av and 5th st, Minneapolis.

Those unhappy persons who suffer from nervousness and dyspepsia should use Carter's Little Nerve Pills, which are made expressly for sleepless, nervous, dyspeptic sufferers. Price 25 cents.

HOSTETTER'S STOMACH BITTERS

Has become famous during the past fifty years because it is a family medicine that can always be relied on for any derangement of the Stomach, Liver, Kidney and Bowels. It is therefore especially adapted to those who suffer from Indigestion, Dyspepsia, Constipation, Nervousness, or Liver and Kidney troubles and who want to get well again. Commence taking the Bitters to-day. Good health is sure to follow. Avoid substitutes.

"77"

The instant a chilly sensation is felt, use Dr. Humphreys' "Seventy-seven," and take some form of gentle exercise until perspiration is induced. This will break up your Cold.

The persistent use of "77" breaks up Colds that hang on—Grip.

Humphreys' Homeopathic Medicine Co., corner William and John streets, New York.

GRIP

SURETY BONDS

Statement of the Financial Condition of the FIDELITY & DEPOSIT COMPANY OF MARYLAND At the close of business December 31, 1902.

FIDELITY AND DEPOSIT COMPANY OF MARYLAND. Principal office, Baltimore, Md. (Organized in 1890.) Edw. Warfield, president; Harry Nicodemus, secretary. Attorney to accept service in Minnesota, Insurance Commissioner. Cash capital, $2,000,000.

INCOME IN 1902.

Total premium income, fidelity and surety	$1,227,994.24
From interest, dividends and rents	219,142.18
From all other sources	95,635.73
Total income	$1,542,772.15

DISBURSEMENTS IN 1902.

Net paid policy holders on fidelity and surety	$454,906.97
Dividends to stockholders	279,993.00
Commissions, salaries and expenses of agents	334,248.12
Salaries of officers, employees and examiners' fees	152,165.40
All other disbursements	242,587.09
Total disbursements	$1,463,900.58
Excess of income over disbursements	78,871.57

ASSETS DEC. 31, 1902.

Value of real estate owned	$670,000.00
Bonds and stocks owned	4,782,700.00
Cash in office and in bank	235,058.63
Deferred and unpaid premiums	102,807.25
Total admitted assets	$5,790,565.88

LIABILITIES.

Claims adjusted and not paid	$2,587.63
Claims in process of adjustment and known	28,474.82
Claims resisted	139,989.08
Known or estimated, proofs not filed	26,032.91
Aggregate of unpaid claims	$197,034.44
Reinsurance reserve	717,297.87
Capital stock paid up	2,000,000.00
Total liabilities, including capital	$2,914,332.31
Surplus beyond capital and other liabilities	$2,876,233.57

RISKS AND PREMIUMS, 1902.

	Amount at Risk Beginning of Year.	Written or Renewed During the Year.
Fidelity	$189,802,587.00	$250,703,611.00
Surety	91,072,153.00	39,299,307.00
Totals	$280,874,740.00	$290,002,918.00

	Premiums Received Thereon.	Amount at Risk End of Year.
Fidelity	$942,741.00	$214,436,551.00
Surety	336,729.42	102,121,143.00
Totals	$1,279,470.42	$316,557,694.00

Losses incurred during the year, $306,663.51

BUSINESS IN MINNESOTA IN 1902.

	Risks Written.	Premiums Received.
Fidelity	$1,722,300.00	$5,983.00
Surety	357,050.00	4,437.00
Totals	$2,079,350.00	$10,420.00

	Losses Paid.	Losses Incurred.	Amount at Risk End of Year.
Fidelity	$1,485	$1,475	$1,724,314
Surety	710	827	1,218,460
Totals	$2,195	$2,302	$2,942,774

STATE OF MINNESOTA,
Department of Insurance.

Whereas, The Fidelity and Deposit Company, a corporation organized under the laws of Maryland, 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 fidelity and surety insurance in the state of Minnesota, according to the laws thereof, until the thirty-first day of January, A. D. 1904, 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. 1903.

ELMER H. DEARTH,
Insurance Commissioner.

REMARKS.

THE FIDELITY AND DEPOSIT COMPANY OF MARYLAND has paid to its patrons since organization for losses incurred by dishonesty, embezzlement, etc.....$2,432,094.00

It is the LARGEST AND STRONGEST Surety Company in the World.

It has the largest NET SURPLUS, $2,876,233.67, hence a greater LOSS PAYING POWER than any Surety Company in the World.

It carries for payment of losses in course of adjustment and for claims not admitted $197,034.44, which is not included in its surplus. Undivided profits or premium reserve.

It has the largest PREMIUM RESERVE, in proportion to its outstanding risks, of any Surety Company in the World.

MINNESOTA GENERAL OFFICE.

SMITH & WILSON, Managers. FRED B. SNYDER, Attorney.

Suite 516 New York Life Building, Minneapolis.

Christian & Wagner

Fire, Tornado, INSURANCE Burglary, Plate Glass

Phones, 562. 125 TEMPLE COURT.

THE PENNSYLVANIA FIRE INSURANCE COMPANY. Principal office, Philadelphia, Pa. (Organized in 1825.) D. Dale Benson, president; W. Gardner Crowell, secretary. Attorney to accept service in Minnesota, Insurance Commissioner. Cash capital, $400,000.

INCOME IN 1902.

Premiums other than perpetuals	$2,192,666.19
Premiums on perpetual risks	39,278.27
Rents and interest	224,304.83
Profit on ledger assets over book values	4,471.67
From all other sources	709.43
Total income	$2,761,439.39

DISBURSEMENTS IN 1902.

Amount paid for losses	$1,389,528.82
Dividends and interest	100,000.00
Commissions and brokerage	543,486.11
Salaries and fees of officers, agents and employes	134,500.00
Taxes, fees and rents	65,437.34
Loss on sale or maturity of ledger assets	23,457.50
All other disbursements	115,836.15
Total disbursements	$2,372,245.92
Excess of income over disbursements	$389,184.47

ASSETS DEC. 31, 1902.

Value of real estate owned	$219,500.00
Mortgage loans	727,916.66
Collateral loans	472,200.00
Bonds and stocks owned	3,820,319.00
Cash in office and in bank	132,144.84
Accrued interest and rents	9,817.14
Premiums in course of collection	415,686.27
Total admitted assets	$5,797,583.91
Assets not admitted	$56,390.51

LIABILITIES DEC. 31, 1902.

Unpaid losses and claims	$186,461.02
Reinsurance reserve	2,147,708.80
Reclaimable on perpetual policies	866,315.94
Capital stock paid up	400,000.00
Total liabilities, including capital	$3,600,485.82
Net surplus	$2,197,098.09

RISKS AND PREMIUMS, 1902 BUSINESS.

Fire risks written during the year	$284,832,230.00
Premiums received thereon	3,488,649.94
Net amount in force at end of year	$377,578,475.00

BUSINESS IN MINNESOTA IN 1902.

	Fire.	Tornado.	Aggregate
Risks written	$2,742,988	$210,750	$2,953,738
Premiums received	38,731	1,124	49,855
Losses paid	19,081	174	19,255
Losses incurred	17,376	174	17,550
Amount at risk			5,158,428

STATE OF MINNESOTA,
Department of Insurance.

Whereas, The Pennsylvania Fire 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 fire insurance in the state of Minnesota, according to the laws thereof, until the thirty-first day of January, A. D. 1904, 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. 1903.

ELMER H. DEARTH,
Insurance Commissioner.

THE HANOVER FIRE INSURANCE COMPANY. Principal office: New York, N. Y. Organized 1852. Chas. A. Shaw, president; Jos. McCord, secretary. Attorney to accept service in Minnesota: Insurance Commissioner. Cash capital, $1,000,000.

INCOME IN 1902.

Premiums other than perpetuals	$2,299,829.08
Premiums on 1901 business	383,455.46
Rents and interest	119,958.93
Profit on ledger assets over book values	76,827.43
Total income	$2,880,070.90

DISBURSEMENTS IN 1902.

Amount paid for losses	$1,109,665.50
Dividends and interest	80,000.00
Commissions and brokerage	439,528.27
Salaries and fees of officers, agents and employes	147,127.12
Taxes, fees and rents	87,975.00
All other disbursements	148,607.68
Total disbursements	$2,012,903.57
Excess of income over disbursements	$867,167.33

ASSETS DEC. 31, 1902.

Value of real estate owned	$456,000.00
Mortgage loans	3,500.00
Collateral loans	500.00
Bonds and stocks owned	2,559,908.25
Cash in office and in bank	329,205.28
Accrued interest and rents	18,601.42
Premiums in course of collection	245,635.29
All other admitted assets	187,757.11
Total admitted assets	$3,795,107.55
Assets not admitted	29,282.53

LIABILITIES DEC. 31, 1902.

Unpaid losses and claims	$278,288.66
Reinsurance reserve	1,738,146.24
Commission and brokerage	90,140.17
Return and refinsurance premiums	41,939.33
Capital stock paid up	1,000,000.00
Total liabilities including capital	$3,148,514.80
Net surplus	646,652.55

RISKS AND PREMIUMS, 1902 BUSINESS.

Fire risks written during the year	$315,624,760.00
Premiums received thereon	3,243,035.37
Net amount in force at end of the year	$333,874,514.00

BUSINESS IN MINNESOTA IN 1902

	Fire.	Tornado.	Aggreg'te.
Risks written	$1,342,541	$12,250	$4,463,791
Premiums rec'd	87,217	750	87,967
Losses paid	20,960	220	21,180
Losses incurred	29,736	220	29,956
Am't at risk, including tornado			7,036,475

STATE OF MINNESOTA,
Department of Insurance.

Whereas, the Hanover Fire 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., 1904, unless said authority be revoked or otherwise legally terminated prior thereto.

In witness whereof, I have hereunto set my hand and affixed my official seal at St. Paul, this 31st day of January, A. D. 1903.

ELMER H. DEARTH,
Insurance Commissioner.

GERMAN INSURANCE COMPANY—Principal office, Freeport, Ill. (Organized in 1865.) C. O. Collmann, President. Wm. Trembor, Secretary. Attorney to accept service in Minnesota: Insurance Commissioner. Cash capital, $200,000.

INCOME IN 1902.

Premiums other than perpetuals	$2,703,432.12
Rents and interest	154,590.29
Profit on ledger assets over book values	598.61
From all other sources	2,388.17
Total income	$2,861,509.13

DISBURSEMENTS IN 1902.

Amount paid for losses	$1,367,369.16
Dividends and interest	40,000.00
Commissions and brokerage	671,509.89
Salaries and fees of officers, agents and employes	156,355.88
Taxes, fees and rents	58,735.94
All other disbursements	295,605.15
Total disbursements	$2,587,567.02
Excess of income over disbursements	273,942.10

ASSETS DEC. 31, 1902.

Value of real estate owned	$97,163.25
Mortgage loans	2,054,309.96
Collateral loans	7,700.00
Bonds and stocks owned	1,393,421.01
Cash in office and in bank	349,520.43
Accrued interest and rents	73,877.00
Premiums in course of collection	403,195.59
All other admitted assets	50,170.10
Total admitted assets	$4,429,360.34
Assets not admitted	($20,062.01.)

LIABILITIES DEC. 31, 1902.

Unpaid losses and claims	$151,668.43
Reinsurance reserve	2,673,620.10
Commission and brokerage	85,315.10
All other liabilities	64,846.58
Capital stock paid up	200,000.00
Total liabilities, including capital	$3,175,450.21
Net surplus	$1,253,910.13

RISKS AND PREMIUMS, 1902 BUSINESS.

Fire risks written during the year	$248,609,215.00
Premiums received thereon	3,539,337.00

BUSINESS IN MINNESOTA IN 1902.

	Fire Risks.	Tornado.	Aggregate.
Risks written	$6,132,580	$711,740	$6,844,320
Premiums received	78,278	5,041	83,319
Losses paid	29,462	1,562	31,025
Losses incurred	35,874	1,562	37,436
Amt. at risk	9,794,521	1,316,240	11,110,761

STATE OF MINNESOTA,
Department of Insurance.

Whereas, the German Insurance Company, a corporation organized under the laws of Freeport, Ill., 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 31st day of January, A. D. 1904, 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. 1903.

ELMER H. DEARTH,
Insurance Commissioner.

THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY. Principal office in U. S: New York, N. Y. (Commenced business in the U. S., 1866.) E. G. Richards, General Manager in the United States. Attorney to accept service in Minnesota: Insurance Commissioner. Deposit capital, $200,000.

INCOME IN 1902.

Premiums other than perpetuals	$1,039,556.65
Premiums on perpetual risks and on 1901 business	528,719.39
Rents and interest	163,430.69
Profit on ledger assets over book values	1,167.08
From all other sources	1,000.00
Total income	$1,734,153.81

DISBURSEMENTS IN 1902.

Amount paid for losses	$1,044,634.43
Returned to home office	532,899.03
Commissions and brokerage	825,392.02
Salaries and fees of officers, agents and employes	201,143.50
Taxes, fees and rents	110,346.32
Loss on sale or maturity of ledger assets	4,994.93
All other disbursements	173,724.53
Total disbursements	$3,793,064.83
Excess of income over disbursements	941,088.98

ASSETS, DEC. 31, 1902.

Bonds and stocks owned	$4,780,605.00
Cash in office and in bank	322,439.37
Accrued interest and rents	52,962.80
Premiums in course of collection	597,408.14
All other admitted assets	4,881.10
Total admitted assets	$5,758,296.11
Assets not admitted	($21,306.10)

LIABILITIES, DEC. 31, 1902.

Unpaid losses and claims	$398,887.48
Reinsurance reserve	2,940,140.35
Reclaimable on perpetual policies	10,905.08
Commission and brokerage	186,619.93
Deposit capital	200,000.00
Total liabilities, including capital	$3,686,552.79
Net surplus	$2,072,243.32

RISKS AND PREMIUMS, 1902 BUSINESS.

Fire risks written during the year	$553,886,840.00
Premiums received thereon	5,178,016.00
Net amount in force at end of the year	$568,668,518.00

BUSINESS IN MINNESOTA IN 1902.

Fire risks written	$4,028,376.00
Fire premiums received	60,792.00
Fire losses paid	14,851.00
Fire losses incurred	21,487.00
Amount at risk, fire	2,467,155.00

STATE OF MINNESOTA,
Department of Insurance.

Whereas, the North British and Mercantile Insurance Company, a corporation organized under the laws of Great Britain, 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 31st day of January, A. D. 1904, 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. 1903.

ELMER H. DEARTH,
Insurance Commissioner.

OUT TO BEAT MAYOR LOW.

New York, Feb. 21.—Frederick Brooks, who handled $1,000,000 in bets in the presidential campaign of 1896, and almost a similar amount in the national battle of 1900, said:

"It is somewhat early in the day to take bets in the mayoralty fight in New York city next fall, but influential men directed me to announce that, no matter who the candidate for mayor may be on Tammany's side, they were willing to bet $100,000 that he will win over Mayor Low."

Florida and New Orleans.

Through service from Chicago to St. Augustine via Queen & Crescent route and connecting lines. Write W. A. Beckler, N. P. A., 113 Adams street, Chicago, for printed matter and rates. Beautiful book on Florida and New Orleans sent on receipt of 2c stamp.

STREET CAR HEAT SUPPLIED.

New York, Feb. 21.—As the Brooklyn Rapid Transit company refuses to heat its cars, the residents of the South Brooklyn suburbs are supplying their own heat. A Coney Island car, jammed with passengers, reached Thirteenth avenue half an hour behind time. At that point a man got aboard carrying a big oil stove with every burner lighted. Way was made for him and he placed the stove in the middle of the car floor. During the long, halting ride to the bridge the passengers took turns standing around the stove. At intervals they gave three cheers for the resourceful individual.

You cannot afford to throw away valuable time running around looking for board, rooms, houses etc., when The Journal Want Ads will get you what you want. Insert a small ad and save yourself the time, worriment and labor.

Laxative Bromo Quinine

Cures a Cold in 1 Day, Grip in 2 Days.

E. W. Grove on every box. 25c

PROPOSALS FOR CONSTRUCTION—OFFICE of Chief Q. M., St. Paul, Minn., Feb. 21, 1903.—SEALED PROPOSALS, in triplicate, will be received at this office until 11 o'clock a. m., March 23, 1903, and opened then for the construction of a Hospital at Fort Lincoln, N. D. Plans and specifications may be seen and blank proposals with full instructions, had upon application here, or at the office of the Constructing Quartermaster, Bismarck, N. D. United States reserves the right to accept or reject any or all proposals, or any part thereof. GEO. E. POND, C. Q. M.

MANUFACTURERS, WHOLESALERS AND JOBBERS OF MINNEAPOLIS

GROCERS

GEO. R. NEWELL & CO. Wholesale GROCERS, Corner First Av. N. and Third St.

WINSTON, HARPER, FISHER & CO., WHOLESALE Grocers & Cigars 2d Av. N. and 4th St. MINNEAPOLIS, - MINN.

GREEN & DELAITTRE COMPANY. Importers and Wholesale Grocers. 117-119-121 Second Street South.

DRY GOODS

WYMAN, PARTRIDGE & CO., Wholesale DRY GOODS, Corner First Avenue North and Fourth Street.

RUBBER GOODS

W. S. NOTT COMPANY, 200-206 First Avenue S. Manufacturers of Leather Belting, Rubber and Cotton Belting, Hose, Packing, etc. Jobbers of Mackintoshes, Rubber Boots and Shoes.

MFRS. FURS, SHIRTS, CLOTHING

The Plymouth Clothing House. Established 1882. FURS, CLOTHING, HATS AND CAPS. H. J. Burton, Pres. Ward C. Burton, Sec. H. L. Tucker, V. Pres. E. A. Drew, Treas. Sixth st and Nicollet av, Minneapolis.

IMPLEMENTS.

R. Herschel Mf'g. Co., M. S. THURBER, Manager. 406-408 Third Avenue No. Manufacture mower knives, sections, rivets, cotters, rake teeth, link chain, belting, etc. Jobbers agricultural supplies. Write for 1903 catalogue. No. 56. Factory, Peoria, Ill.

PAPER

MINNEAPOLIS PAPER CO., Wholesalers, Manufacturers and Mill Agents. 200 Second Street N.

WHOLESALE DRUGS

Lyman-Eliel Drug Co., 3rd STREET AND 1st AVENUE N.

HARDWARE

JANNEY, SEMPLE, HILL & CO., WHOLESALE Hardware. 30, 32, 34, 36 Second Street S, Corner First Ave. S.

CABINET HARDWARE.

G. P. DERICKSON & Co Wholesale Cabinet Hardware 121-123 Washington Av. N.

MANUFACTURER SHOW CASES

Pittsburg Plate Glass Co. MINNEAPOLIS. Largest Producers of Plate Glass in the World. We carry a Complete Stock of WINDOW & ORNAMENTAL GLASS. Northwestern Distributing Agents of Patton's Paints, and carry a full line of Painters' Supplies.

Buyers of Hides, Furs, Wool, etc. Northwestern Hide & Fur Co. Established 1890. 407-409 Main St. S. E.

WORKS BISCUIT COMPANY. Independent Manufacturers of Fine Biscuit, Cakes, Etc. 17-19 3rd St. S. Minneapolis, Minn.

North Star Shoe Company. Manufacturers, Cor. First Av. N. and Fifth St. Minneapolis, Minn.

MILL MACHINERY.

F. E. Satterlee Co. Iron and Wood Working Machinery and Supplies. 215-217-219 Second Avenue South.

SASH AND DOORS

Smith & Wyman, WHOLESALE Doors, Sash, Blinds, etc., Specialties: Stair Work, Office Fittings and Interior Hardwood Finish. Cor. 2d Av. S. and 8th St., East Side, Minneapolis, Minn.

COAL AND COKE

THE PIONEER FUEL CO., COAL. Shipping Wharves: At all principal western Lake Ports. Offices—Minneapolis, 45 S. 4th Street; St. Paul, 37 Robert Street; Duluth, 302 W. Superior St.

COMMISSION.

Willmar Creamery Co., 16, 17, 18, 19 Central Market. Wholesale Fruits & Produce. Phones: T. C., 134. N. W. Main 2025.

GENERAL MERCHANDISE

McClelland Bros. & Ravicz PROPRIETORS North Star Gen'l Merchandise Co 21, 23, 25, 3rd Street N. Wholesale Jewelry, Watches, Notions, Stationery, Gents' Furnishings, Toys and Housefurnishing Hardware, Etc.

American Tent & Awning Co. C. M. Rawitzer, Manager. Awnings, Tents, Flags, Umbrellas, Cotton Duck, Horse Blankets, Horse Covers, Wagon Covers, Paulins, Feed Bags, Leggins. TENTS FOR RENT. 125-127-129 First Avenue N.

CHICHESTER'S PILLS

Original and Only Genuine. A Standard Remedy, sold for 36 years. 10,000 Testimonials. Ladies, ask Druggist for CHICHESTER'S ENGLISH in RED and Gold metallic boxes, sealed with blue ribbon. Take no other. Refuse Substitutions and Imitations. Ask your Druggist, or send 4 cents in stamps for Particulars, Testimonials and Booklet for Ladies, by return Mail. Sold by all Druggists. Chichester Chemical Co., Madison Square, PHILA., PA.

MEN

Contemplating Treatment