The Minnesota Legislature

MORLEY BILL FIGHT

Board of Control Bill Is Knocked Down but Refuses to Stay Down.

A Switch in Votes Resuscitates It and It Now Lies on the Table.

The Morley bill amending the board of control law was killed yesterday afternoon and then brought to life again. It failed to pass by a vote of 53 to 55, the author of the bill voting against it in order to move for reconsideration. The opponents of the bill then pushed the motion, to reconsider., but several members who wanted to take the university from the control of the board, also the normal schools, changed their votes in order to get a chance to amend the bill, and the motion to reconsider carried by a vote of 53 to 52, three members not voting.

The bill was then laid on the table by the action of its friends, and can be taken up at any time. The senate took up the proposition this afternoon as a special order, and in case the upper branch passes a bill, it may not be necessary to take up the Morley bill again.

The lines would be drawn differently on a bill to take out the university alone, or the university and normal schools. Some votes cast for the Morley bill were cast by enemies of the board of control system, who regarded the bill as an attack on the system. They will not support the university normal schools alone, because that would just suit the board of control. On the other hand, the university has several friends who voted against the bill because in their belief it went too far. It was their help that carried the motion to reconsider. The friends of the Faribault and Owatonna institutions will stand by any bill. They made the combination with the other institutions with that understanding, and can be counted on to stand by the university because the university delegation stood by them.

Six of the Hennepin delegation voted against the bill, Messrs. Fosseen, W. I Nolan, Girling, Helliwell, Shearer and Fust. Three of them, Nolan, Fosseen and Helliwell, changed on their motion to reconsider. Only one other member from an institution town, Pehler of Winona, opposed the bill, and he voted against it on both occasions.

The debate which preceded the vote was participated in by Messrs. Armstrong, Gillette, Perley and Fryberger for the bill, while Mr. Rosenwald once more led the opposition, his principal point being that the university had paid out too much for "architects' fees."

Mr. Burns said he had originally been against the board of control, but believed it had demonstrated its efficiency, and he was opposed to the bill because he believed it too broad. He would vote to take only the university from the control of the board.

The vote on the Morley bill was as follows, after Mr. Morley changed from yea to nay:

Yeas—Anderegg, Anderson, Armstrong, Bardwell, Bennett, Bondy, Bouck, Budd, Butler, Chinnock, Craig, Deming, Ekman, Fryberger, Fulton, Gillette, Handlan, Hawley, Hugo, Jacobson, Jacoby, Johnson, Kelly, D. F., Kelly, J. B., Krostue, Lemke, Lemon, Lewis, R. T., Lightly, Magnuson, McColl, McGregor, Norman, Nyquist, Oleson, Perley, Peterson, O., Putnam, Randall, Rider, Rullifson, Schroeder, J. D., Shepard, Shove, Simons, Stevenson, Taylor, Tighe, Wells, Wilder, Wood, Yoerg, Mr. Speaker—53.

Nays—Aanenson, Benson, Block, Bosworth, Burns, Carlson, Clague, Cole, Dalen, Deegan, Dorsey, Erickson, Fosseen, Fust, Gandrud, Girling, Hanaford, Hanson, Haugland, Hinds, Hinton, Jacobson, Jacoby, Jones, Klein, Larson, Lewis H. L., Lightly, Lohren, McGregor, Minnette, Mork, Nelson, Ofsthun, O'Laughlin, Opdahl, Palmer, Pehler, Rockne, Rosenwald, Sander, Schroeder A. M., Schwager, Shearer, Soule, Stark, Stone, Swanson, Von Wald, Walz, Wichman, Wilson, Wohlhuter, Yoerg—52.

Absent or Not Voting—Dowling, Fraser, Fulton, Graham, Gregory, Hickey, Mark, McLean, W. A. Nolan, Peters, S. D. Peterson, Sinclair, Smith, Wood—14.

FOR HIGHWAY COMMISSION

Bill Introduced in Senate Has Good Chance of Passage.

The state highway commission bill, which was summarized several days ago in The Journal was introduced in the senate yesterday by the roads and bridges committee, and goes at once on general orders.

The bill creates a commission of three members, to be appointed by the governor for three years, one going out each year. They are to serve without salary, and receive only their expenses. They are to employ a secretary, who is to be a civil engineer and practical road maker, and who is to supervise personally the expenditure of the state funds. The commission is required to hold at least thirty meetings every year at different points in the state, to give practical instruction. It is also to investgate and publish the facts as to the location of good road materials in the state. The commission is to make an annual report to the governor. An annual appropriation of $6,000 is made to support the commission.

The bill also enacts into law the constitutional provision for a tax of 1-20th of a mill, to go into the internal improvement fund. Machinery is provided for platting and building new and improved roads, of which the state is to bear one-third of the cost. The county is to pay one-third, and the town the other third.

On petition of a majority of the property owners within a mile of any proposed road, the county commissioners are to plat it and certify to the state highway commission. If the commission, after inspection, approves of the building of this road, it will so order, and the county commissioners are then to advertise for bids and let the contract. They are to nominate a supervisor to manage the construction of the road, and the state commission shall select him from one or more names submitted by the commissioners. The supervisor is to receive $3 a day. When the road is built and a report made of its cost, the state, county and town are to pay their shares. The county may issue bonds to defray its share, and pay them from taxes levied for the next ten years. When the road is once built the county is required to maintain it in repair.

The bill has been agreed to by the roads and bridges committees of both houses, and stands an excellent chance of passage.

CUT OUT CONVICT COMPETITION

Three Plans Submitted for Restricting Prison-Made Shoes.

Three plans for removing the competition of the prison shoe plant from the market were suggested to the prison labor committee of the house last evening by Charles F. James, representing the shoe workers of the state. The first was that Minnesota adopt the New York plan and set the inmates of the prison to work on shoes, clothing, furniture and other products to be used only in the state institutions. The second plan suggested was a rock crusher to supply road building material, which should furnish work for all not employed in the twine plant. The third plan was an increase of the twine plant, reducing the shoe plant to a capacity which would supply only the institutions only.

If none of thes plans was adopted, Mr. James urged that the product of the shoe plant be stamped "prison made." W. H. W. Heffelfinger of the North Star Shoe company urged that not over 100 men should be employed in the shoe plant.

The law limits the number of prison shoemakers to 10 per cent of the total number of wage-earners employed in shoe manufacture in Minnesota. W. B. Jordan, one of the contractors, and Warden Wolfer, who also appeared last evening, admitted that at times this limit was exceeded, when the prison twine plant was shut down and other work had to be found for the men. Mr. Jordan said his contract obliged him to find work for all the prisoners turned over to him, which was very hard to do at such times, and his contract was not so profitable as it might seem.

O. B. Gould of the state board of control appeared before the committee. He said the shoe contract was better for Minnesota than any similar contract he knew of in other states.

DISTRICT REDIVISION

Representatives of the Forty-third District Disagree as to Plan.

On general orders yesterday afternoon in the house a little disagreement developed between the representatives from the forty-third district: Messrs. Johnson and Shephard. The latter had a bill reported out by the judiciary committee, dividing the district into two representative districts, one including the eighth ward, Minneapolis, and the other the thirteenth and the country towns. Yesterday Mr. Johnson offered an amendment to put St. Louis Park and West Minneapolis in with the eighth ward, and said that the people of those towns, as far as he had seen them, desired to be with the eighth. Mr. Shepard not consenting to this, the bill was referred to the two to let them reach an agreement.

HOME CONCERN FEARS IT

Argue that Thorpe's Trust Cure Would Hurt Them.

D. W. Lawler and M. D. Flower appeared before the senate judiciary committee yesterday afternoon to argue against the Thorpe anti-trust bill on behalf of the South St. Paul packing and stockyards interests. Mr. Lawler pointed out that the bill, if passed, would only tend to hamper home institutions, while it could not touch the real trusts, which operate under the interstate commerce law. The Thorpe bill requires publicity for the business of Minnesota manufactures, which would put their outside competitors in possession of the information and give them an immense advantage. The provision against selling goods below market value would only prevent home concerns from selling in competition with the trusts.

A Bas le Grasshopper.

The house committee on agriculture reported favorably this morning on the bill requiring grasshoppers to be plowed under, and the Morley bill for inspection of fruit trees by the state entomologist. The bill for a $75,000 live stock amphitheater on the state fair grounds was recommended for indefinite postponement.

NEW SENATE BILLS.

S. F. 292. Morgan (by request)—Legalizing and making valid certain publications required by law to be made in a newspaper, when such newspaper has not legal number of subscribers. Judiciary.

S. F. 293. Schain—Providing for appointment of county supervisor of assessments in counties of less than 100,000 inhabitants. Towns and counties.

S. F. 294. Brower (by request)—Creating state live stock sanitary board and providing for suppression of contagious diseases among domestic animals. Public health.

S. F. 295. Swedback (by request)—Amending section 1, chapter 229, laws of 1895, relating to municipal courts, so as to establish courts in cities of less than 5,000 inhabitants and in villages of over 1,000. Municipal corporations.

S. F. 296. Hardy—Authorizing cities of over 50,000 inhabitants to acquire lands for park purposes. Hennepin, Ramsey and St. Louis delegations.

S. F. 297. Smith, W. A.—Appropriating $1,000 out of internal improvement fund for a bridge across the Des Moines river in Cottonwood county. Roads and bridges.

S. F. 299. Mausten (by request)—Amending section 1, chapter 70, laws of 1878, relating to fees of sheriffs so as to provide for payment of necessary expenses in transporting prisoners and apprehending insane and collecting personal tax warrants. Judiciary.

S. F. 298. Sundberg—Providing for county option on liquor license question. Temperance.

S. F. 300. Ward—Amending chapter 10, laws of 1887, creating railroad and warehouse commission, so as to permit appeal from questions of jurisdiction when one commissioner dissents from order dismissing proceedings. Railroads.

S. F. 301. Jepson (by request)—Proposing amendments to sections 1 to 4, article 9, of state constitution, relating to taxation. Taxes and tax laws.

S. F. 302. Thompson—Imposing a tax on the property in this state of private freight line companies. Taxes and tax laws.

S. F. 303. Thompson—Imposing a tax on the property in this state of sleeping car companies. Taxes and tax laws.

S. F. 304. Schain—Codifying and amending laws concerning the state library and appropriating $10,000 for its maintenace. Library.

S. F. 305. Committee on Roads and Bridges—Creating state highway commission to supervise road work and expenditure of state road and bridge fund. Judiciary.

S. F. 306. Thompson—Requiring county attorneys in certain counties to attend the prosecution of misdemeanors before justices of the peace and increasing salary. Judiciary.

S. F. 307. Laugen—Permitting school districts to consolidate and to transport pupils at public expense. Education.

S. F. 308. Thompson—Amending section 2771, statutes of 1894, relating to issuance of bonds for construction of railroads.

S. F. 309. Johnson—Legalizing conveyances made by husband and wife by separate deeds of the same real estate. Judiciary.

S. F. 310. Everett—Appropriating $500 for a bridge across Big Canton river near outlet of Lake Tetonka, Le Sueur county. Roads and bridges.

PASSED BY SENATE.

S. F. 126. Alley—To amend section 143, chapter 46, laws of 1889, being an act to establish a probate code and relating to the service of notice upon persons proposed to be put under guardianship by reason of incompetency.

S. F. 249. Comstock (by request)—To establish a uniform method for computing the distances between schoolhouses, institutions of learning and other public buildings and plans where intoxicating liquors may be sold.

H. F. 259. Ofsthun—To amend section 5638, statutes of 1894, relating to oaths and acknowledgments.

NEW HOUSE BILLS.

H. F. 517 (substitute for H. F. 351). Bosworth—Requiring owners of estrays to reclaim their property within six months. Judiciary.

H. F. 518. Nelson—To tax property owned by freight line companies. Taxes and tax laws.

H. F. 519. Nelson—To tax property owned by sleeping car companies. Taxes and tax laws.

H. F. 520. Oleson—Appropriating $1,500 for construction of a bridge in Chisago county. Roads and bridges.

H. F. 521. Burns—Providing for the support of the school for the feeble minded and the state hospitals and asylums for the insane. General legislation.

H. F. 522. Chinnock—Fixing the price of illuminating and fuel gas in cities of 150,000 or more inhabitants. Hennepin and Ramsey delegations.

H. F. 523. Morley—Holding mortgagees liable for treble damages for refusal to discharge a morigage the conditions of which have been fulfilled. Judiciary.

H. F. 524. Budd—Amending the law relating to the sale or lease of state mineral or other lands. Mines and minerals.

H. F. 525. Stevenson—Defining the meaning of the word "time" when used in any contract, writing or process. Judiciary.

H. F. 526. Larson—Appropriating $500 for construction of a bridge in Grant county. Roads and bridges.

H. F. 527. Chinnock—Requiring a $10 license fee from physicians and surgeons, providing for special examinations to be held by the state board of medical examiners, permitting the board to issue licenses on certificates granted in other states, etc. General legislation.

H. F. 528. Judiciary Committee—Extending until Dec. 1, 1904, the time granted to the revision commission to codify the general laws of the state and granting an additional appropriation of $50,000. General orders.

H. F. 529. Perley—Appropriating $6,000 for use of the board of audit in its drainage work. Drainage.

H. F. 530. Mark—Requiring farriers to secure licenses in cities of over 50,000 population. General legislation.

H. F. 531. Perley—Limiting the time during which an action may be begun to enforce a lien to two years. Judiciary.

H. F. 532. Kelly, J. B.—Authorizing the various counties to pay bounties for the killing of crows. Towns and counties.

H. F. 533. Putnam (by request)—Authorizing administrators, executors and guardians to deposit money belonging to absent wards, heirs, etc., with the county treasurer. Judiciary.

H. F. 534. Minnette—Permitting executors of wills to deposit moneys belonging to absentees with the probate court. Judiciary.

H. F. 535. Hugo (by request)—To legalize certain mortgage foreclosure sales heretofore made. Judiciary.

H. F. 536. Bennett—Appropriating $10,000 for construction of a ditch in Polk county. Drainage.

H. F. 537. Rider—Authorizing owners of land cut by highways to construct a tunnel under the roadway. Roads and bridges.

H. F. 538. Rider (by request)—Amending the law regarding fees to be charged by sheriffs for official acts. Judiciary.

H. F. 539. Aanenson—Appropriating $5,000 for construction of a ditch in Polk county. Roads and bridges.

BILLS PASSED BY HOUSE.

The following bills were passed:

H. F. 303. Smith (by request)—To amend chapter 312, general laws of Minnesota, 1901, relating to the name of political parties on the official ballot.

H. F. 433. Norman—To amend chapter 66, general laws of Minnesota for 1899, being an act relating to the addition of territory to all incorporated villages of 1,000 inhabitants or over.

H. F. 270. Block—Relative to plats of towns and cities in this state and of additions to and subdivisions thereof, and the correction and legalization of the same.

H. F. 275. Clague—To amend sections 1200 and 1201 of the general statutes of the state of Minnesota of 1894 relating to the incorporation of certain villages.

H. F. 439 (substitute for H. F. 205). Judiciary Committee—To prevent the abandonment and neglect of wife or children of persons charged by law with the maintenance thereof; to make such abandonment and neglect unlawful and to prescribe the punishment therefor.

H. F. 305. Clague—Providing a contingent fund in each county of the state of Minnesota for the use of the county attorney, for the payment of such expenses as are necessary and not otherwise provided for in the trial and preparation for trial of criminal cases and in investigations before the grand jury, and providing for the auditing and payment of such expenditures.

H. F. 395. Nelson—To impose a license fee to be paid by wholesale and retail dealers in oleomargarin, butterine or imitations of butter.

H. F. 288. Stark—To legalize and validate executions and acknowledgments taken by deputy county auditors.

H. F. 215. Soule—Amending section 1, chapter 204, of the laws of 1899, relating to the amount of wages exempt from garnishment, execution or attachment, and providing that not more than $25 shall be exempt during the period of thirty days preceding the service of process in garnishment, execution or attachment.

S. F. 122. Morgan—To amend chapter 12 of title 15 of the penal code of the state of Minnesota, as amended by chapter 327 of the general laws of the state of Minnesota for the year 1897.

Improved Train Service.

On and after March 9 the Chicago Great Western railway will run two through trains each way between Minneapolis, Red Wing, Zumbrota and Osage, also between Minneapolis and Northfield, Faribault and Mankato. The morning train will leave daily except Sunday at 7:55 a. m., and the evening train daily at 4:55 p. m. No change at Randolph for any train. For information apply to L. C. Rains, general agent, corner Nicollet av and 5th st, Minneapolis, Minn.

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 avenue and Fifth street, Minneapolis.

Florida Excursions via The Milwaukee Road.

St. Augustine and return, $41.90.
Port Tampa and return, $46.95.
Miami and return, $51.65.
Palm Beach and return, $49.90.

Effective March 17th, April 7th and 21st. Good to return within 21 days. Similar rates to other Florida points. For particulars call at ticket office, 328 Nicollet av, Minneapolis, Minn., or address W. B. Dixon, Northwestern Passenger Agent, St. Paul.

Homeseekers' Excursion.

Homeseekers' rates to nearly all points on sale at low rates by Chicago Great Western railway on the first and third Tuesday of each month to April. Available in the through tourist sleeping cars. For particulars apply to L. C. Rains, general agent, corner Nicollet av and 5th st, Minneapolis.

"I Grow Hair In One Night."

Famous Doctor-Chemist Has Discovered a Secret Compound That Grows Hair on Any Bald Head.

His Startling Announcement Accompanied by Absolute Proof of Wonderful Cures, Causes Doctors to Marvel and Stand Dumfounded.

The Discoverer Sends Free Trial Packages to All Who Write.

After half a century spent in the laboratory, crowned with high honors for his many world-famous discoveries, the celebrated physician-

Discoverer of This Magic Compound That Grows Hair in a Single Night.

chemist at the head of the great Altenheim Medical Dispensary has just made the startling announcement that he has produced a compound that grows hair on any bald head. The doctor makes the claim that, after experiments taking years to complete, he has at last reached the goal of his ambition. To the doctor, all heads are alike. There are none which cannot be cured by this remarkable remedy. The record of the cures already made is truly marvelous, and were it not for the high standing of the great physician and the convincing testimony of thousands of citizens all over the country, it would seem too miraculous to be true.

There can be no doubt of the doctors' earnestness in making his claims, nor can his cures be disputed. He does not ask any man, woman or child to take his or any one else's word for it, but he stands ready and willing to send free trial packages of this great hair restorative to any one who writes to him for it, inclosing a 2-cent stamp to prepay postage. In a single night it has started hair to growing on heads bald for years. It has stopped falling hair in one hour. It never fails, no matter what the condition, age or sex. Old men and young men, women and children, all have profited by the free use of this great new discovery. If you are bald, if your hair is falling out, or if your hair, eyebrows or eyelashes are thin or short, write the Altenheim Medical Dispensary, 8604 Foso building, Cincinnati, Ohio, inclosing a 2-cent stamp to prepay postage for a free package, and in a short time you will be entirely restored.

Free Embroidery Lessons Next Thursday on dresses and waists if the stamping is done here. Have the stamping done now so you may be ready.

$1 Reward It is our intention to have our advertisements absolutely correct, and we will gladly pay $1 to the first person who reports in person to our Mr. Loudon any and every misstatement.

THE DAYLIGHT STORE.

Goodfellow's

GEO. D. DAYTON. J. B. MOSHER. GEO. LOUDON.

Silk Leaders of the Northwest. Now at Seventh and Nicollet

McCall Patterns demand less material than most others, and cost but **10c and 15c** ☞Second Floor.

MAIL ORDERS here receive the advantage of all special sales and are filled promptly and carefully.

Friday--Linens and White Goods

Our linen business has increased enormously within nine months. Why should it, with other good linen stores in Minneapolis? ***By comparison of values.*** This store thrives when you place its better goods in the scales with good goods. And when there is a Goodfellow linen sale the bargains are unapproachable. Take these Friday prices as an instance. Read the items and see the goods.

Bleached Damask, 72-in. wide, double satin, the famous Andrew Reid & Co. make, regularly $1.50 a yard. Friday, **$1.19.**

Napkins to match the above damask, 24-in. size, regularly $4.50 a dozen, **$3.59.**

Turkish Towels, bleached and cream, 100 dozen of the 12½c quality, at **9c.**

Homespun Towels, the genuine kind, none better for everyday use, rarely sold under the usual price of 20c. Friday at **15c.**

Hemstitched Towels, of extra large size, with attractive borders, in all white, a quantity that was bought under value, real value 90c each, Friday at **59c.**

Toweling, the sort you have been wanting, washed and ready for use, low at 15c a yard. Friday, **12½c.**

Table Padding of unusual heavy weight, 54 inches wide, and sells in a regular way at 65c a yard. Friday **49c.**

"Old Bleach" Linen, that celebrated Irish make that stands without a peer; grass bleached, expressly for embroidery purposes and used for waists and dresser scarfs, 18 inches wide; regularly 40c a yard. Friday **25c.**

Satin Bedspreads, very large size, handsome patterns, one case of the $3.00 kind that came to us at a reduction, Friday at **$2.19.**

Made-up Sheets, a bargain—made of New York Mills best sheetings, sizes 2½x2½ yds.; they have imperfections, but so slight are they that it is necessary to point them out; worth 75c each, Friday at, **55c.**

India Linon, fine sheer, full 40 inches wide, regularly 18c a yard, Friday, at **12½c.**

Mercerized Oxfords, one of the handsomest collections of the season, Jacquard effects, 32 inches wide, 65c value, **50c.**

Silk Mercerized Etamine, a new weave and not common, looks deceivingly like silk, makes beautiful shirt waists and shirt waist suits, Friday at **35c.**

Both Phones 1185. Goodfellow Dry Goods Co., Now at Seventh and Nicollet.

WALTER L. BADGER,

Fire Insurance,

Real Estate, Loans and Rentals. Oneida Building, Fourth St. and First Ave. So.

H. N. STONE, Manager Insurance Department. Telephone 2053.

CONSULT US ABOUT YOUR INSURANCE.

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.—Principal office: New York, N. Y. (Organized in 1896.) Henry W. Eaton, president. Geo. W. Hoyt, secretary. Attorney to accept service in Minnesota: Insurance Commissioner. Cash capital, $200,000.

INCOME IN 1902.

Premiums other than perpetuals	$239,250.05
Rents and interest	11,785.37
Total income	$251,035.42

DISBURSEMENTS IN 1902.

Amount paid for losses	$75,490.04
Commissions and brokerage	30,412.69
Salaries and fees of officers, agents and employes	3,737.50
Taxes, fees and rents	4,928.28
All other disbursements	4,421.97
Total disbursements	$118,990.48
Excess of income over disbursements	132,044.94

ASSETS DEC. 31, 1902.

Bonds and stocks owned	$282,743.75
Cash in office and in bank	107,470.01
Premiums in course of collection	71,699.75
Total admitted assets	$461,913.51
Assets not admitted—($3,680.55)	

LIABILITIES DEC. 31, 1902.

Unpaid losses and claims	$16,588.00
Reinsurance reserve	123,026.20
Commission and brokerage	5,335.90
All other liabilities	9,000.00
Capital stock paid up	200,000.00
Net surplus	107,963.41
Total liabilities including capital	$461,913.51
RISKS AND PREMIUMS, 1902 BUSINESS.	
Fire risks written during the year	$358,950.10
Fire risks written during the year	$22,777,211.00
Premiums received thereon	307,[illegible]

BUSINESS IN MINNESOTA IN 1902.

Net amount in force at end of the year	$16,331,278.00
Fire risks written	$706,321.00
Fire premiums received	10,320.00
Fire losses paid	3,945.00
Fire losses incurred	3,592.00
Amount at risk, (fire)	$1,122,283.00

STATE OF MINNESOTA,
Department of Insurance.

Whereas, the Liverpool and London and Globe 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 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.

BRITISH-AMERICA ASSURANCE COMPANY—Principal office: Toronto, Canada. (Commenced business in the United States, 1874.) Attorney to accept service in Minnesota: Insurance Commissioner. Deposit capital, $200,000.

INCOME IN 1902.

Premiums other than perpetuals	$1,376,870.07
Rents and interest	30,570.24
Total income	$1,409,440.31

DISBURSEMENTS IN 1902.

Amount paid for losses	$858,833.74
Returned to home office	44,882.34
Commissions and brokerage	252,311.74
Salaries and fees of officers, agents and employes	66,128.49
Taxes, fees and rents	10,467.59
Loss on sale or maturity of ledger assets	1,480.00
All other disbursements	195,402.58
Total disbursements	$1,369,507.48
Excess of income over disbursements	39,932.83

ASSETS DEC. 31, 1902.

Mortgage loans	$10,000.00
Bonds and stocks owned	397,967.44
Cash in office and in bank	108,099.28
Accrued interest and rents	12,491.54
Premiums in course of collection	213,156.98
Total admitted assets	$1,341,605.24
Assets not admitted ($4,273.86).	

LIABILITIES DEC. 31, 1902.

Unpaid losses and claims	$106,831.92
Reinsurance reserve	778,395.22
Deposit capital	200,000.00
Total liabilities including capital	$1,079,227.14
Net surplus	262,378.10
RISKS AND PREMIUMS, 1902 BUSINESS.	
Fire risks written during the year	$109,011,049.00
Premiums received thereon	1,507,014.77
Marine and inland risks written during the year	31,929,276.00
Premiums received thereon	301,107.53
Net amount in force at end of the year	$113,755,762.00

BUSINESS IN MINNESOTA IN 1902.

	Fire.	Inland.	Aggregate.
Risks written	$348,502	$1,828,305	$3,176,808
Premiums rec'd	18,332	11,214	39,065
Losses paid	1,342	1,342	2,684
Losses incurred	17,316	7,350	24,666
Amt. at risk	3,017,385		3,017,385

STATE OF MINNESOTA,
Department of Insurance.

Whereas, the British America Assurance Company, a corporation organized under the laws of Canada, 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 and marine 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.

Phœnix Mutual Life

You May Inquire about insurance you now have or may be contemplating without being made to feel under the slightest obligation and without danger of being relentlessly pursued.

Agents Wanted in both city and country, to whom exclusive territory will be assigned under good contracts.

WALTER H. COBBAN, Manager,

413-414 Phoenix Bldg., Minneapolis, Minn.

THE PHOENIX MUTUAL LIFE INSURANCE COMPANY—Principal office: Hartford, Conn. (Organized in 1851.) Jonathan B. Bunce, President. William A. Moore, Secretary. Attorney to accept service in Minnesota: Insurance Commissioner.

INCOME IN 1902

First year's premiums	$540,716.05
Renewal premiums	2,032,900.53
Dividends and surrender values applied to purchase paid up insurance and annuities	190,245.45
Total premium income	$2,763,862.03
Rents and interest	722,976.75
Profit on sale or maturity of ledger assets	36,422.01
From all other sources	44,046.51
Total income	$3,567,307.30

DISBURSEMENTS IN 1902.

Death claims and matured endowments	$982,693.63
Annuities and premium notes, voided by lapse	9,906.07
Surrender values to policy holders	283,682.98
Dividends to policy holders	248,474.40
Total paid policy holders	$1,524,757.08
Commissions, salaries and expenses of agencies	400,819.24
Salaries of officers, employes and examiner's fees	123,751.14
All other disbursements	238,594.61
Total disbursements	$2,287,922.07
Excess of income over disbursements	1,279,385.23

ASSETS DEC. 31, 1902.

Value of real estate owned	$777,882.01
Mortgage loans	8,971,510.17
Premium notes and policy loans	957,865.55
Bonds and stocks owned	4,144,108.60
Cash in office and in bank	409,174.51
Accrued interest and rents	181,559.25
Deferred and unpaid premiums	210,118.99
Total admitted assets	$15,658,219.08

LIABILITIES DEC. 31, 1902.

Net value of outstanding policies	$14,688,486.00
Present value on supplementary contracts and cancelled policies	37,905.00
Claims adjusted and not due, and unadjusted and reported	39,582.00
Premiums paid in advance	15,467.00
Dividends due policy holders	10,414.00
Special reserve	159,732.00
Total liabilities on policy holders' account	$14,951,586.00
Gross divisible surplus	706,633.08

EXHIBIT OF POLICIES, 1902, BUSINESS.

	No.	Amt.
Policies in force at beginning of year	39,180	$64,434,781
Policies in force at close of the year	41,825	69,394,064
Net increase	2,645	$4,959,280
Issued, Revised and Increased during the year	5,945	10,542,208
Total terminated during the year	3,300	5,682,928
By death	521	812,227
By maturity	95	141,833
By expiration	94	148,213
By surrender	637	1,331,409
By lapse	1,583	2,482,892
By change and decrease	370	766,354

BUSINESS IN MINNESOTA IN 1902.

	No.	Amt.
Policies in force at beginning of the year	684	$1,242,718
Issued during the year	204	519,874
Ceased to be in force during the year	75	142,014
In force Dec. 31, last	813	1,620,578
Losses and claims incurred during the year	10	$11,838.00
Losses and claims settled during the year	10	$11,838.00
Received for premiums		$81,732.46

STATE OF MINNESOTA,
Department of Insurance.

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

No, 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. 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 latest products of the Pullman shops are now running every night between Chicago, St. Paul and Minneapolis on the new electric lighted **"Great Western Limited."** These cars are extra large and easy riding, the interior furnishings are of a simple elegance which appeals to all. All berths are supplied with electric lamps for reading. The dressing rooms are large and commodious.

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Defective Page