# NO BOLT DESIGNED

### Bryan Declares Neither He Nor His Friends Have Such a Thing in Mind.

### Other Fellows Are the Real Bolters—Fight to Be Made at the Primaries.

Special to The Journal.

Lincoln, Neb., March 6.—In this week's Commoner, Mr. Bryan declares that neither he non his friends are contemplating a bolt. He says:

"Some of the reorganizers recognizing that their secret schemes are menaced by the organization of Kansas City platform clubs, as proposed by the Commoner, are attempting to scare loyal but weak kneed democrats by saying that the contemplated movement is a threatened bolt. This charge is both false and malicious and come with bad grace from those who have themselves bolted a democratic presidential nomination.

"The organization which it is desired to form at this time is similar in plan and purpose to the bi-metallic league organized at Memphis in 1895, and without which it would not have been possible to have carried the Chicago convention. Organization and an open fight are all that can protect the rank and file from the designs of those who desire to emasculate the platform. It is a vital matter to real democrats and it behooves them to exert themselves to the end that they may save the party from degradation and demoralization.

"If the Kansas City platform democrats do their duty the question of bolting will never arise; that will be left for the consideration of those who bolted before. The fight will be made at the primaries, where the voice of the people alone is heard."

# LIGHT FOR THE BLIND

### Professor Steins Proves That Man Does Not See With His Eyes.

Paris, March 6.—Professor Peter Steins claims to have discovered the secret of restoring sight to the blind. It is possible not only to restore lost sight, but to give vision to those who have never known it.

Professor Steins took Dr. Caze into a dark room and bandaged his eyes so he could see nothing. He heard the professor walk to and fro, strike a match and light a lamp. Then he felt an apparatus fixed around his temples, whereupon he instantly saw a dim light which enabled him to distinguish surrounding objects. Presently the light became stronger and Dr. Caze was able to count the professor's fingers when they were held up before him, and to enumerate other things in the room. Just as he was feeling that his vision was clearing further and he was convinced that he would soon see normally, Professor Steins suddenly removed the apparatus and Dr. Caze was in total darkness.

Professor Steins' claim rests on the theory that man does not see with the eye, but with the brain, the eye only serving to receive the image, which the optic nerve transmits to the seat of perception. If then the image can be transmitted to the brain without eyes a blind person can see as well as anybody else.

The professor's apparatus has the same scientific basis a the telephone, with the substitution of light for sound.

## MORGAN FULL OF TALK

### It Is Said He Will Go Over the Ground Again.

Washington, March 6.—The republican senators will make a united effort to secure action on the Panama canal treaty and the Cuban reciprocity treaty as speedily as possible. A meeting of the republican steering committee of the senate was held and this course was approved.

No one in the committee had any definite information as to the time that may be consumed in debating the treaties, but it was stated as a rumor that Senator Morgan had said that as there were a number of new members of the senate, he would feel it incumbent on himself to go over the grounds quite completely and even to review much that he had already said.

The Cuban treaty, under the extension provided for in the agreement between this country and Cuba, expires at the end of this month. The Panama treaty, however, will be the first of the two to be taken up.

## THE BRITISH ARMY

### Longe Debate in the Commons and Much Criticism.

London, March 6.—In the house of lords yesterday a motion presented by Earl Carrington to reconsider the government's plan of military organization was debated for five hours. The motion was defeated by 53 to 15. The debate brought out severe criticism of the government's conduct of the Boer war by Earl Carrington, who predicted that the army scheme might end in a ghastly tragedy, and "easily provoke a democratic revolution."

The British army estimates for 1903-4 call for a total expenditure of $171,225,000, and provide for 235,761 men, exclusive of the troops in India.

The estimates include $20,000,000 for special expenditure in connection with South Africa, part of which sum is for payment of compensation claims and $2,500,000 for the China and Somaliland expeditions.

It is estimated that the expenditure of $137,940,000 for normal services is almost the same as it was for 1902-3.

## CAPITAL CULLINGS

Nelson killed the bill abolishing eighth kegs of beer.

The house Indian committee will investigate the reservation this summer.

Representative Marshall of North Dakota has filed a recommendation for the appointment of Will Freeman for postmaster at Renville, Bottineau county, N. D.

South Dakota is actively engaged in efforts to secure a decision from the interior department on the question of diverting a percentage of the irrigation fund allowed to the state for artesian well purposes.

The receivership of the Rapid City land office has been decided by the indorsement of the delegation of John L. Burke of Hot Springs for the place. The position of assayer at the Deadwod assay office goes to L. H. Jenkins of Lawrence county. The long and vigorous contest over the postoffice at Howard has been decided by the South Dakota men, a recommendation being filed for the appointment of Boyd Wales.

**Journal Want Ads**

are great business stimulators. Try them and you will use no others.

**The Hot Springs of Arkansas**

Owned and controlled by U. S. government. The nation's health and pleasure resort. Splendid winter climate. Golf. Elegant hotels—Park, Arlington and Eastman. For information address hotel managers or Bissell Wilson, D. P. A. Mo. Pac. Ry., 111 Adams street, Chicago, Ill.

Are free from all crude and irritating matter. Concentrated medicine only. Carter's Little Liver Pills. Very small; very easy to take; no pain; no griping; no purging. Try them.


# Only 7 More Days of Eilerman's Great Master-Stroke Sale

**Closing day of this Great Sale is near at hand and everybody needing anything now or in the near future should not miss this sale of RELIABLE MEN'S AND BOYS' APPAREL. The values are wonderful. All goods are new, fresh, reliable and stylish, all worth much more money.**

**POSITIVELY A SAVING OF 50 TO 75 PER CENT ON EVERYTHING YOU BUY HERE.**

**Special** — *One Week Only* — Men's and Boys' Cassimere Pants, $1.50 value, **89c**

Men's Very Serviceable Pants, in new striped designs; well worth $2.50 and $3.00. Sale price ..... **$1.75**

Men's Suits and Overcoats, made of all-wool fabrics, nicely tailored, well worth $6.50 and $8.00. Sale price ..... **$4.75**

Men's Suits and Overcoats, made of fine domestic and imported woolens, well worth $10 and $12. Sale price ..... **$6.75**

Men's Suits and Overcoats, in exclusive fashions and fabrics, worth $12.00 and $15.00. Sale price ..... **$9.75**

Boys' Knee Pant Suits and Overcoats, good warm, heavy winter suits and overcoats, well worth $2.50 and $3.00. Sale price ..... **$1.75**

Boys' Knee Pant Suits and Overcoats, new novelties in boys' suits and overcoats, well worth $3.50 and $5.00. Sale price ..... **$2.75**

Boys' Knee Pant Suits and Overcoats, superbly tailored and elegantly finished, are worth $5.00 and $7.00. Sale price ..... **$3.75**

Men's High Class Pure Worsted Pants, new and exclusive designs, $4.50 and $5.00. Sale price ..... **$3.75**

Men's Fine Fancy Worsted Pants, stripes and other new figurings, worth $3.50 and $4.50. Sale price ..... **$2.75**

Boys' Knee Pant Suits and Overcoats—Supreme grades in boys' suits and overcoats, well worth $6.50 and $8. Sale price ..... **$4.75**

Men's Very Fine Worsted Pants, all new designs and colorings; worth $6.00 and $6.50. Sale price ..... **$4.75**

Men's Suits and Overcoats, the very finest garments produced, custom tailored, worth $16 and $18. Sale price ..... **$12.75**

**Special** — *One Week Only* — Men's Derby Ribbed Underwear, medium weight, 50c value, **19c**

Men's Silk Neckwear, all shapes, 50c values ..... **18c**
Men's Suspenders, 35c values ..... **18c**
Men's heavy Wool Sox, 50c values ..... **19c**
Men's fine Underwear, $1.50 values ..... **79c**
Men's Underwear, 75c values ..... **39c**

Men's Underwear, $2.00 values ..... **$1.19**
Boys' Cotton Hose, 15c values ..... **8c**
Boys' Wright's Health Underwear, 75c value ..... **39c**
One broken lot of Men's Hats, worth up to $3 ..... **89c**
Men's Hats in all new, nobby shapes, $2.00 values ..... **$1.29**

Cassimere Knee Pants, 50c values ..... **25c**
Men's fine Hats, all new shapes, $2.50 and $3 values ..... **$1.89**
Knee Pants, 35c values ..... **18c**
Children's fancy Hats, $1.00 values ..... **35c**
Men's and Boys' Shirts, 75c values ..... **39c**

**318-320 Nicollet Ave.** — **H. Eilerman & Sons** — **318-320 Nicollet Ave.**

IN CASE OF DISSATISFACTION WITH ANY PURCHASE, WE WILL EXCHANGE THE GOODS OR REFUND THE MONEY CHEERFULLY.



# Alexander Campbell,

## THE GALE AGENCY.

## Fire and Marine Insurance.

**Telephone 255.**

## Real Estate and Loans. New York Life Building.

**KING'S COUNTY FIRE INSURANCE COMPANY**—Principal office: New York, N. Y. (Organized in 1858.) Frank Lock, President; Chas. Le Sassier, Secretary. Attorney to accept service in Minnesota: Insurance Commissioner.

CASH CAPITAL, $200,000.

INCOME IN 1902.

| | |
|---|---|
| Premiums other than perpetuals | $175,686.07 |
| Premiums on 1901 business | 35,428.37 |
| Rents and interest | 13,776.20 |
| Total income | $224,890.64 |

DISBURSEMENTS IN 1902.

| | |
|---|---|
| Amount paid for losses | $71,573.67 |
| Dividends and interest | 10,000.00 |
| Commissions and brokerage | 42,724.10 |
| Salaries and fees of officers, agents and employes | 4,413.00 |
| Taxes, fees and rents | 7,617.89 |
| All other disbursements | 11,943.47 |
| Total disbursements | $148,272.13 |
| Excess of income over disbursements | $76,618.51 |

ASSETS DEC. 31, 1902.

| | |
|---|---|
| Value of real estate owned | $67,500.00 |
| Bonds and stocks owned | 320,040.00 |
| Cash in office and in bank | 12,050.39 |
| Accrued interest and rents | 1,436.89 |
| Premiums in course of collection | 34,505.54 |
| Total admitted assets | $435,532.82 |

LIABILITIES DEC. 31, 1902.

| | |
|---|---|
| Unpaid losses and claims | $14,250.29 |
| Reinsurance reserve | 99,921.61 |
| Dividends and interest due | 219.60 |
| Commission and brokerage | 10,617.86 |
| Return and re-insurance premiums | 5,331.88 |
| Capital stock paid up | 200,000.00 |
| Total liabilities including capital | $330,341.24 |
| Net surplus | $105,191.58 |

RISKS AND PREMIUMS, 1902 BUSINESS.

| | |
|---|---|
| Fire risks written during the year | $23,120,445.00 |
| Premiums received thereon | 227,872.00 |
| Net amount in force at end of the year | $19,373,990.00 |

BUSINESS IN MINNESOTA IN 1902.

| | |
|---|---|
| Fire risks written | $242,921.00 |
| Fire premiums received | 5,355.00 |
| Fire losses paid | 315.00 |
| Fire losses incurred | 1,815.00 |
| Amount at risk, fire | 260,793.00 |

STATE OF MINNESOTA,
Department of Insurance.

Whereas, the King's County 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 testimony whereof, I have hereunto set my hand and affixed my official seal at St. Paul, this 31st day of January, 1903.

ELMER H. DEARTH,
Insurance Commissioner.

**ATLAS ASSURANCE COMPANY.** Principal office in the United States: Chicago, Ill. (Commenced business in the United States, 1886.) J. M. Neuburger, 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 | $916,255.55 |
| Premiums of previous years | 148,677.38 |
| Rents and interest | 25,949.18 |
| Received from home office | 151,230.08 |
| Total income | $1,242,112.19 |

DISBURSEMENTS IN 1902.

| | |
|---|---|
| Amount paid for losses | $489,798.44 |
| Commissions and brokerage | 183,533.41 |
| Salaries and fees of officers, agents and employes | 58,513.71 |
| Taxes, fees and rents | 28,290.69 |
| All other disbursements | 144,540.56 |
| Total disbursements | $898,676.81 |
| Excess of income over disbursements | 343,435.38 |

ASSETS DEC, 31, 1902.

| | |
|---|---|
| Bonds and stocks owned | $997,596.25 |
| Cash in office and in bank | 110,505.58 |
| Accrued interest and rents | 9,966.64 |
| Premiums in course of collection | 161,890.74 |
| Total admitted assets | $1,279,959.21 |
| Assets not admitted | ($683.21) |

LIABILITIES, DEC. 31, 1902.

| | |
|---|---|
| Unpaid losses and claims | $83,971.35 |
| Reinsurance reserve | 633,827.08 |
| Commission and brokerage | 29,409.79 |
| Deposit capital | 200,000.00 |
| Total liabilities, including capital | $947,200.22 |
| Net surplus | 332,758.99 |

RISKS AND PREMIUMS, 1902 BUSINESS.

| | |
|---|---|
| Fire risks written during the year | $103,313,967.00 |
| Premiums received thereon | 1,213,124.22 |
| Net amount in force at end of the year | $100,742,870.00 |

BUSINESS IN MINNESOTA IN 1902.

| | |
|---|---|
| Fire risks written | $1,837,343.00 |
| Fire premiums received | 26,009.00 |
| Fire losses paid | 4,684.00 |
| Losses incurred | 7,134.00 |
| Amount at risk, fire | 2,038,680.00 |

STATE OF MINNESOTA,
Department of Insurance.

Whereas, the Atlas Assurance Company, a corporation organized under the laws of England, 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 ASSURANCE COMPANY OF AMERICA.**—Principal office, New York, N. Y. (Organized in 1897.) Robert C. Rathbone, president; R. Blecker Rathbone, secretary. Attorney to accept service in Minnesota, Insurance Commissioner. Cash capital, $200,000.

INCOME IN 1902.

| | |
|---|---|
| Premiums other than perpetuals | $428,931.45 |
| Premiums on 1901 business | 88,745.28 |
| Rents and interest | 13,459.21 |
| Profit on ledger assets over book values | 13,204.91 |
| From all other sources | 1,220.63 |
| Total income | $545,561.53 |

DISBURSEMENTS IN 1902.

| | |
|---|---|
| Amount paid for losses | $267,499.21 |
| Dividends and interest | 10,000.00 |
| Commissions and brokerage | 118,316.50 |
| Salaries and fees of officers, agents and employes | 1,485.00 |
| Taxes, fees and rents | 12,002.51 |
| All other disbursements | 14,258.92 |
| Total disbursements | $423,562.14 |
| Excess of income over disbursements | 121,999.39 |

ASSETS DEC. 31, 1902.

| | |
|---|---|
| Bonds and stocks owned | $454,277.50 |
| Cash in office and in bank | 76,824.47 |
| Accrued interest and rents | 1,629.82 |
| Premiums in course of collection | 75,663.12 |
| Total admitted assets | $608,394.91 |
| Assets not admitted, $8,078.75. | |

LIABILITIES DEC. 31, 1902.

| | |
|---|---|
| Unpaid losses and claims | $49,595.00 |
| Reinsurance reserve | 235,430.80 |
| Commission and brokerage | 15,056.33 |
| Return and reinsurance premiums | 17,734.14 |
| Capital stock paid up | 200,000.00 |
| Total liabilities, including capital | $517,816.83 |
| Net surplus | *$90,578.08 |

RISKS AND PREMIUMS, 1902 BUSINESS.

| | |
|---|---|
| Fire risks written during the year | $52,859,148.00 |
| Premiums received thereon | 699,016.24 |
| Net amount in force at end of the year | $36,665,190.00 |

BUSINESS IN MINNESOTA IN 1902.

| | |
|---|---|
| Fire risks written | $1,017,910.00 |
| Fire premiums received | 9,397.00 |
| Fire losses paid | 8,227.00 |
| Fire losses incurred | 9,645.00 |
| Amount at risk, fire | 488,806.00 |

STATE OF MINNESOTA,
Department of Insurance.

Whereas, The Assurance Company of America, 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.

**THE HARTFORD FIRE INSURANCE COMPANY**—Principal office: Hartford, Conn. (Organized in 1810.)—George L. Chase, President. P. C. Royce, Secretary. Attorney to accept service in Minnesota: Insurance Commissioner. Cash capital, $1,250,000.

INCOME IN 1902.

| | |
|---|---|
| Premiums other than perpetuals | $9,621,469.04 |
| Rents and interest | 384,206.73 |
| Profit on ledger assets over book values | 22,158.24 |
| From all other sources | 425.20 |
| Total income | $10,028,259.21 |

DISBURSEMENTS IN 1902.

| | |
|---|---|
| Amount paid for losses | $5,466,681.61 |
| Dividends and interest | 400,000.00 |
| Commissions and brokerage | 1,692,993.75 |
| Salaries and fees of officers, agents and employes | 719,185.38 |
| Taxes fees and rents | 272,379.25 |
| Loss on sale or maturity of ledger assets | 62,322.75 |
| All other disbursements | 638,075.30 |
| Total disbursements | $9,251,642.04 |
| Excess of income over disbursements | 776,617.17 |

ASSETS DEC. 31, 1902.

| | |
|---|---|
| Value of real estate owned | $950,500.00 |
| Mortgage loans | 781,869.00 |
| Collateral loans | 4,800.00 |
| Bonds and stocks owned | 8,853,912.17 |
| Cash in office and in bank | 815,948.22 |
| Accrued interest and rents | 12,218.34 |
| Premiums in course of collection | 922,822.87 |
| All other admitted assets | 1,101,488.77 |
| Total admitted assets | $13,443,560.37 |
| Assets not admitted ($292.87.) | |

LIABILITIES DEC. 31, 1902.

| | |
|---|---|
| Unpaid losses and claims | $827,805.40 |
| Reinsurance reserve | 7,812,840.94 |
| Commission and brokerage | 136,032.30 |
| Return premiums | 235,728.00 |
| Capital stock paid up | 1,250,000.00 |
| Total liabilities including capital | $10,262,406.64 |
| Net surplus | 3,181,153.73 |

RISKS AND PREMIUMS, 1902 BUSINESS.

| | |
|---|---|
| Fire risks written during the year | 903,586,409.00 |
| Premiums received thereon | 12,010,856.93 |
| Net amount in force at end of the year | $1,285,842,496.00 |

BUSINESS IN MINNESOTA IN 1902.

| | |
|---|---|
| Fire risks written | $13,418,903.00 |
| Fire premiums received | 246,526.00 |
| Fire losses paid | 82,924.00 |
| Fire losses incurred | 95,960.00 |
| Amount at risk (fire) | 15,237,016.00 |

STATE OF MINNESOTA,
Department of Insurance.

Whereas, the Hartford Fire 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.

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.

**PHOENIX INSURANCE COMPANY.** Principal office: Hartford, Conn. Organized in 1854. D. W. C. Skilton, president. Edw. Milligan, secretary. Attorney to accept service in Minnesota: Insurance Commissioner. Cash capital $2,000,000.

INCOME IN 1902.

| | |
|---|---|
| Premiums other than perpetuals | $3,414,389.06 |
| Rents and interest | 291,369.08 |
| Profit on ledger assets over book values | 9,612.09 |
| Total income | $3,715,370.23 |

DISBURSEMENTS IN 1902.

| | |
|---|---|
| Amount paid for losses | $1,826,896.12 |
| Dividends and interest | 240,000.00 |
| Commissions and brokerage | 660,446.75 |
| Salaries and fees of officers, agents and employes | 188,002.08 |
| Taxes, fees and rents | 133,062.65 |
| Loss on sale or maturity of ledger assets | 22,205.55 |
| All other disbursements | 292,548.95 |
| Total disbursements | $3,363,162.10 |
| Excess of income over disbursements | 352,208.13 |

ASSETS DEC. 31, 1902.

| | |
|---|---|
| Value of real estate owned | $415,896.32 |
| Mortgage loans | 88,036.75 |
| Collateral loans | 34,000.00 |
| Bonds and stocks owned | 4,839,240.25 |
| Cash in office and in bank | 343,430.57 |
| Accrued interest and rents | 41,904.23 |
| Premiums in course of collection | 308,804.13 |
| All other admitted assets | 426,499.89 |
| Total admitted assets | $6,497,612.14 |
| Assets not admitted ($5,104.54.) | |

LIABILITIES DEC. 31, 1902.

| | |
|---|---|
| Unpaid losses and claims | $396,429.60 |
| Reinsurance reserve | 2,633,214.31 |
| Commission and brokerage | 73,416.00 |
| All other liabilities | 54,629.00 |
| Capital stock paid up | 2,000,000.00 |
| Total liabilities including capital | $5,159,688.91 |
| Net surplus | $1,337,923.23 |

RISKS AND PREMIUMS, 1902 BUSINESS.

| | |
|---|---|
| Fire risks written during the year | $398,897,831.00 |
| Premiums received thereon | 4,082,629.53 |
| Net amount in force at end of the year | $479,840,702.00 |

BUSINESS IN MINNESOTA IN 1902.

| | |
|---|---|
| Risks Written— | |
| Fire | $5,907,948.00 |
| Tornado | 326,302.00 |
| Aggregate | $6,234,250.00 |
| Premiums Received— | |
| Fire | $78,453.00 |
| Tornado | 1,810.00 |
| Aggregate | $80,263.00 |
| Losses Paid— | |
| Fire | $28,911.00 |
| Tornado | 621.00 |
| Aggregate | $29,532.00 |
| Losses Incurred— | |
| Fire | $26,678.00 |
| Tornado | 621.00 |
| Aggregate | $27,299.00 |
| Amount at Risk— | |
| Fire | $8,490,505.00 |
| Tornado | 736,940.00 |
| Aggregate | $9,227,445.00 |

STATE OF MINNESOTA,
Department of Insurance.

Whereas, the Phoenix 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.

Now, therefore, I, the undersigned, Insurance Commissioner, do hereby empower and authorize the said above-mentioned company to transact its appropriate business of fire and tornado 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 22d day of January, A. D. 1903.

ELMER H. DEARTH,
Insurance Commissioner.

## Hartford Steam Boiler Inspection and Insurance Co.

***AID COLLINS,***
Inspector and Special Agent,
**Nos. 504-505 Globe Bldg., Minneapolis, Minn.**

**THE HARTFORD STEAM BOILER INSPECTION INSURANCE COMPANY.**—Principal office, Hartford, Conn. (Organized in 1866.) J. M. Allen, president; J. B. Pierce, secretary. Attorney to accept service in Minnesota, Insurance Commissioner. Cash capital, $500,000.

INCOME IN 1902.

| | Steam Boiler. |
|---|---|
| Total premium income | $1,224,011.37 |
| From interest, dividends and rents | 118,211.66 |
| From all other sources | 29,483.36 |
| Total income | $1,371,706.39 |

DISBURSEMENTS IN 1902.

| | |
|---|---|
| Net paid to policy holders | $108,164.96 |
| Dividends to stockholders | 60,000.00 |
| Commissions, salaries and expenses of agents | 317,918.81 |
| Salaries of officers, employes and examiners' fees | 652,269.36 |
| All other disbursements | 89,552.22 |
| Total disbursements | $1,227,905.35 |
| Excess of income over disbursements | $143,801.04 |

ASSETS DEC. 31, 1902.

| | |
|---|---|
| Value of real estate owned | $24,450.00 |
| Mortgage loans | 598,220.00 |
| Bonds and stocks owned | 2,001,905.00 |
| Cash in office and in bank | 155,986.20 |
| Accrued interest and rents | 15,337.91 |
| Deferred and unpaid premiums | 313,692.19 |
| Total admitted assets | $3,109,591.30 |

LIABILITIES.

| | |
|---|---|
| Claims in process of adjustment | $73,322.65 |
| Aggregate of unpaid claims | $73,322.65 |
| Reinsurance reserve | 1,795,010.93 |
| Capital stock paid up | 500,000.00 |
| Total liabilities, including capital | $2,368,333.58 |
| Surplus beyond capital and other liabilities | 741,257.74 |

RISKS AND PREMIUMS, 1902.

| | |
|---|---|
| Steam Boiler— | |
| Amount at risk beginning of year | $352,000,960.00 |
| Written or renewed during year | 157,361,899.00 |
| Premiums received thereon | 1,506,923.58 |
| Amount at risk end of year | 387,437,622.00 |
| Losses incurred during the year | 131,036.40 |

BUSINESS IN MINNESOTA IN 1902.

| | |
|---|---|
| Steam Boiler— | |
| Risks written | $3,213,341.00 |
| Premiums received | 26,048.62 |
| Losses paid | 3,317.68 |
| Losses incurred | 4,392.68 |
| Amount at risk end of year | 7,466,821.00 |

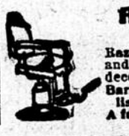
STATE OF MINNESOTA,
Department of Insurance.

Whereas, The Hartford Steam Boiler Inspection and 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.

Now, therefore, I, the undersigned, Insurance commissioner, do hereby empower and authorize the said above-named company to transact its appropriate business of steam boiler 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.



**R. H. HEGENER**
**207 Nicollet Ave.**
Razors hollow ground. Razors and Clippers sharpened. China decorating.
Barbers' Supplies, Knives, English Carvers, Razors, Shears.
A full line of Toilet Articles.



# 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 | 30,412.60 |
| 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—($3,689.55) | |

LIABLITIES 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 | $353,950.10 |

RISKS AND PREMIUMS, 1902 BUSINESS.

| | |
|---|---|
| Fire risks written during the year | $22,777,211.00 |
| Premiums received thereon | 307,178.21 |
| Net amount in force at end of the year | $16,337,278.00 |

BUSINESS IN MINNESOTA IN 1902.

| | |
|---|---|
| Fire risks written | $706,321.00 |
| Fire premiums received | 10,320.00 |
| Fire losses paid | 3,945.00 |
| Fire losses incurred | 3,992.00 |
| Amount at risk, (fire) | $1,122,263.00 |

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, unles 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 | $1,378,870.07 |
| Rents and interest | 30,570.24 |
| Total income | $1,409,440.31 |

DISBURSEMENTS IN 1902.

| | |
|---|---|
| Amount paid for losses | $838,833.74 |
| Returned to home office | 44,882.34 |
| Commissions and brokerage | 252,311.74 |
| Salaries and fees of officers, agents and employes | 66,128.40 |
| Taxes, fees and rents | 40,467.59 |
| Loss on sale or maturity of ledger assets | 1,480.00 |
| All other disbursements | 105,402.58 |
| 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 | 997,967.44 |
| Cash in office and in bank | 108,009.28 |
| Accrued interest and rents | 12,491.54 |
| Premiums in course of collection | 213,136.98 |
| Total admitted assets | $1,341,605.24 |
| Assets not admitted ($4,273.86). | |

LIABILITIES DEC. 31, 1902.

| | |
|---|---|
| Unpaid losses and claims | $100,831.92 |
| 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 | $109,014,049.00 |
| 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 of the year | $113,753,762.00 |

BUSINESS IN MINNESOTA IN 1902.

| | Fire. | Inland. | Aggregate. |
|---|---|---|---|
| Risks written | $1,348,593 | $1,828,305 | $3,176,898 |
| Premiums rec'd | 28,752 | 11,214 | 39,965 |
| Losses paid | 18,041 | 7,942 | 25,982 |
| 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.

# O. M. LARAWAY & SON,

## Fire Insurance, Real Estate and Rentals,

**100 Bank of Commerce Bldg., Minneapolis, Minn.**

**THE SECURITY INSURANCE COMPANY.** Principal office: New Haven, Conn. Organized in 1841. Charles S. Leth, president; H. Mason, secretary. Attorney to accept service in Minnesota: Insurance Commissioner. Cash capital, $360,000.

INCOME IN 1902.

| | |
|---|---|
| Premiums other than perpetuals | $895,102.71 |
| Premiums on 1901 business | 110,721.57 |
| Rents and interest | 39,545.23 |
| Profit on ledger assets over book values | 634.50 |
| From all other sorces | 73,997.78 |
| Total income | $1,120,001.79 |

DISBURSEMENTS IN 1902.

| | |
|---|---|
| Amount paid for losses | $426,483.27 |
| Dividends and interest | 24,000.00 |
| Commissions and brokerage | 231,048.97 |
| Salaries and fees of officers, agents and employes | 114,844.45 |
| Taxes, fees and rents | 21,043.90 |
| Loss on sale or maturity of ledger assets | 1,894.00 |
| All other disbursements | 21,631.18 |
| Total disbursements | $840,945.77 |
| Excess of income over disbursements | 279,056.02 |

ASSETS DEC. 31, 1902.

| | |
|---|---|
| Value of real estate owned | $69,100.00 |
| Mortgage loans | 188,938.78 |
| Collateral loans | 29,000.00 |
| Bonds and stocks owned | 719,013.23 |
| Cash in office and in bank | 74,228.14 |
| Accrued interest and rents | 5,432.05 |
| Premiums in course of collection | 196,315.12 |
| All other admitted assets | 6,602.20 |
| Total admitted assets | $1,286,629.52 |
| Assets not admitted | 5,730.26 |

LIABILITIES DEC. 31, 1902.

| | |
|---|---|
| Unpaid losses and claims | $58,844.04 |
| Reinsurance reserve | 664,268.57 |
| Commission and brokerage | 58,446.95 |
| Return and reinsurance premiums | 28,705.21 |
| Capital stock paid up | 300,000.00 |
| Total liabilities including capital | $1,105,259.47 |
| Net surplus | 181,370.05 |

RISKS AND PREMIUMS, 1902 BUSINESS.

| | |
|---|---|
| Fire risks written during the year | $91,421,510.00 |
| Premiums received thereon | 1,168,334.28 |
| Marine and inland risks written during the year | 4,465,438.00 |
| Premiums received thereon | 58,442.21 |
| Net amount in force at end of the year, fire and marine | $110,347,932.00 |

BUSINESS IN MINNESOTA IN 1902.

| | |
|---|---|
| Fire risks written | 5,641,049.00 |
| Fire premiums received | 59,371.00 |
| Fire losses paid | 27,629.00 |
| Fire losses incurred | 31,501.00 |
| Amount at risk, fire | $7,198,217.00 |

STATE OF MINNESOTA.
Department of Insurance.

Whereas, the Security 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.

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 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.


Defective Page