The Minnesota Loan & Trust Co.

313 Nicollet Avenue, Minneapolis, Minn.

Capital (Fully Paid)..... Surplus..... Undivided Profits..... **$650,000.00**

WE INVITE YOUR DEPOSIT ACCOUNT

This Company Allows Interest on Deposits as Follows:

Checking Accounts..... 2 per cent on Daily Balance. 2½ per cent on Monthly Balance

Certificates of Deposit..... 3 per cent on 6 months. 3½ per cent on 12 months.

Participation Deposits in Pass Books..... 3 per cent on 6 months. 3½ per cent on 1 year.

A SAFE AND CONVENIENT PLACE FOR THE DEPOSIT OF MONEY.

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The strength of a Savings Institution is represented by its paid-up capital.

THE STATE INSTITUTION FOR SAVINGS

517 First Ave. So.

Has more than double the paid-up capital of any other savings bank or savings institution in the State, which is conclusive evidence that it is the safest depository for savings.

3% interest allowed on open Savings accounts.

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Money deposited on or before the 5th of the month, draws interest from the 1st.

PRE-INVENTORY SALE

ONE WEEK ONLY.

20 % OFF

On Pyrography Outfits and all Wood Materials.

20 % OFF

On all Frames, either ready made or made to order.

20 % OFF

On all Pictures framed or unframed. You'll miss it if you miss it.

BINTLIFF MFG. CO.
417 1st Ave. So.

Mail Orders Filled.

Donaldson's Yearly Sale of Undermuslins Monday

EYES Examined Free Artificial Eyes. **BEST,** OPTICIAN, 409 Nicollet.

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.

HENRY BROS, 86 SOUTH 7th STREET

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General Dry Cleaners and Dyers. TELEPHONE 3570-J2

BUSINESS NIGHT SCHOOL

Begins Monday Eve., Jan. 4.

Twelve Weeks.. **$10** (Books Extra)

Bookkeeping, Arithmetic, Penmanship, Shorthand, Typewriting, Letter Writing, Grammar, Spelling.

Minnesota School of Business

54 S. 3rd St., diagonally opposite Postoffice. NEW TERM JAN 4.

Minneapolis Business College

FREE BOOKS. 305 Central Ave. UNLIMITED TIME.

The thorough up-to-date school of the Northwest. This school has the BEST instructors, BEST courses of study, BEST location, BEST equipment, BEST pupils; testimonials from BEST educators in America. If you wish THE BEST for LESS money attend this school. HEADQUARTERS FOR GREGG SHORTHAND.

New Term January 4. *RUGG & BOYCE.*

North Star Business School.

Formerly Curtiss Business College.

The leading school for instruction, by experienced teachers in every department.

Day and Evening. Catalog free. GREGG SHORTHAND Transportation Paid.

HODGMIRE & RICHARDSON, Boston Block, Minneapolis, Minn.

CITY NEWS.

TOWN TALK

Moon brand brick cheese, pure and sweet at your grocer's.

Andrews Hot Water Heating makes home comfortable. 700 Globe building.

For Rent—A fine office, also desk room in Oneida Block. Title Insurance Co.

Invest your savings in a 6½ per cent farm mortgage thru the Title Insurance and Trust company.

Deposits made in the Hennepin County Savings bank up to the 5th of January will draw interest from the first, compounded four times a year.

Subscribe for all magazines, papers, etc., and get your binding done at Century News Stand, 6 Third street, near Hennepin avenue.

Begin the new year aright by taking a Safe Deposit Box in the Minnesota Loan and Trust Co.'s Vaults, 313 Nicollet avenue. Only $5 per year.

S. N. Rubin, the Jewish poet, will address the Socialist meeting at 45 Fourth street S, Sunday at 8 p. m. Subject, "Charity." Seats are free.

The first visible assembly of the Church of Minneapolis will be held to-night and Sunday at 321 First avenue N. H. H. Chapman, evangelist, will be in charge.

Deposits made in the Participation Department of the Minnesota Loan and Trust Co., 313 Nic. ave., on or before the 5th of any month draw interest from the 1st.

Rev. A. J. Graham of Christ church, Rochester, N. Y., will preach at St. Paul's Episcopal church to-morrow at 10:30 a. m. and in Holy Trinity church at 7:30 p. m.

Lost—Wednesday night in the Exposition building at the Patti Concert, a seal brown muff. Finder will be liberally rewarded by bringing same to the Journal office.

Wanted—An experienced local insurance man to take management of insurance department in real estate office. Reference and experience required. Address 1090, Journal.

C. A. Chambers, accountant, will audit and systematize books for firms, corporations and individuals; highest references. 615 Bank of Commerce. Phones N. W. Main 335; Twin City 386.

The officers elect of Plummer Post, G. A. R., and Relief Corps will be installed Thursday evening, Jan. 7, by Past Department Commander Perry Starkweather and Past Department President Cora F. Wright at the post hall, Washington and First avenue S.

A runaway team, drawing a heavy carriage, cleared the sidewalks along Washington avenue N last evening and finished matters by breaking the posts at the entrance to the Dewey theater. The team was owned by the Buchanan livery of East Lake street and was left standing on Sixth avenue N, fastened only with a weight. Two police officers caught the horses after the smash at the theater.

At Plymouth church, communion will be observed to-morrow morning and the reception of new members will take place at the same service. In the evening the pastor will preach on Jesus' teachings concerning the future life. The Sunday school will open a new year of work in Bible study with Mr. Harington Beard as superintendent. The week of prayer will be observed with meetings on Tuesday, Wednesday and Thursday evenings of next week, the subject for Wednesday evening being "The Child, at Home and in School."

Starts Monday.

Dayton's annual Linen Sale. See ad page.

MEDICAL "FRAT" MEETS

Alpha Kappa Kappa Holds National Convention at St. Paul.

Twenty-six states were represented yesterday in St. Paul at the ninth annual convention of the Alpha Kappa Kappa, the largest medical Greek letter fraternity in the United States. The convention assembled at the Windsor hotel, St. Paul. The state university was represented by the Psi Kappa Kappa, which is the Minnesota chapter.

In addition to transacting business not made public the delegates exemplified the ritual yesterday afternoon and conducted a memorial service. Last evening four honorary members were initiated—Drs. Lewis Nelson, Cornelius Williams and Herbert Davis of St. Paul, and Dr. Sheldon of Minneapolis.

Some eastern city will be chosen this afternoon as the place for holding the next convention. The present officers will probably be re-elected, to-wit: The president, Dr. George Cook of Concord, N. H.; the vice president, Dr. E. J. French, Boston; the treasurer, Dr. E. R. Pfare, New York; and the secretary, Dr. E. L. Heintz, Chicago.

To-night the Minnesota chapter will entertain the delegates and visitors at a banquet.

SURPLUS OF FOUR CENTS

Margin Reported by Volunteers at Burning of Mortgage on Working Girls' Home.

In connection with the burning of the mortgage on the working girls' home of the Volunteers of America, Thursday night it was stated that the organization closed the year with four cents in the treasury, the receipts of $3,555.34 having been expended in carrying on the work.

FIRES WERE DESTRUCTIVE

YEAR'S LOSS OF LIFE BY FIRES HERE WAS HEAVY.

Fifteen Were Killed—Eleven in the Northwestern Star Oil Company Catastrophe—Seven Fires in Which Total Losses Exceeded $10,000.

A review of the past year's work of the Minneapolis fire department shows that the year was a busy one. There were seven fires in which the loss exceeded $10,000. There were fifteen deaths by fire, and two persons were killed by apparatus going to fires. Three members of the department died in the year.

The greatest loss by death was the explosion which destroyed the plant of the Northwestern Star Oil company, at the east end of the Tenth avenue bridge, April 23, resulting in eleven deaths and loss of $25,000 worth of property. The victims were W. H. Davis, C. H. Durrin, S. N. Mitchell, Miss C. A. Record, Miss Ella M. Roundy, David Lacey, John Spotauske, Joseph Lafond, Jacob Damm, H. A. Colborn and Walter E. Scott.

The other fatalities were those of Martin Munson, 813 Twenty-fifth avenue S, who was so badly burned while rescuing his wife and son from his burning home, June 25, that he died a few days later; Robert Jackson, an old man, who was burned to death in the fire that destroyed the old Bassett hotel, 28 Dupont avenue N, Aug. 12; William Young, a colored man, who was burned to death in his home, 1003 Washington avenue S, Dec. 2, and Vincent Polacek, 2010 Second street N, who received such injuries in a fire at his home, Dec. 9, that he died two days later at the city hospital.

John P. Noonan, a member of Hook and Ladder Company No. 3, stationed in Engine-house No. 5, was knocked down by a piece of apparatus while responding to an alarm June 2, and received injuries from which he died at St. Mary's hospital an hour later. C. H. McLean, a jeweler, was run down on Nicollet avenue Oct. 21, and received fatal injuries.

The members of the department who died during the year were John H. Lee of Engine Company No. 19, Jan. 12; Thomas M. Ryan, Hook and Ladder No. 6, Dec. 12, and James Murphy of Engine Company No. 6, Dec. 14.

The fires in which the loss was $10,000 or over were as follows: Housekeeper Publishing company, old courthouse, Feb. 18, loss $14,115.96; Lake Harriet pavilion, Lake Harriet, March 6, loss $20,000; Young & Quinlan, 513 Nicollet avenue, March 20, loss $23,270.14; Northwestern Star Oil company, Sixth avenue SE, April 23, loss $24,930; L. Paulle, 418 Third avenue S, Nov. 20, loss $63,000; Hauser Duck and Shade Cloth company, 213-215 Nicollet, Dec. 24, loss $65,000.

THE CITY'S SYMPATHY

Telegraphed to Mayor Harrison of Chicago by Mayor Haynes.

Mayor James C. Haynes has forwarded a telegram of condolence and sympathy to Mayor Carter Harrison of Chicago, as follows:

"We extend to you and all the people of your city the greetings of the season and assure you that the awful calamity which so recently came upon your people has cast the gloom of sorrow over this entire community. The people of Minneapolis sympathize most deeply with the afflicted and their friends."

A QUEEN'S SYMPATHY

Elizabeth of Rumania Sends a Message Regarding the Chicago Calamity.

James C. Young of this city, who enjoys the acquaintance of the Queen of Rumania, a woman of generous sympathy, received from her this morning the following cablegram with regard to the Chicago fire:

> Royal Palace, Bucharest, Jan. 2.
> James Young, Minneapolis:
> I am deeply distressed by the dreadful news. God grant that more are saved than from accounts one expects.
> —Elizabeth.

MINNEAPOLIS' BOY'S POEMS

Little Collection of Verses by W. S. Levings Bears Title "Day Dreams and Memories."

"Day Dreams and Memories," a little collection of verses, representing the "scribblings of idle pastime," by William S. Levings, a Minneapolis boy, has been issued in dainty form by the youthful author. The publication of the verses, the preface explains, is at the urgent solicitations of friends "No praise is asked. Criticism is therefore uncalled for."

Despite the fact that the writer's lines are the result of pastime scribblings, there is in them evidence of real poetic feeling and some originality of thought and form.

The fact that his friends "have found him out" this time, should lead Mr. Levings in the future to "prepare for the worst" by making his poems the best he can—a best that these first efforts promise much for.

SHOW THEIR GRATITUDE

Employes of C. A. Smith Express Appreciation of His Generosity.

Engraved resolutions and a bunch of American Beauty roses were presented New Year's even to C. A. Smith by the 600 employes of the C. A. Smith Lumber company. The resolutions expressed appreciation of the distribution of $15,000 among the men in amounts ranging from $5 to $215 according to length of service. A photograph of Mr. Smith was given to each man. The distribution was so unexpected and so warmly appreciated that a meeting was held at once and a committee appointed to wait upon Mr. Smith. The committee: V. T. Johnson, O. Rundeen, A. Mureen, L. Swanson, William Fuller, A. E. Gagnon, James Bennett, C. E. Anderson, C. T. Carlson, O. L. Lundberg, P. J. Knox, C. G. Johnson, Charles Johnson, Robert Johnson, N. Headquist, A. E. Carlson, A. Lagerquist, A. S. Hytl, N. Anderson, C. F. Larson, Axel Pettersen.

GOODNOW WILL COME

Accepts Invitation of Newspaper Men for Dinner.

A telegram was received this morning from John Goodnow in New York, accepting the invitation of the Minneapolis newspaper men for a dinner. He suggests Jan. 16 or 23 as the date, the exact time to be fixed later.

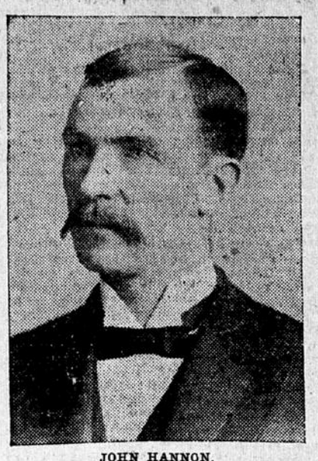
Works Wonders for Women.

Electric Bitters invigorate the female system and cures nervousness, headache, backache and constipation or no pay. 50c.

Other people are getting their wants filled by using Journal want ads. Why not you? Try it once and see for yourself. One cent a word, not less than 20 cents. Cheap enough.

HANNON VIOLATES POLICE PRECEDENT

With All Due Respect to Mayor Haynes, a Former Policemman Declines Reappointment to the Force.



JOHN HANNON.
The man who has declined a police appointment.
—Photo by Brush.

To John Hannon belongs the unique distinction of breaking the old tradition "once a policeman, always a policeman."

Mr. Hannon has declined reappointment to the Minneapolis police force. Every alderman, every former mayor and every citizen with any suspicion of a political pull knows the subtle charm which police service seems to exert upon those who have worn the club and star. No sooner is a man let out for any reason whatever than he begins to importune influential friends and lay wires to get back. If unsuccessful at the first attempt, he waits a change of administration and then gets busy again.

Hannon served on the Minneapolis force for fourteen years as a patrolman and mounted officer and made a fine record. He received his police training on the force of Dublin, Ireland, and has put in the best years of his manhood in the service. When he was let out as the result of a political upheaval, which reflected in no way upon his honesty or efficiency, he organized a private patrol and watchman service in the Lowry Hill district. Upon the change of administration a year ago, he made application for reappointment but kept busy on the hill.

Mayor Haynes handed out a reappointment to Hannon as a Christmas present and for a time the latter thought he was in luck. Then he got to thinking; he had a good list of regular patrons for his well organized private service, it paid at least as well as a beat and he was beyond reach of the political ax. So, after due deliberation, and with all due respect for Mayor Haynes and Police Superintendent Conroy, he decided not to return to the force. He realized that he was violating all precedent by not jumping at an appointment but his status had improved since making application, and, as he said to-day, "I'm me own boss."

NEW AGENCY OF BIGGEST AUTO CO.

ELECTRIC VEHICLE COMPANY ENTERS THE LOCAL FIELD.

A. W. Strong Has the Agency and Has Established a New Garage—The Company Makes the Columbia Vehicles With Both Electric and Gasolene Power.

H. W. Jones, western manager of the Electric Vehicle company of Hartford, Conn., manufacturers of the Columbia automobiles, has been in the city for the past few days looking over the conditions with a view to placing the agency for the Columbia machines in this territory. After a thoro investigation he has placed the agency for the coming year with A. W. Strong. The Electric Vehicle company is the largest automobile manufacturer in the world, and builds a complete line of electric runabouts, Victorias and different patterns of closed carriages. It also builds a complete line of delivery wagons and trucks ranging in carrying capacities from 1,000 pounds to five tons. The Columbia gasolene touring car turned out last year holds the best records for long distance runs of any car in the country. This year the company is turning out a twelve horse power, two-cylinder touring car, a twenty-four horse-power, four-cylinder touring car and a thirty-five horse-power, four-cylinder touring car. The twelve horse-power machine is designed to carry four people. The larger machines will accommodate six people very comfortably. The machines are thoroly well built, and the Electric Vehicle company has the reputation in the east of turning out the best finished, strongest and most stylish machines on the market.

Mr. Strong has opened a "garage" at 249 Third avenue S, and is going to devote especial attention to repairing automobiles. Having a full complement of first-class machinery and tools, and employing only skilled mechanics, he is in a position to turn out work which is thoroly first-class. Every bit of work that is done in this shop is guaranteeed to be "right."

The Columbia 1904 models are not yet on the market, but sample machines will be received here shortly after the New York automobile show. They can then be seen at 249 Third avenue S. Any one having in mind the purchase of an automobile this season will do well to defer the placing of his orders until after inspecting these cars.

EAGLES ASSUME OFFICES

Installation and Vaudeville Program Features of New Year's Day.

The Eagles had their social session and annual installation of officers at Union Temple yesterday, the installation being followed by a short vaudeville program.

Joseph Ellis, grand deputy chaplain of the world, and Edward A. Stevens, district deputy, conducted the installation, after which Rev. G. L. Morrill delivered a brief address on the principles of the order.

The officers installed were Perry A. Long, worthy president; W. T. Gifford, worthy vice president; Thomas P. Gleason, worthy chaplain; F. B. Schmidt, worthy recording secretary; Oscar Carlson, worthy financial secretary; G. H. Wagner, worthy treasurer; Samuel Lus; worthy conductor; John W. Garey, worthy inner guard; R. Sievers, worthy outer guard; H. A. Cohen, D. C. Cowles and G. Fisher, worthy physicians; George Kehoe, Peter Holmes and John A. Seibel, worthy trustees.

THE FARMERS AND MECHANICS' SAVINGS BANK will allow INTEREST FROM JAN. 1 on money deposited on Jan. 2, 4 and 5.

Y. M. C. A. WINTER TERM

School's Winter Work Will Begin Monday—Dates of Other Events Set.

The Young Men's Christian association night school will reopen for the winter term next Monday evening. All of the old classes will renew their work at this time, and new classes will be organized for new students entering at this time. The work conducted for the past three months has been the most successful in the history of the Y. M. C. A. About 700 different men and boys are registered in the different classes and thirty-five courses have been conducted, under the competent direction of twenty-five instructors. A large number of lectures and practical talks will be given before the students this term, in connection with their class work.

The same evening an illustrated lecture on South Africa and the Boer war will be given by J. H. B. Smith, formerly of Cape Town.

The annual educational banquet will be held Friday evening, Jan. 22, and the annual senate banquet Tuesday evening, Jan. 26.

Starts Monday.

Dayton's annual Linen Sale. See ad page.

DEATH OF A BRIDE.

Special to The Journal.

Little Falls, Minn., Jan. 2.—Mrs. Carl Bolander, aged 28, died of typhoid fever to-day. She was the wife of a prominent real estate man and was married in June.

Other people are getting their wants filled by using Journal want ads. Why not you? Try it once and see for yourself. One cent a word, not less than 20 cents. Cheap enough.

PURSE FOR CALDERWOOD

Prohibitionists Make State Secretary's New Year's a Happy One.

A purse of $1,800 was given last night to W. G. Calderwood, state secretary of the prohibition party, as a present collected from members of the party in Minnesota to apply upon the purchase price of Mr. Calderwood's new home, 927 Fifteenth avenue SE.

In the presence of seventy-five prohibitionists who gathered at the house the gift was made by George W. Higgins as a tribute to Mr. Calderwood's active and self-sacrificing labors." Other speakers were Editor Wells of Backbone, J. D. Engle and Mr. Waite. Letters of congratulation were read from many of the leading prohibitionists thruout the country.

KLINE A BRIGADIER

Colonel Will Be Advanced Jan. 9 and Then Retired.

Colonel Jacob Kline, commandant at Fort Snelling, will be made a brigadier general Jan. 9, and will then be placed on the retired list. This announcement is said to have been made yesterday at the fort on good authority. Colonel Kline is to succeed Brigadier General Randall, who wil ltake the place of Major General Chaffee.

Colonel Kline is 62 years old and is therefore eligible for retirement. Like many officers that have attained the highest rank in recent years, he is not a graduate from the Point. He has served for forty-two years, and has been stationed at Snelling since 1902.

FREIGHT CARS SMASHED

Broken Coupling Causes Heavy Loss in St. Paul.

A defective coupling on a freight car was responsible for a wreck, in the St. Paul union depot yards yesterday, which entailed a loss of $10,000 to the Northern Pacific Railway company. A string of fifty cars was being pulled out of the yards when the coupling on the fourteenth car from the rear broke and the cars ran down the hill and piled up. No one was injured.

SHOT ACROSS THE BORDER.

Somerset, Ky., Jan. 2.—While on the Kentucky side of the border, J. J. Smith and his sons fired upon Diand Blevins and his two sons, who were on the Tennessee side. Blevins was killed and his sons fatally wounded. Smith is married to Blevins' daughter. It is argued that Smith cannot be tried in Kentucky for killing a man who was in Tennessee.

YOUR CREDIT IS GOOD AT THE NEW ENGLAND.

AMUSEMENTS | AMUSEMENTS

METROPOLITAN L. N. SCOTT, Manager. TONIGHT, The Sleepy King

January 4th to 9th. NO SUNDAY PERFORMANCE. Mats. Wednesday & Saturday

POSITIVELY LAST APPEARANCE IN THIS CITY OF

KLAW & ERLANGER'S Stupendous Production of Gen. Wallace's

BEN HUR

Dramatized by WILLIAM YOUNG. Music by EDGAR STILLMAN KELLEY.

A Mighty Play. The Most Impressive of All Stage Pageants.

350—PEOPLE IN THE PRODUCTION—350

EXCURSION RATES ON ALL RAILROAD LINES.

Out of town mail orders will be promptly attended to in the order received, when accompained by remittance.

Jan. 10, 11, 12, 13 ..... "The Isle of Spice."
Jan. 14, 15, 16 ..... Marie Cahill, in "Nancy Brown"

BIJOU JACOB LITT, LESSEE. THEO. L. HAYS, GEN. MANAGER. TO-NIGHT—Last Time The Chaperons

TOMORROW MATINEE NIGHT AND ALL NEXT WEEK

VANCE AND SULLIVAN COMPANY

IN THE BIG SENSATIONAL SUCCESS

LIGHTHOUSE BY THE SEA

SEE THE MOST WONDERFUL STORM AT SEA. THRILLING RESCUE OF AN OCEAN LINER.

A play that is filled with intensity of action. Sensational scenes, beautiful stage settings, startling mechanical effects.

WEEK OF JAN. 3 THE EMPERORS OF GERMAN DIALECT **MASON AND MASON**

INTERNATIONAL AUDITORIUM.

MINNEAPOLIS SYMPHONY ORCHESTRA

EMIL OBERHOFFER, Director.

ASSISTED BY

JACQUES THIBAUD Greatest French Violinist.

Tuesday, Jan. 5th—8:15 p. m.

Seats on sale at Metropolitan Music Store—$1.50, $1.00, 75c and 50c.

ROBE TANNING

FUR SKINS TANNED

Send in your HORSE, COW, CALF, DOG and SHEEP SKINS for ROBES and GARMENTS. All kinds of FUR SKINS tanned, dressed and dyed. Our ROBES, etc., are warranted not to get hard and are moth proof. Circulars and price list. Address,

H. M. TAUBERT 627 Bryant Ave. N. Minneapolis, Minn.

BUY SCRANTON COAL

IT IS THE BEST.

North Western Fuel Co.

BOTH PHONES. 304 Nicollet Avenue.

FUR SALE

TO CLOSE OUT AT LOWEST PRICES—our line of made up pieces in Russian Sables, Baum Martens, Mole Skins, Etc. Also high grade skins to make to order. Call early.

Remodeling—Redyeing Expert Repairing

A. REINER, 701 HENNEPIN AVENUE. BOTH PHONES.

For the Busy Man Our Lunch Service Will Please

THE GRILL 308-310 First Avenue South

GOOD COFFEE

LYCEUM

LAST TIME TO-NIGHT, AN INNOCENT SINNER

ONE WEEK, Starting Sun., JAN. 3

DICK FERRIS AND GRACE HAYWARD AND FERRIS COMPANY

in a Grand Scenic Production of last year's greatest success,

Grau-stark

Matinees on Tuesday, Thursday and Saturday.

Matinee Night.. Prices 10c and 25c / 10c, 25c, 50c

Do You Know Miss Guggenslocker?

WEEK JAN. 10th. A Big Production of "Fabia Romani"

Dewey Theatre.

All Week COMMENCING MATINEE TOMORROW.

THE BRIGADIERS

A Great Show

Last Time To-night—DAINTY DUCHESS CO.

Prices: 10c 20c 30c PARQUET 50c

Defective Page