#### A JANUARY THAW

Out of Doors When the First Warm Days of Winter Come. "Nature and Science" in January St. Nicholas.

There is not always a "thaw" in January, nor do all springlike days in winter come in January, As the old-fashioned almanaes would put it, scattering the words down the page for January: About -this-time - expect - several - warm-days. Even if the "about this time" were the last of February, the country people would regard it as "our January thaw, only about a month late this year!" The first of these warm days is often cloudy. and so misty and cloudy that the ground seems to steam. The snow that may have fallen two or three weeks ago is nearly all melted. Then how slushy it is!—how "disagreeable getting about." the older folks would say. But to Howard, in new rubber boots, going to and fro from house to barn there is a fascination in wading thru the soft mixture.

Indeed, it is evident that all young folks

know how to make the best of many things that older persons call disagreeable. Some one has said that "everything is fish that comes to the net of the naturalist." meaning that the naturalist takes an interest in all that he observes in nature. And everything seems to be fun that comes within the experience of the young folks, because they see only the bright side of life.

Not only the boys, but the geese, enjoy such wading. At the edge of a pool they search for the grass that the protecting blanket of snow may have kept fresh and green-a bit of spring in midwinter. On such a warm day as this the brook ooks like a battlefield where have looks like a battlefield where have struggled the forces of heat and cold. Blocks of ice lie broken and crushed be-side the plunging, foaming water. In this ravine we find spring strangely intermingled with winter. Rushing down the brook are miniature icebergs, and bordermg its banks are panoramas of arctic ice-fields. Yet on the hillside the grass peeps green above the snow. In a small branch of the brook is the watercress which Thoreau observed on a midwinter day, 'as green as ever, waving in the stream as in summer."

If we tollow this little branch to its

source we shall find a spring by which is the stitchwort with its frost-bitten but wide-open buds. Here is summer indeed, strangely mixed with winter. A similar mingling of autumn bloom

with midwinter surroundings is afforded by the witch-hazel, with its feathery yellow flowers, as beautiful as in late autumn, but they now seem weird and uncanny as they cling to leafless twigs. Autumn as well as spring seems to say, 'You can't wholly overcome me, old win-

#### NEW YEAR'S RESOLUTIONS. Washington Star.

Those vows I made in nineteen three-Alack! How they come back to me! I shall not need to seek for more

## A GREAT AND GOOD MAN.

Washington Star. For its true worth his heart so great is not Esteemed by half. And didn't laugh.



## SCROFULA



CURA.

DR. L. B. ALLEN Minneapolis, Bank references, any bank in Minneapolis,

## IT'S A WONDER



WEDNESDAY EVENING,

DR. McLAUGHLIN'S ELECTRIC BELT It does the work! That is what makes the Business for my Electric Belt. When a man has squandered the earnings of years on quacks and all kinds of drugs and got no relief, and then comes to me and I cure him, he is my friend and he wants others to know what he has found out-that my belt will cure where nothing else will.

### ILL HEALTH.

Minnehaha Falls, Minn. Dr. McLaughlin: Dear Sir—I suffered with stomach trouble and pains all over my body, and was not able to walk. I got no relief until I purchased one of your Belts, which I would not have been without for a hundred dollars. After one month of constant use of this Belt I was able to begin work again and am now entirely well and as healthy as I ever was in my life, without an ache or pain. I recommend your Belt to everybody who has trouble like mine. Yours truly, ABRAM SMITH.

### A SURE CURE AND A CHEAP ONE,

As every man has been cured by my Belt says it is the best and cheapes cure he ever found. You spend more in a month doctoring than it costs you. It is cheap because it saves you future doctor bills. Call and test it free, or let me send you my beautifully illustrated book, sealed, free.

304 Nicollet Avenue, Minneapolis, Minn.

## Otto E. Greely. WANT Pages 18 and 19 FIRE INSURANCE 208 PHOENIX BUILDING.

\$5,428,266.65

Commissions and brokerage ...... Salaries and fees of officers, agents and employees
Taxes, fees and rents
Loss on sale or maturity of ledger
assets
All other disbursements

Value of real estate owned

Mortgage loans
Collateral loans
Bonds and stocks owned
Cash in office and in bank
Accrued interest and rents
Premiums in course of collection.

\$7,407,091.62

4,326,660.9

Total liabilities including cap-lial \$5,736,891.47 Net surplus 1,670,200.15 RISKS AND PREMIUMS, 1903 BUSINESS.

Fire risks written during the year \$570,665,866.00 Premiums received thereon 6,440,924.00 Net amount in force at end of the

 
 Net amount in force at end of the year
 719,891,166.09

 BUSINESS IN MINNESOTA IN 1903.
 Fire risks written
 \$6,846,787.00

 Fire premiums received
 110,869.00

 Fire losses paid
 49,411.00

 Fire losses incurred
 5.247.00

 Amount at risk, fire
 11,237,834.00
 STATE OF MINNESOTA.

Department of Insurance.

Whereas, the Phenix 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

sion and authorization of insurance 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. 1905, 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 30th day of January, A. D. 1904.

ELMER H. DEARTH, Insurance Commissioner.

Caution Beware of medical concerns offering ELECTRIC BELTS FREE. This offer is only a TRICK to foist a package of MEDICINE upon you C. O. D. Write me for EXPLANATION of the TRICK. Office Hours— 8 a. m. to 5:30 p.m. Sun. 10 to 1 Dr. M. E. McLaughlin and Saturdays, 8 p. m.

## AGENCY FOR HELP BOOKKEEPERS, STENOGRAPHERS, GENER-

al store clerks, hotel clerks, etc., furnished without charge. S. A. Morawetz & Co., 407 Kasota building. AUCTION SALES

AT THE TOWN MARKET, FOR TEN DAYS, you will receive with every cash purchase of \$5 or over a handsome rug worth \$2.50. See samples in our window. BUSINESS SPECIALS

SUPERFLUOUS HAIR, MOLES, ETC., PERMA nently removed by electricity. Miss Hollister, 77-78 Syndicate block. Ploneer stand of the northwest. Exclusive specialist.

CLOTHES REPAIRING

LADIES' AND GENTS' CLOTHES CLEANED

dyed and repaired; suits sponged and pressed 25c; cleaned, 50c; we give trading stamps Hennepin Tailoring Co., 606 Hennepin. Phone COLLEGE OF PHOTOGRAPHY NORTHWESTERN COLLEGE OF PHOTOG-raphy, 813 Nicollet av. Students can enter at any time. Send for catalog.

## COLLECTING AGENCY

THE SWEETSER-ROCHESTER CO., \$11 LUM-ber Exchange, Minneauells. Collections, ad-justments. The only agency in the west mak-ing a specialty of local claims.

CUTLERY GRINDING HEARS, RAZORS AND KNIVES SHARPENED We grind everything that requires an edge. Verbeck, practical grinder, 211 4th st S. Mpls.

## DANCING ACADEMIES

PECO AND FINCH, KIMBALL MUSIC HAL ECO AND FINCH, RIMBALL MUSIC HALL— Assemblies Tuesdays. Thursdays, Saturdays; class 7:30, informals 8:45; class tickets, gents, 15 lessons, 15 informals, 5 private lessons, \$5: lady's ticket, 12 lessons, 12 informals, 3 pri-vate lessons, \$3. All steps guaranteed. Sat-urday matinee, 3 to 5. Music, Cafarelli Bros.

## DETECTIVE AGENCIES

McNULTY DETECTIVE AGENCY, 210 KASOTA building, S. J. McNulty, Mgr. Detective work in all its branches. References: E. J. Conroy, chief of police, Minneapolis, N. W. phone. BAXTER'S DETECTIVE AGENCY, 665 Temple Court. Absolutely reliable lady and gentleman detectives sent any part of world

Every want that can be supplied by any want ad can be supplied by a Journal Want Ad-1 cent a word, not less than 20c-cheap enough.

## JOURNAL WANT AD RATES.

a word for advertisements under any heading except ed," Male or Female. No adver-'Situations Wanttisement taken for less than 20 cents, cash with order; 8 cents per line if charged. Seven words to the line.

a word for "Sit-C uations Wanted," Male or Female. No advertisement taken for less than 2= 10 cents cash with order; 50 cents for six times.

Want Ads for The Journal will be received at same rates as at Journal Office at following agencies:

SOUTH. SOUTH.

Sanderson's Pharmacy, 9th st and Nicollet av.

A. B. Cro'vell, 1012 Hennepin av.

Marshall & Co., 1325 Nicollet av.

Allan Brothers, 1538 Nicollet av.

B. H. Larabee, 22d st and Hennepin av.

M. F. Washburn, Lake st and Hennepin av.

C. E. Haugan, Lake st and Lyndale av.

J. H. Kinports, 20th st and Lyndale av.

Mrs. C. A. Bigelow, 2 E 26th st.

Goodrich & Jennings, 2 E Lake st.

Nicollet Junction Drug Store, 31st st and Nicollet av.

Goodrich & Jennings, 2 E Lake st.
Nicollet Junction Drug Store, 31st st and Nicollet av.
W. C. Buchanan, 146 E Lake st.
S. J. Horn, 2835 Chicago av.
A. Douglas, 3457 Chicago av.
A. Douglas, 3457 Chicago av.
M. Aune, 15th st and Hennepin av.
C. M. Pardoe & Co., Lake st and Bloomington.
A. J. Kline, 2800 Bloomington.
Gulwitz & Jones, 2451 Bloomington.
M. H. Wittich, Franklin and Bloomington.
W. K. Hicks, 1535 E Franklin av.
W. H. Sweet, 18th st and Chicago av.
J. W. Williams, 1211 E Franklin av.
E. M. La Penotiere, 4th av S and Franklin av.
J. W. Harrah, 1718 4th av S.
W. D. King & Co., 12th st and 3d av S.
Tupper & Chamberlain, 10th st and 8th av S.
Crocker & Thompson, 601 8th av S.
J. O. Peterson, 1501 Washington av S.
A. W. Gaghagen, 1523 E Franklin.
A. W. Gaghagen, 327 Cedar av.
J. Obermier, 1901 Washington av S.
E. S. Morse, 1902 Fourth av S.
W. F. Benson, 3048 Nicollet avenue.
C. Nelson, 6 E Twenty-sixth.
Charles E Sciwert, 2715 E Twenty-fifth street.
G. H. Dorn, 629 Sixth street S.
H. Simonson, St. Louis Park station.
D. F. O'Brien, 1536 E Lake.

NORTH.

W. A. Coffin, 929 Plymouth avenue N. C. H. Huhn, 98 Western avenue. Russell & Case, Lyndale and Western. G. A. Bingenhelmer, 642 Sixth avenue P. Oak Park Drug Store, 1342 Sixth avenue A. H. Persall, 929 Twentieth avenue N. Wilson Bros., 1500 Twentieth avenue N. Robertson Drug Co., 1921 Washington N. NORTH.

F. J. Nagel, Twentieth avenue N and Washing o. B. Skinner, 2901 Washington avenue N. A. L. Bistodeau, 1229 Washington avenue S. J. Nash, 235 Twentieth avenue N. Charles S. Durfiel, 629 Sixth avenue N.

NORTHEAST. John Gormley, 2401 Central avenue NE.
W. P. Strout, 2022 Central avenue NE.
H. Beuhler, 738 Adams street NE.
D. C. Englund, Spring and Monroe.
Sandberg & Murer, Fifth street and Central.
Henry Rauch, Thirteenth avenue and Main treet.

A. Lunda, 122 Central. University Drug Store, 401 Fourteenth ave ue SE.
A. Livingston, 515 Fourteenth avenue SE.

A. Livingston, 515 Fourteenth avenue SE.
Tufts Pharmacy, 813 Fourth street SE.
J. W. Thompson, 800 Washington avenue SE.
H. J. Wildey, 321 Fourteenth avenue SE.

## DENTISTRY

DR. F. C. LEE, 518 NICOLLET AV. MODERN office; reliable dentistry; careful operating, prices lowest. Examination free, Both phones.

## WIN CITY DYE WORKS, THE LEADING

French dry cleaners for ladies' and gent clothing and all household goods. S16 Nicolie L. WALDRON, FANCY DYER AND

## EDUCATIONAL

WANTED-IMMEDIATELY, 40 CHILDREN UNder 12 years, to train for public performance of "Alice in Wonderland, to be given by students, of Lyceum School of Dramatic Art and Music. Apply to Mrs. St. John-Brenon, Lyceum building.

ELECTRICAL THE MINNEAPOLIS ELECTRIC MOTOR CO.,

## ELECTROLYSIS

SUPERFLUOUS HAIR, MOLES, WARTS AND Anna M. Griswold, 417 Medical block.

FUNERAL DIRECTORS JOHN M. GLEASON, HIIGH-CLASS UNDER-taking. 82 7th at S. Phone office and house

HAIR DRESSING PARLORS BURWELL SISTERS, FIRST-CLASS HAIR dressing and manicuring. 495 Syndicate Arcade. N. W. 2000 J1.

## INSTRUCTION

BANJO, MANDOLIN AND GUITAR TAUGHT by experienced lady teacher; special rates for this week. 820½ Nicollet av, Landour Hotel, room 220. MINNEAPOLIS MONEY ON HAND FOR BUILD ing leans or Hennepin county farm loans; no delay. E. D. Brown, 738 Lumber Exchange.

### **JEWELRY**

WHO IS THAT JEWELER AT 409 NICOLLET av? His name is A. U. Wetzel, pronounced by his many friends "Reliables"

## MACHINERY AND ENGINES

IRON WORKING AND WOOD WORKING MAchinery; large stock 2d-hand and new. North-ern Machinery Co., 217 3d st S. Minneapolis

## MEDICAL

WOMEN'S DISEASES CURED. Golters and all uterine and ovarian troubles.

Dr. B. T. Allen, 412 Masonic Temple. Consultation free. Open evenings. T. C. 456. MEDICAL — BON TON BATH PARLORS; porcelain tubs; scientific massage; electric treatments; steam and medicated baths. 14 7th st N. Lady attendant. THE CONTINENTAL BATH AND MASSAGE parlors, 711 3d av S. T. C. phone 3450.

#### MILLINERY AND DRESSMAK. ING COLLEGES

FRENCH millinery and dressmaking taught; 4 to 6 weeks; stamp for particulars, 1008 Nic. av

### MINES AND MINING

A BARGAIN—NEED MONEY AND MUST SELL six shares of preferred stock and three shares of common stock Minnesota Central Telephone Co.; price \$615. Address 5645, Journal. SHARES, THREE CENTS; GOLD MINES AND mill; big profits; mineral, pictures, prospectus sent free. Sunset Gold Co., 506 Mack, Den-ver, Col.

I WILL SELL MARCONI WIRELESS AT \$70 and all other stocks cheap. R. B. Higbee, Germania Life building, St. Paul, Minn.

#### MOVING

SAFES, BOILERS AND HEAVY MACHINERY moved; household goods moved and stored or packed for shipment by expert packers; cars of household goods made up for the coast; frequent shipments and big saving in freight. Boyd Transfer and Storage Co.. 46 3d st S. AMERON'S TRANSFER AND STORAGE: EXpert packers for storage or shipment; large and commodious vans for moving. Office 200 Nic ollet, both phones 1208. Residence, T. C. 13324.

## OPTICIANS

FINEST SPECTACLES AND EYE GLASSE and high grade optical goods at reasonabl prices, at E. B. Meyrowitz, optician, 604 Nic

## PHOTOGRAPHIC SUPPLIES

KODAKS, CAMERAS AND GENERAL PHOTO supplies at lowest prices. Developing and printing at reasonable prices. Catalogue and price list free. E. B. Meyrowitz, optician and kodak dealer, 604 Nicollet av. WE ARE THE LEADING RODAK AGENCY IN Minneapolis and the northwest and have the stock to select from, not only kodaks, but other cameras. O. H. Peck Co., 112 to 116 5th st S.

## PATENT ATTORNEYS

**PAWNBROKERS** 

On diamonds, watches, fewelry, musical in-struments, guns, etc., at lowest rates; honest treatment assuced; highest prices paid for all kinds of musical instruments. Call or write. MAX A. KOHEN,

## PENSIONS

R. B. HOSTETLER, PENSION ATTORNEY, Room 207, Boston Block, Minneau

## PIANOS AND ORGANS

PIANO—A VERY FINE VOSE & SON PIANO, large size, only \$185. We offer the best bar-gains in the city. S. W. Raudenbush & Co., 710 Nicollet, second floor, Dayton building. A HIGH-GRADE PIANO, SLIGHTLY DAM

## PRINTING

PRINTING-1,000 FINE BUSINESS CARDS, \$1; GET OUR ESTIMATES FOR PRINTING YOUR

RESTAURANTS

## Most popular eating house in town

## BIG BARGAIN, \$65; DROPHEAD WHITE SEW ing machine, \$25; Singer, \$15; New Home, \$10 White, \$5. Elmer, 710 1st av S.

STORAGE THE BOYD TRANSFER AND STORAGE CO.
has unequaled facilities for moving and storing household goods; expert packing for storage or shipment. Collective cars of household goods

made up for the coast; frequent shi big saving in freight. 46 3d st S.

REPAIRS FOR ALL STOVES. GREAT WEST-ern Stove Repair Co., 312 Hennepin av.

costumes. Send for catalogue.

SMITH COSTUME CO.,

55 7th st S. Minneapolis, Minn. Theatrical, carnival and character costumes. Send for catalogue. TURKISH BATHS

## FINANCIAL

THE MINNESOTA MORTGAGE LOAN CO., THE OLD HOME COMPANY. ESTABLISHED 1880.

LOANS TO SALARIED PERSONS HOLDING PER-MANENT POSITIONS WITHOUT INDORSER OR SECURITY EXCEPT YOUR OWN NAME. OUR RATES ARE AND ALWAYS HAVE BEEN THE LOWEST. SMALL OR LARGE PAYMENTS TO SUIT THE BORROWER, WEEKLY OR MONTHLY, WITH ON OR BEFORE PRIVILEGE, THUS STOPPING ALL INTEREST.

ALSO

INTEREST. ALSO
ON FURNITURE, PIANOS, HORSES, WAGONS, ETC., WITHOUT REMOVAL FROM
YOUR POSSESSION, OUR RECORD AND
REPUTATION FOR TWENTY-FOUR YEARS
INSURFS HONORABLE AND CONFIDENTIAL DEALING TO ALL.
MINNESOTA MORTGAGE LOAN CO.,
208 BANK OF COMMERCE BUILDING.

CHEAP MONEY. LONG TIME. EASY PAYMENTS. FAYMENTS.

It pays to borrow of
MINNEAPOLIS LOAN CO.,
PRIVATE LOANS. IF YOU WANT
MONEY AND A FRIEND, TOO, CALL
UN US.

ON US.

WE LOAN MONEY
ON FURNITURE PIANOS, HORSES,
WAGONS, ETC., without removal from
your possession, located anywhere in Henmepin county, AT THE LOWEST RATES
AND EASIEST TERMS. SALARY LOANS ON PLAIN NOTE; NO INDORSER; NO RED TAPE; QUICK SERVICE; NO PUBLICITY.

CASH IN ANY AMOUNT.

Don't let advertisements mislead you. Get most reliable place to borrow money on SALARIES.

HOUSEHOLD FURNITURE.

PIANOS.

HORSES AND CARRIAGES.

without removal, for the longest time and on easy weekly or monthly payments. Each payment reduces the debt. Quick, private and confidential.

idential.

MINNEAPPOLIS FINANCIAL COMPANY.

Room 408, New York Life Building.

Get off elevator at Fourth Floor.

OPEN SATURDAY EVENINGS. BUYERS OF REAL ESTATE OR BUILDERS of houses desiring a loan to complete pur-chase of land or payment on building, can obtain lowest rates, best privileges, favorable terms and quick answer by the complete purerms and quick answer by applying to THORPE BROS., ANDRUS BUILDING, 512 Nicollet Av. Interest rates from 4½ to 6 per cent.

ONEY LOANED SALARIED PEOPLE, RE tail merchants, teamsters, boarding-houses, without security. Largest business in 48 prin cipal cities. Tolman, 920 New York Life bldg. SNAP—ONE BLOCK INSIDE OF PUBLIC LI-brary, 50-100t front, 167 feet deep, nine-room house and large barn. Lot alone worth \$200 front foot. Want cash offer. 5792, Journal. WANTED-TO LOAN FROM PRIVATE PARTY \$1,200 on improved property near Hennepin and 19th st. Will pay 7 per cent. Address 5929, Journal.

R. D. CONE & Co., 517 Guaranty bldg., have on hand to loan on improved property, \$1,000, \$1,500. \$2.000, \$2,500, \$3,500; lowest rates. MONEY TO LOAN; EASY TERMS; LOW rates. David P. Jones & Co., Bank Commerce. MORTGAGE LOANS—Rates low; any sums; no delay. See us sure. Gale & Co., N. Y. Life. MONEY TO LOAN AT LOWEST RATES; NO delay Thayer & Gale, 213 N. Y. Life bldg WE LOAN ON CITY REAL ESTATE AT LOW-est rates. Nickels & Smith. 311 Nicollet av. MONEY TO LOAN UPON CITY AND FARM MONEY TO LOAN. J. A. JOHNSON, 208 BANK of Commerce, Minneapolis.

### PERSONAL

AT THE TOWN MARKET, FOR TEN DAYS, you will receive with every cash purchase of \$5 or over a handsome rug worth \$2.50. See samples in our window. a WELL-DEVELOPED BUST IS POSSIBLE FOR all women. It is better to assist nature to overcome your defects than to attempt to counterfeit her. Throw away your pads, which are unhealthy, unpleasant, and which deceive none but yourself. Chrisalian Bust Developer contains the true extract of Galega, a la Vaucaire, and will positively increase the bust from two to six inches. Hundreds are now using it successfully. It is a medicine, taken internally, acting directly on the manimary glands. Price \$2 a bottle. Call, write or phone Emerald Toilet Co., 1203 3d av S.

RICH STRIKE IN BONANZA QUEEN mine shoots that stock skyward. Only 12 days left to get stock at 50c. Buy now, before it goes to a dollar. Hurry, don't get left. Geo. Webb, 607 Globe Bldg.

MEN-IF SUFFERING FROM NERVOUSNESS, etc., no matter what the cause, take Francona the French remedy. It has cured thousands and will cure you. Price \$1. Send for its Francona Medicine Co., St. Paul, Minn. FEMALE DISEASES IN ALL THE VARIED and complicated forms cured; forty years ex-perience; offices open until 10 at night. Dr. Wheeler, Globe building, Minneapolis. T. C., 335. Good home for patients.

ASTHMA, BRONCHITIS, HAY FEVER AND all coughs immediately stopped by Chilian Asthma Cure; sample pint, \$1; chilblains cured \$1; mioney returned if not cured. Big Department Store, Downing, Wis. YOUR HEIGHT PERMANENTLY INCREASED 2469-J-4.

DANCING CLASSES MONDAY AND FRIDAY
Callowing: buck and wing

evening, with social following; buck and wing and private by appointment. Holcomb's Academy, 43 4th st S, third floor. IVIDUS FOR MOTHERS AND DAUGHTERS. Old and reliable. No doctors; no sickness. Big sale honest goods. Call or write Vividus Co., 810 Phoenix building. YOU MARRY STRICTLY RESPECTABLE PEOple through Prof. Morse's private matrimonial bureau: sealed particulars for stamps. 1212 Mary place. Minneapolis. DR. BERTHA SHEPARD, SPECIALIST, DIS-enses of women. Office, 407 Nicollet. Tele-phone. Main 659-J2. Office hours, 1 p. m. to 5 p. m. Consultation free.

ELITE BATH PARLORS, 321/2 6th ST S, UP-

stairs; scientific massage; porcelain tub, cabi-net and sulphur baths; experienced lady at-PERSONAL-BUSINESS MAN WANTS NOON lunch in neat quiet place near 12th av S and Washington. Address with particulars, 6109 DISCASES OF WOMEN; CONSULTATION free; private home. Dr. B. T. Allen, 412 Masonic Temple. Open evenings. T. C. 450. A REFINED GENTLEMAN AND STRANGER

in the city desires acquaintance of refined married lady or widow. 5835, Journal. OLIVER KENDALL CHANCE, HAIR, SCALP AND SKIN SPECIALIST, 580 SYNDICATE ARCADE. PARQUET FLOORS—BEST TIME OF THE year to get your floors laid. Twin City Parquet Floor Co., 7081/6 1st av. S. CORNS EXTRACTED, 25c; NAILS AND BUN DR. HINZ, SPECIALIST IN RUPTURE AND diseases of men. 67 th at S. Century Bldg.

## LOST AND FOUND

AT THE TOWN MARKET, FOR TEN DAYS, you will receive with every cash purchase of \$5 or over a handsome rug worth \$2.50. See samples in our window.

LOST—GOLD WATCH CHARM, STUDDED with diamonds, horseshoe shape, with initial J. F. S. Finder will be liberally rewarded at 712 Boston block. COST-BETWEEN 10th AND 15th STS ON NICollet av, a package containing a child's light hair. Please return to 1502 Nicollet and re-ceive reward. LOST-LARGE IRISH SPANIEL DOG. NO collar. Any information in regard to him will be rewarded. Telephone T. C., 1324; N. W., M 194.

FOUND—PAIR OF FINE GLASSES FOR READ-ing, with nickel bows, for 35c, at Hirschy's, the optician. 420 Nicollet. LADIES' LINEN SHIRT WAISTS STAMPED with new patterns for 25c. Pyrography Store, 42. Nicollet. LOST—PAIR OF OTTER GAUNTLETS. FOUND BATTLE CREEK SANITARIUM "health foods" at Vegetarian Cate, 11 7th st S.

#### NOTICE AT THE TOWN MARKET, FOR TEN DAYS,

you will receive with every cash purchase of \$5 or over a handsome rug worth \$2.50. See samples in our window. STONE, BRICK AND CEMENT REPAIRING done on short notice; man and rig always ready; we look after chimneys, walls, stone floors, sidowalks, etc.; prices reasonable. John E. Layne, stone and brick contractor, Kasota building. T. C., 2451; N. W., 2282 J Main. IF YOU WEAR GLASSES, SEND 10c TO-DAY

## FOR SALE MISCELLANEOUS

AT THE TOWN MARKET, FOR TEN DAYS, you will receive with every cash purchase of \$5 or over a handsome rug worth \$2.50. See samples in our window.

NOT TOO COLD FOR BARGAINS. DAIRY butter, 13c, 15c, 17c; choice creamery, 19c, 21c; cream cheese, 10c; choice brick cheese, 9c; best Ohio Sweitzer, 18c; choice tea dust, 12½c; best tea siftings, 16c; pure coffee, 13c; pure strained honey, 9c; summer sausage, 12½c. Bersiln's Butter Store, 91 7th st S. PIANOS—BARGAINS IN USED PIANOS, Kraulch & Bach, \$180; Ivers & Pond, \$105; very fine \$400 Sterling piano, nearly new, for \$205, \$8 monthly. New pianos for rent, \$3.50 and \$4 a month. One year's rent allowed if purchased. Foster & Waldo, 36 5th st S, cor-ner Nicollet av.

PIANOS—WE OFFER THE GREATEST BARgains in planos: One Lyon & Healy, \$65; one Gabler, \$85; one Kimball, \$125; large size; one Steinway, \$160; one Vose & Son, \$185; one Fischer, \$198; one Weber, \$298. S. W. Raudenbush & Co., 710 Nicollet, second floor Dayton bldg.

blog.

40 REFRIGERATORS, 500 COUNTERS, SHELVing and show cases, floor and wall cases, 25
safes, barber and restaurant fixtures, wagons,
sleighs and great bargains in second-hand
ranges and stoves and furniture. 1027 Washington av S.

Ington av S.

TWIN CITY FIXTURE EXCHANGE CO., 223 3D
st S. Call and get our prices on new and second-hand office, store, bank and butcher fixtures.

Large stock of desks. chairs, table. letter files, cabinets, scales, cash registers. coffee mills, NEW AND SECOND-HAND LUMBER, DOORS, windows and other building materials; prices way down; buildings bought to be removed. N. W. Lumber and Wrecking Co., yard 8th st and 14th av S. Washington and 10th av N.

LAUNCH—33 FEET LONG, 12 H. P. FOUR cycle gasolene engine, speed 9 miles, canopy top, cedar hull; used three seasons; price \$650, F. O. B. cars, Minneapolis. Box 143, Minneapolis, Minn. FOR SALE—ONE FIVE-HOLE GARLAND steel range, and one large hard coal heater, only used 3 months; will sell at a sacrifice, as owner is leaving city. Call afternoons. No. 10 11th st S. UEE BLANCHARD'S ECZEMA LOTION FOR

eczema, pimples, itching of any kind. Sold by druggists. Free office treatment by Prof. Blanchard, 424 Nicollet av. Consultation by SAFES SAFES SAFES
Largest stock, standard makes, all sizes; prices cut; must sell to make room for spring stock furniture. Twin City Fixture Exchange, 223 3d st S.

CARPENTERS WANTED TO BUY THE LAT-est, most practical roof chart made. Just out. Gives roof cutting complete. Agents wanted, Address E. E. White, Hanlontown, lowa. FOR SALE—ONE WATSON TWO-HORSE power 500-volt motor, used rix months; two large coal or wood stoves, suitable for hall or factory. Kinne Mfg. Co., 1128 3d st S. FURNITURE REPAIRED, RECOVERED; HY-glenic process for cleaning mattresses; dealers in furniture and stoves. Rainville Bros., Mrs., 17 Central av. Both phones.

THE UNDERWOOD STANDARD TYPEWRITER -Absolute visible writing; second-hand machines of all makes for sale or rent. 326 Hennepin av. Send for catalogue. SOUTH DAKOTA FARMERS HAVE THE PRICE -1 can furnish the names and addresses of 3,000 reliable farmers in South Dakota. Ad-dress 5868, Journal. FOR SALE—A HALLAM HEALTH CABINET bath for the home. Good as new. cost \$16: will sell for \$6. Emerald Toilet Co., 1203 3d av S. IRON BED, COMPLETE, \$3; CARPET, \$2; hall lamp, \$1; two quilts, \$1.50; dresser and commode, \$6; chiffonnier, \$9. 104 Royalston av.

gine, all in first-class condition, \$450. H. A. Barnard, care Barnard-Cope Mfg. Co. Both WOUL-DRY, \$2.50 TO \$3.00; COAL, \$5.65 TO \$8.76. Plymouth Lumber Co., 237 Hennspin av. Phones, Main 3846-L1: Twin City, 2807. MINNETONKA PROPERTY A SPECIALTY. 514 Bank Com FOR SALE—ONE PEARL HEATER, NO. 16, IN first-class condition; also one small hard coal stove. Inquire 725 E 16th st.

FOR SALE-21-FOOT LAUNCH, WHITE EN-

PARQUET FLOORS, 80c SQUARE YARD; LAST call before spring rush. Will be \$1 then. Hurlbut, 11 7th st N. FOR SALE—ONE HARP, GUITAR STYLE, cost new \$50, used but little, \$28. Rose & Saviers, 41 6th st S. VAULT DOOR, HALL MAKE, GOOD AS NEW, for sale at snap price. Clyborne & Eckert, Herreld, S. D. TYPEWRITER BARGAINS. WILL SHIP FOR inspection. Minnesota Typewriter Co., 319 Hennepin av. FOR SALE—OAK SLABS, OUT STOVE LENGTH \$0; tull cordload. J. R. Clark Co., Aldrich and 2d av N.

## SWEATERS made to order, any size, style or color. Bilz, the Knitter, 88 7th st 3. HORSES AND CARRIAGES

For Sale.

FROM 500 TO 1,000 HEAD OF HORSES OF AT AUCTION. HORSES AT AUCTION
HORSES AT AUCTION
HORSES AT AUCTION
EVERY WEDNESDAY.
EVERY WEDNESDAY.
Private sales daily.

The largest assortment of horses in the entire northwest always on hand. Make no mistake in the place. BARRETT & ZIMMERMAN'S

FROST & CO.

Largest assortment in the city of all classes of horses always on hand. Part time when de-

12 Second Street N. mares from 1,050 to 1,600; nothing better ever shipped to Minneapolis. For bargains call at once. Dan Egan, 228 2d av N. FOR SALE—TWO WAGONETTE BUSSES AND one Waterloo buss at a bargain; nearly new: have no use for them. J. A. Gustavesen, Al-bert Lea, Minn.

GOOD SOUND HORSE AND MARE & AND 10 years, \$100; worth double; no use for them; double harness; fresh cow, calf, 2 weeks. 1125 ARE YOU LOOKING FOR HARNESS; IF 80, go to the old reliable harness shop; cheapest prices in town. M. Bock, 1509 3d st S, near Cedar. \$1,150-LB BROWN HORFE, SOUND, GOOD delivery or farm horse; worth \$125; take \$75 this week. 300 Sth at SE.

## HEDDERLY & McCRACKEN, CARRIAGE RE-AUTOMOBILES

FOR SALE-ONE WATERLESS KNOX. ten horsepower; four-passenger rig, practically new; very cheap. e \$1,100 Mobile, steam four-passenger rig in Al condition, \$300. e 1902 Waterless Knox four-passenger One 1902 Waterless knox four-passenger rig \$500.
One Thomas touring car, with tonneau, carries five passengers; BRAND NEW, \$850.
One 1902 Winton phaeton, with top; nine

NORTHWESTERN MOTOR VEHICLE CO.

WE ARE NORTHWESTERN AGENTS FOR the White Steam Touring Car. Send for "White Bulletin," giving Webb Jay's experience in New York-Pittsburg endurance run. For sale—One second-hand Haynes Apperson, good condition. Also Waverly electric and Holly gasolene runabout, almost new. We are closing out our bleyele stock at cost. Haynes Automobile Co., Successors to Haynes Automobile Co.

#### HORSES AND CARRIAGES Wanted.

WANTED-TO HIRE FOR TWO MONTHS ONE or two heavy teams, with or without driven good care and careful usage. N. W. Tele South 178. T. C., Tel., 5407-1.

## LOANS AND CHATTELS WILLIAMS, 617 GUARANTY BUILDING loans on furniture, planos, or any security, Large loans a specialty Terms to suit bor rowers. Lowest prices.

QUICK LOANS IN ANY AMOUNT MADE ON furniture, pianos or any security. Low rates. Guaranty Trust Co., 531 Guaranty Loan. RICE LOANS ON ALL KINDS OF PLEGONAL STOCKS AND BONDS

## MUST SELL MARCONI WIRELESS TELE-

graph; must sacrace small block at \$70 per share; regular price \$100 per share. Address \$156, Journal.

# CHRISTIAN & WAGNER, INSURANCE. 125 Temple Court Both Phones 562 The Combined Losses of These Companies in the Baltimore Conflagration Will Fall Short of \$50,000.00.

All other disbursements ...... \$2,515,596.89 615,160,24 Value of real estate owned.....
Mortgage loans Total admitted assets ..... \$4,0
Assets not admitted, (\$13,313,29).
LIABILITIES DEC. 31, 1903.

Unpaid losses and claims
Reinsurance reserve
All other liabilities
Capital stock paid up Total 'labilities including capital \$3,407,011.2

Net surplus 1,503,595.6

RISKS AND PREMIUMS, 1903 BUSINESS. Fire risks written during the year\$261,380,161.00
Premiums received thereon..... 3,628,480.00
Net amount in force at end of the

BUSINESS IN MINNESOTA IN 1903. Risks written. \$6,477,765 Fremiums re-
 Premiums received
 79,953
 4,634
 84,587

 Losses pald
 29,763
 576
 30,339

 Losses incurred
 29,243
 576
 20,519

 Amount atrisk
 10,740,311
 1,715,230
 12,455,541

STATE OF MINNESOTA, Department of Insurance. Whereas, the German Insurance Company, a corporation organized under the laws of Freeport, Illinois, has fully compiled with the provisions of the laws of this state, relative to the admis-

H. Hofheins, Secretary. Attorney to accept service in Minnesota: Insurance Commission Cash capital, \$200,000.

INCOME IN 1903. Premiums other than perpetuals.. DISBURSEMENTS IN 1908. Amount paid for losses...
Dividends and interest
Commissions and brokerage...
Salaries and fees of officers,
agents and employes.
Taxes, fees and rents...
Loss on sale or maturity of ledger All other disbursements..... Total disbursements ... 193,964.85 ASSETS DEC. 31, 1908.

BUSINESS IN MINNESOTA IN 1903.

Total admitted assets...... \$448,889.47

LIABILITIES DEC. 31, 1903.

Illinois, has fully compiled 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 they-first day of January, A. D. 1995, while the state of the insurance of the insurance in the State of Minnesota, according to the laws thereof, until the they-first day of January, A. D. 1995, while the state of the insurance in the State of Minnesota, according to 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 of this state, relative to the admission and authorization of insurance company is not the state. The undersigned, Insurance Company to transact its appropriate business of fire insurance in the State of Minnesota, according to the laws of this state, relative to the admission and authorization of insurance company to transact its appropriate business of fire insurance in the State of Minnesota, according to the laws of the admission and authorization of insurance company to transact its appropriate business of fire insurance in the State of Minnesota, according to the laws of the admission and authorization of insurance company to transact its appropriate business of fire insurance in the State of Minnesota, according to the laws of the laws of this state, relative to the admission and authorization of insurance company to transact its appropriate business of fire insurance.

Now, Therefore, I, the undersigned, A. D. D. 1905, while the provide of the laws of the laws of the same company to transact its appropriate business of f Whereas, the Buffalo Commercial Insuran

G. N NSU-LANCE COMPANY—Principal COMMERCIAL INSURANCE COMO. Column, Fresident, Wm. Trembor, Secretary, Lorney to accept service in Minnesota; Insurance Company—Principal office; New York (Organized in 1895.) Clarles S. Barstow, president; Geo. Insurance Company—Cash capital, \$200.—
H. Hofheins, Secretary. Attorney to accept in Minnesota; Insurance Commissioner. Cash capital, \$200.—
H. Hofheins, Secretary. Attorney to accept in Minnesota; Insurance Commissioner. Cash capital, \$200.—
H. Hofheins, Secretary. Attorney to accept in Minnesota; Insurance Commissioner. Cash capital, \$200.—
H. Hofheins, Secretary. Attorney to accept in Minnesota; Insurance Commissioner. Cash capital, \$200.—
H. Hofheins, Secretary. Attorney to accept in Minnesota; Insurance Commissioner. Cash capital, \$200.—
H. Hofheins, Secretary. Attorney to accept in Minnesota; Insurance Commissioner. Cash capital, \$200.—
H. Hofheins, Secretary. Attorney to accept in Minnesota; Insurance Commissioner. Cash capital, \$200.—
H. Hofheins, Secretary. Attorney to accept in Minnesota; Insurance Commissioner. Cash capital, \$200.—
H. Hofheins, Secretary. Attorney to accept in Minnesota; Insurance Commissioner. Cash capital, \$200.—
H. Hofheins, Secretary. Attorney to accept in Minnesota; Insurance Commissioner. Cash capital, \$200.—
H. Hofheins, Secretary. Attorney to accept in Minnesota; Insurance Commissioner. Cash capital, \$200.—
H. Hofheins, Secretary. Attorney to accept in Minnesota; Insurance Commissioner. Cash capital, \$200.—
H. Hofheins, Secretary. Attorney to accept in Minnesota; Insurance Commissioner. Cash capital, \$200.—
H. Hofheins, Secretary. Attorney to accept in Minnesota; Insurance Commissioner. Cash capital, \$200.—
H. Hofheins, Secretary. Attorney to accept in Minnesota; Insurance Commissioner. Cash capital, \$200.—
H. Hofheins, Secretary. Attorney to accept in Minnesota; Insurance Commissioner. Cash capital, \$200.—
H. Hofheins, Secretary. Attorney to accept in Minnesota; Insurance Commissioner. Cash capital, \$200.—
H. Hofheins, Secretary. Att 

Brokerage From all other sources ... \$569,082.42 | DISBURSEMENTS IN 1903 | \$225,988.03 | Dividends and interest | 69,000.00 | Commissions and brokerage | 134,004.08 | Salaries and employees | 29,220.09 | Taxes, fees and rents | 35,424.41 | Loss on sale or maturity of ledger | 1,886.00 | All other disbursements Total disbursements
Excess of nome over disbursements

ASSETS DEC. 21, 1903. \$509,923.12 Value of real estate owned ......
Mortgage loans ......
Collateral loans ...... 1,281,729.18 103,805.43 14,523.58 49,044.91 Bonds and stocks owned ........ Cash in office and in bank ......

Accrued Interest and rents ....... Premiums in course of collection.. Total admitted assets ...... \$2,208.553.10 LIABILITIES DEC. 31, 1903.
Unpaid losses and claims \$23,026.28
Reinsurance reserve 433,499.49
Special reserve 25,009.60
Capital stock paid up 200,000.00 Total liabilities including capi-

STATE OF MINNESOTA, Department of Insurance. Whereas, the Buffalo German Insurance Com Whereas, the Buffalo German Insurance Company, a corporation organized under the laws of New York, has fully compiled 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 bereby 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 therefor united authority be revoked or otherwiselegally terminated prior thereto.

In testimony whereof, I have hereunto set meand affixed my official seal at St. Facthis 30th day of January, A. D. 1904.

ELMER H. DEARTH, Insurance Commissioner.

Principal office: Buffalo, N. Y. (Organized in 1867.) Oliver J. Eggert, president; Chas. A. Greger, secretary. Attorney to accept service in Minnesota: Insurance Commissioner. Cash capital, \$200,000. INCOME IN 1903. Premiums other than perpetuals .. 

> 5388,734.11
> DISBURSEMENTS IN 1903.
> Unount paid for losses . \$133.484.02
> Dividends and interest Commissions and brokerage
> Salarles and fees of officers,
> agents and employes
> Taxes, fees and rents
> All other disbursements 16.072.29 17,728.73 ASSETS DEC. 31, 1903. ASSETS DEC. 31, 1000.
>
> Mortgage loans ....
>
> Bonds and stocks owned ....
> Cash in office and in bank ...
> Accrued interest and rents ...
>
> Premiums in course of collection ... Total admitted assets ..... \$1.246,634.25

Unpaid losses and claims \$
Reinsurance reserve 2
Salaries, expenses, dividends and interest due Commissions and broketage Return and reinsurance premiums miums
Contingency reserve
Capital stock paid up Total liabilities, including 35.988.245.00 

Whereas, The Commonwealth Insurance Company, a corporation organized under the laws of New York, has fully compiled with the provisions of the laws of this state relative to the dmission and authorization of insurance compa

Defective Page

BARGAINS IN USED PIANOS. ARION UP-right, \$100; Grovenstein & Fuller upright, \$65; Everett upright, handsome new case, \$175. Schaeffer upright, \$195; Steinway square, fine shape, \$50. Other squares, \$10, \$15, \$25 and \$35. Howard, Farwell & Co., 707 Nicollet.

## EUREKA RESTAURANT,

W. H. THURSTON SIGN CO., 238 1st AV N. Sigus of all kinds. Electric a specialty. SEWING MACHINES

Best facilities for moving and storing household goods; expert packers. 200 Nicollet. Both phones, 1802. Res. phone. T. C. 13324. STOVE REPAIRS

CAMERON'S TRANSFER AND STORAGE-

## THEATRICAL COSTUMES MINNEAPOLIS COSTUME CO., 524 NICOLLET. The oldest and most reliable costumers in the northwest for character and masquerade

writing machine at the right price? Blick-ensderfer Mfg. Co., 600 Sykes block. JEWETT AGENCY, 237 HENNEPIN-SELL

WATCH REPAIRIING \$1 FOR CLEANING WATCHES, \$1 FOR MAIN springs. John S. Allen, 116 Guaranty bldg.