Expected Her to Die

Little Bessie Brown was Weak and Sickly and No Amount of Doctoring Did the Least Bit of Good.

Any Child or Adult, Who is Run Down Physically, Can Be Guaranteed a Return to Robust Health if Wonderful Chrystal Tonic is Used.

Chrystal Tonic is not a drug—not a medicine—but a pure, wholesome, life-giving tonic that braces up the system and enables it to throw off disease and build up the wasted nerves and muscles.

It is as pure as country sunshine and air, as invigorating as the mountains or seashore and is within the reach of young and old, poor or rich.

Little Bessie Brown at four years of age was the despair of physicians—they said her blood was impure—her nerves shattered—her system on the verge of collapse. Three months' use of Chrystal Tonic restored her to perfect health. This is what Chrystal Tonic will do for the very young.

Zebidee Tyler of Eagle Knob, Wis., is an example of the effect of this wonderful invigorant upon the extremely aged. He says:

"For the past ten years I had centered my hopes on living to celebrate my one hundredth birthday, but found myself failing so rapidly that I was afraid I must go to my eternal rest before I had completed my century on earth. My sight failed, my memory became dreadfully bad and I was as bald as an egg, when I heard of Chrystal Tonic. The first bottle put new life into me, and I now use two bottles a month and feel younger than I did at 60 years. My sight is good and I no longer use specs. My head is covered with a good growth of strong brown hair, and my memory and mind are clear and reliable. It may interest you to know that I split a cord of wood on my 100th birthday besides chorling around the place. I feel good for 20 years yet."

One single dose of Chrystal Tonic will make you feel better. Within fifteen minutes after you have taken it you will feel new fire in your blood, the nerves will tingle with new, rich life, and all feeling of melancholy and depression will pass away.

Continuing to use it, your digestion will improve, you will be able to sleep the sound, dreamless sleep that rests and refreshes every atom of your being.

Work that has been impossible will be easily within your reach—brain and body will co-operate naturally to produce the best.

Chrystal Tonic cures rheumatism, constipation, consumption, torpid liver, kidney trouble, Bright's disease, heart disease, neuralgia, nervous exhaustion, male and female weakness, bad blood, headache, backache, dizziness, sleeplessness, dyspepsia, general debility, tired brain and any run-down condition of the system.

Chrystal Tonic is not a combination of dangerous drugs. It is a strength-giving, health-giving tonic pure and simple. It is nerve and brain and muscle food and is the tried friend of men and women which never fails in time of need.

It gives sound, refreshing sleep, aids digestion, cures constipation and biliousness and drives impurities from the blood.

It ought to be in every family all the time—as good for young as old, because it prevents and cures disease.

Don't take our word for what Chrystal Tonic will do for you, try a bottle to-day. If, after using it, you are not delighted with the result, write the company at Marshall and they will refund your money. What could be fairer?

Get Chrystal Tonic from your druggist at $1.00 the bottle, or direct from the Chrystal Tonic Co., Marshall, Mich., prepaid on receipt of price.

LITTLE BESSIE BROWN.

French Lick Springs and West Baden

These famous springs, located in Southern Indiana, are attracting a great many seekers after health and pleasure from the Northwest. This is where the famous "Pluto Spring," with its life-giving and medicinal properties, bubbles, sparkling from the earth in all its strength.

Low round-trip rates in effect daily. Write us for full and detailed information.

Burlington Route

J. F. McELROY, C. T. A., 414 Nicollet Avenue.

F. M. RUGG, N. W. P. A. St. Paul.

THE "BURLINGTON CHICAGO LIMITED" AT 7:50 P. M. DAILY.

A Wise Man's Choice. 40

Pickwick Rye

For men who think Before they drink.

GEO. BENZ & SONS

ST. PAUL, MINNEAPOLIS.

DISTILLERIES AT EMINENCE, KY., BALTIMORE, MD.

Sale Ten Million Boxes a Year.

THE FAMILY'S FAVORITE MEDICINE

Cascarets

CANDY CATHARTIC

THEY WORK WHILE YOU SLEEP

10c, 25c, 50c. 500 All Druggists

BEST FOR THE BOWELS

SAYS IT'S GOOD ADVERTISING

PRESIDENTIAL BOOM WORTH A MILLION TO HEARST'S PAPERS.

Henry Watterson, in the Courier-Journal, Prints a Characteristic "Roast" of Alleged Bryan-Hearst-Beckham Combine — Declares Advertising Hearst Will Receive Will Turn Dr. Munyon Green with Envy.

Louisville, Feb. 17.—An alleged combine between W. J. Bryan, W. R. Hearst and Governor Beckham is made the subject of a three-column article in Henry Watterson's Courier-Journal to-day. In brief Mr. Watterson says:

No sane person could elect a ticket so constructed and placed. It would go, as it went in 1900, to assured death. But Mr. Bryan would be vindicated and kept in the foreground. It would mean four years more of profitable newspaper publishing and successful lecturing by Mr. Bryan, at the end of them—the precise situation which now stares the party in the face, if there should be enough of the party left to stare anything in the face.

Mr. Hearst is an important factor to this movement. He is a rich man with a train of newspapers extending from the Atlantic to the Pacific. Whether he deludes himself with any serious notions about the presidency may be a question. But he is sure of advertising enough to make Dr. Munyon green with envy and to cause the late Dr. Helmbold to turn over in his grave.

He has just raised a million of dollars in cash upon a mortgage, and no matter what the issue to the party the result will be worth that sum to Mr. Hearst.

WIFE'S TEARS OF NO AVAIL

REPRESENTATIVE OF FRISCO PUBLISHING COMPANY ARRESTED AT HELENA FOR FORGERIES.

Special to The Journal.

Helena, Mont., Feb. 17.—H. Shuman, representing the Merchants' Publishing company of San Francisco, publisher of the Pacific Coast Business Directory, has been placed under arrest charged with uttering forged papers. Shuman's arrest was the result of his attempt to collect $2 from Mrs. Leslie Sulgrove on an alleged contract for advertising.

Mrs. Sulgrove informed Shuman that she did not know anything about the alleged contract and that she would have to see Mr. Sulgrove. On Mr. Sulgrove's return he said that the signature to the paper must have been a forgery. He remembered distinctly having refused to purchase any advertising space, recalling the warnings against fake advertising schemes which had appeared in the newspapers. He swore out a warrant and Shuman was arrested at the station.

After Shuman's arrest several advertising contracts bearing the names of Helena business men were found on his person, among them being a contract having Mr. Sulgrove's name. At the police station Shuman said he was merely a collector for the San Francisco publishing house, and all that he knew about the matter was that the accounts were turned over to him for collection. His wife made a tearful plea for her husband's release.

The police believe they have uncovered a wholesale forgery scheme to rob unwary merchants and other advertisers.

MAKE CHARGES OF FRAUD

COURT IS ASKED TO PREVENT SALE OF CHICAGO AUTO COMPANY'S ASSETS TO MINNESOTA COMPANY.

Chicago, Feb. 17.—Application has been made for the appointment of a receiver for the Chicago Motor Vehicle company on the ground that the contemplated sale of its assets to the Motor Vehicle company, incorporated under the Minnesota laws, would result in defrauding the stockholders. The court has appointed Edwin S. Day to manage the company's affairs.

The Chicago Motor Vehicle company is capitalized at $1,000,000 and for four years has operated a large plant at Harvey, Ill. The company was organized by a number of Michigan capitalists, chief among them being prominent Seventh Day Adventists at Battle Creek.

Heavy losses are said to accompany the operation of the plant at Harvey and it is said that the company has assets worth less than $150,000 and debts of more than $250,000.

INTERNALLY INJURED

Kiley Died Instantly Altho There Was Hardly a Mark on His Body.

Special to The Journal.

Butte, Mont., Feb. 17.—William Kiley was instantly killed and his partner, Samuel Lesno, severely injured yesterday afternoon by a cavein in the Anaconda mine. A comparatively small quantity of rock fell, striking both men. Lesno was thrown to one side, but when Kiley was picked up life was extinct.

At the coroner's inquest it developed that death was due to internal injuries, as Kiley hardly bore a scratch to tell where he had been struck.

Kiley was only 20 years of age and was a perfect specimen of manhood, being six foot two and broad in proportion and of very muscular build. He was born and reared in Butte and leaves an aged mother.

Peter Peterson died Tuesday as the result of injuries received in an accident while hauling timber. Peterson and a companion were returning to the ranch with a load of logs when the wagon and its occupants with four horses toppled over a forty-foot embankment, crushing Peterson beneath the logs.

Colorado's Trouble.

During the excitement and overshadowing importance of the present war in Korea, few people realize the stupendous cost of Colorado's industrial war now going on. Thirty-five thousand workmen idle on an average of five months each; 4,000,000 working days lost; at least $10,000,000 as a wage loss; $30,000,000 loss from direct damage and non-production. This means a total loss at the most conservative estimate, including maintenance of the national guard, of $50,000,000. While these sixteen strikes have been contested in Colorado, golden grain belt beer has continued in favor with all people who know it as a nerve-soothing tonic and beverage for table use. It's pure and good. You need in your home.

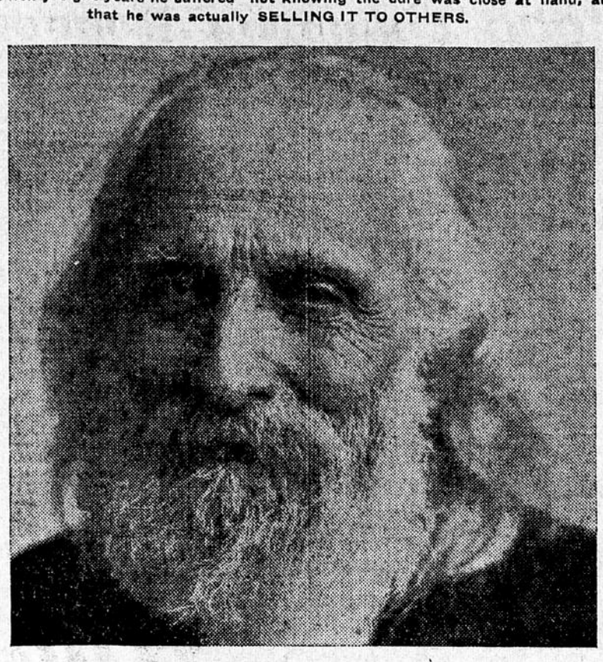
Mrs. Charles Smith of Jimes, Ohio, writes: I have used every remedy for sick headache I could hear of for the past fifteen years, but Carter's Little Liver Pills did me more good than all the rest.

RHEUMATISM---CURED

Never a Failure--and Not Single Cases, but Hundreds on Hundreds--THOUSANDS--Cured by the Famous Tonic

PAINE'S CELERY COMPOUND

Twenty-eight years he suffered—not knowing the cure was close at hand, and that he was actually SELLING IT TO OTHERS.



MR. JOHN JORDAN, 88 YEARS OLD.

"I am as active again as I was twenty years ago. It is a complete cure—more than I ever expected."

HIS RHEUMATISM AND HEART TROUBLE CURED.

"I used to be very active, working outdoors in all kinds of weather.

"From the time I was sixty years old I was troubled with rheumatism, and at first kept it down pretty well—the pain of it—by rubbing with liniment. But this since proved to be useless, as every winter my rheumatism came on worse than ever, and I suffered more or less all the year round.

"We had sold Paine's Celery Compound in our store for some time, but somehow I had never tried it for my rheumatism. A customer told my son that Paine's Celery Compound had cured her rheumatism. I took her advice and tried it myself.

"I was then going around with two canes and (being 88 years old) having a very hard time of it.

"Your remedy took the rheumatism out and I will say that I consider it a complete cure—more than I ever expected any medicine to do for me.

"I am as active as I was twenty years ago. I also had bad heart symptoms, but since I began taking your medicine my heart is regular and gives me no trouble.

"I take a little dose of Paine's Celery Compound every morning and it keeps me in good condition. Very truly,

"JOHN JORDAN,
"95 West 29th st, New York City."

"I am nearly 80 years of age and I had been troubled with Rheumatism for many years. I tried almost everything to ease my pain, until I concluded I could not be cured.

"My daughter induced me to try Paine's Celery Compound. From the first bottle I had great relief. The cure was almost complete by the second or third bottle. I am now completely free from the torments of rheumatism."—Mrs. Martha Alter, P. O. Box 95, Crafton, Pa.

Mrs. Alter, 80 years old; Mr. Jordan, 88 years old, and all the others—they are hale and hearty to-day because, at last, they stopped trying to cure the **PAIN** and cured the **CAUSE** of the pain.

RHEUMATISM—ITS CAUSE.

We print these letters, not because it is Mr. Jordan or Mrs. Alter, but because it **WAS** Rheumatism, just as real and just as painful as the rheumatism that You, perhaps, are suffering to-day.

Remember, thousands of cases of rheumatism have been cured by Paine's Celery Compound, precisely as Mrs. Alter and Mr. Jordan were cured—and we have the letters to show for them.

Rheumatism, Lumbago, Gout and many other diseases are caused by the blood being loaded with acids and other impurities. It is not the fault of the blood. The organs that should make and purify the blood are not doing their work right.

But that is not their fault either. They cannot work unless the **NERVES** give them strength to work.

The Nerve Force that is absolutely necessary to keep all the organs working properly is too weak. This chain or health or sickness is not mere argument or theory.

It is recognized by science—in no other way can you become sick—in no other way can you become well. In your body—for sickness or health—

THE NERVE SYSTEM IS KING.

The real cause of your rheumatism is in weak nerves. And there can be no real cure of rheumatism unless you cure the real cause.

These and our thousands of other letters, written by old and young, are proof of this. Paine's Celery Compound feeds and rebuilds the worn-out nerves.

It makes no difference how the weak nerves cause trouble—whether in the blood or the stomach, the bowels or the liver, or the brain—**Paine's Celery Compound gives the nerves NEW VITAL FORCE to make the system do its work—to make you Well in every part of your body—it cures the REAL cause.**

AT RANDOM—A FEW OTHER RHEUMATISM CURES FROM OUR LETTERS:

Samuel White, First avenue, Eau Claire, Wis.; I. T. Spoonsuller, Bellevue, Pa.; Phillip Silver, 754 South Fifth street, Philadelphia; E. P. Conant (72 years old and active), 2626 Cornell avenue, Indianapolis; Jacob Heiner, 1213 S. Seventh street, St. Louis; Martin H. Ahner, World's Fair Editor, Westliche Post, St. Louis; Clark K. Strassburg, 609 Dunbarton avenue, Baltimore; Thomas Amland, Homestead, Pa., now of 1105 N. Emerson avenue, Baltimore; John T. McKenna, 93 Hudson avenue, Green Island, N. Y.; Mary A. Meredith, 622 Cunningham street, Rockford, Ill.; the mother of Mrs. J. W. Towne, Church Block; Mrs. John James, Eleventh and Scott streets, Des Moines, Iowa.

They Were Racked—Crippled—Agonized—Despairing of Cure.

But They ARE Cured.

Rheumatism is positively cured by Paine's Celery Compound.

And the people who are most astonished at the cures are the patients themselves. For it is a pathetic truth the rheumatic sufferer—always trying for a cure—at last, after many failures, loses hope of cure and faith in medicine.

In the thousands of letters in our office this truth strikes one immediately—nearly every letter that certifies to a cure of RHEUMATISM says that the person "did not really expect to be cured" and "took Paine's Celery Compound only as a last resort."

Mr. Jordan's letter is simply an example. Note that he, too, "did not expect any medicine to do him any good." And here is another letter, from an old lady who had "concluded she could not be cured." But she IS cured—and it was by Paine's Celery Compound.

"Don't waste time on SYMPTOMS. Cure the CAUSE—the NERVES."

—Professor Edward E. Phelps, M. D., LL. D., of Dartmouth University, Famous Discoverer of Paine's Celery Compound.

QUEER CHARACTER DIES

Man Who Perpetrated "Cardiff Giant" Hoax Passes Away.

New York Sun Special Service.

Chicago, Feb. 17.—Attempting in vain to whisper his real identity and to name his heir, John Henry Charles Smith, a well-known character in Evanston, died yesterday afternoon after swallowing rat poison.

Smith was known as "The Turk" from the manner in which he dressed. He wore loose trousers and a long coat with flowing sleeves. Beneath these outer garments he wore several suits of underwear. He often asserted that he weighed over 500 pounds and was 6 feet 6 inches in height. When his clothes were removed he was found to weigh 112 pounds and to be only 5 feet 9 inches. He claimed to be the originator of the Cardiff giant.

See Stockwell soon—That life insurance—The Penn Mutual, Andrus Building.

PAINTED THE FIRE

Chartran Saw Baltimore Conflagration and Then Went to Work.

New York Sun Special Service.

Baltimore, Feb. 17.—Theobold Chartran, the distinguished French painter, who has just completed a portrait of Cardinal Gibbons, painted a night picture of the big fire from the roof of his hotel. He secured a lurid and graphic picture of the fire at its worst. The territory covered is from Liberty and Baltimore streets to the Maryland institute, a distance of one mile. The picture is four feet six inches in length by three feet six inches in height.

Peoria, Ill.—The feedhouse of the Great Western Distillery was totally destroyed by fire today with a loss of $75,000.

Do not suffer from sick headache a moment longer. It is not necessary. Carter's Little Liver Pills will cure you. Dose, one little pill. Small price. Small dose. Small pill.

NEW YORK LIFE INSURANCE COMPANY—Principal Office: New York City, New York. (Organized in 1841.) John A. McCall, President. C. C. Whitney, Secretary. Attorney to accept service in Minnesota: Insurance Commissioner.

INCOME IN 1903.	
First year's premiums	$16,235,781.89
Renewal premiums	56,519,186.88
Dividends and surrender values applied to purchase paid up insurance and annuities	627,205.33
Total premium income	$73,382,174.10
Rents and interest	14,301,310.96
Dividends to policy holders	5,339,292.23
ledger assets	274,453.89
From all other sources	311,592.43
Total income	$88,260,531.41
DISBURSEMENTS IN 1903.	
Death claims and matured endowments	$21,166,023.06
Annuities and premium notes, voided by lapse	1,686,696.07
Surrender values to policy holders	6,412,235.60
Dividends to policy holders	5,339,292.23
Total paid policy holders	$34,604,246.96
Commissions, salaries and expenses of agencies	13,337,900.71
Salaries of officers, employees and examiner's fees	1,718,756.85
Paid for claims on supplementary contracts	65,766.93
All other disbursements	3,156,788.00
Total disbursements	$52,883,459.45
Excess of income over disbursements	35,386,071.96
ASSETS DEC. 31, 1903.	
Value of real estate owned	$12,725,000.00
Mortgage loans	24,531,774.34
Collateral loans	5,280,000.00
Premium notes and policy loans	31,641,357.14
Bonds and stocks owned	247,994,383.06
Cash in office and in bank	22,126,134.05
Accrued interest and rents	2,185,672.00
Deferred and unpaid premiums	6,167,726.98
Total admitted assets	$352,652,047.57
LIABILITIES DEC. 31, 1903.	
Net value of outstanding policies	$300,090,347.00
Present value on supplementary contracts and cancelled policies	1,111,356.96
Claims due and unpaid	530,437.58
Claims adjusted and not due, and unadjusted and reported	2,045,035.55
Claims resisted	5,000.00
Premiums paid in advance	1,375,935.41
Dividends due policy holders	350,960.64
Additional reserve	47,105,046.62
All other liabilities	37,927.83
Total liabilities on policy holders' account	$352,652,047.57

EXHIBIT OF POLICIES, 1902 BUSINESS.

	No.	Amount.
Policies in force at beginning of the year	704,567	$1,553,628,026
Policies in force at close of the year	812,711	1,745,212,899
Net increase	108,144	$191,584,873
Issued, revived and increased during the year	177,652	329,875,034
Total terminated during the year	64,508	138,290,161
By death	6,482	16,870,848
By maturity	1,601	4,356,415
By expiration	42,381	74,358,042
By surrender	11,124	27,496,208
By lapse	2,920	7,005,544
By decrease		8,203,104

BUSINESS IN MINNESOTA IN 1903.

	No.	Amount.
Policies in force at beginning of the year	8,512	$16,875,562
Issued during the year	2,838	4,568,757
Ceased to be in force during the year	716	1,290,479
In force Dec. 31, last	10,634	20,153,840
Losses and claims incurred during the year		$58,125,210.81
Losses and claims settled during the year		56,117,161.81
Losses and claims unpaid Dec. 31		4,008,500.00
Received for premiums		723,599.93

STATE OF MINNESOTA,
Department of Insurance.

Whereas, the New York Life 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 life insurance in the State of Minnesota, according to the laws thereof, until the thirty-first 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.

Journal Want Ads bring the best returns for the money. That's why they increase so fast.

MOORE BROS. & SAWYER

311 Nicollet Avenue.

Insurance, Real Estate, Care of Property.

These companies will pay Baltimore losses and remain absolutely ***SOUND*** and ***SAFE.***

Combined Assets, $20,000,000.

CONTINENTAL INSURANCE COMPANY—Principal office, New York City, N. Y. (Organized in 1852.) Henry Evans, president; J. E. Lopez and E. L. Ballard, secretaries. Attorney to accept service in Minnesota: Insurance Commissioner. Cash capital, $1,000,000.

INCOME IN 1903.	
Premiums other than perpetuals	$5,862,665.61
Rents and interest	517,471.86
Profit on ledger assets over book values	346,612.52
Total income	$6,726,749.99
DISBURSEMENTS IN 1903.	
Amount paid for losses	$2,680,112.31
Dividends and interest	300,000.00
Commissions and brokerage	1,267,049.66
Salaries and fee of officers, agents and employees	424,759.45
Taxes, fees and rents	196,025.25
All other disbursements	300,510.33
Total disbursements	$5,168,457.00
Excess of income over disbursements	1,558,292.99
ASSETS DEC. 31, 1903.	
Value of real estate owned	$1,113,000.00
Mortgage loans	32,150.00
Bonds and stocks owned	11,288,515.00
Cash in office and in bank	808,803.53
Accrued interest and rents	85,431.24
Premiums in course of collection	864,577.86
Total admitted assets	$14,192,177.63
Assets not admitted, $601,915.68.	
LIABILITIES DEC. 31, 1903.	
Unpaid losses and claims	$464,893.23
Reinsurance reserve	5,646,414.36
Reserve for contingencies	300,000.00
Salaries, expenses, dividends and interest due	21,157.02
Commission and brokerage	150,683.27
Reinsurance premiums	18,077.22
All other liabilities	27,524.00
Capital stock paid up	1,000,000.00
Total liabilities, including capital	$7,628,749.10
Net surplus	6,563,428.53
RISKS AND PREMIUMS, 1903 BUSINESS.	
Fire risks written during the year	$661,320,652.00
Premiums received thereon	6,818,333.00
Net amount in force at end of the year	1,035,395,861.00
BUSINESS IN MINNESOTA IN 1903.	
Fire risks written	$14,157,700.00
Fire premiums received	216,697.00
Fire losses paid	93,260.00
Fire losses incurred	87,549.00
Amount at risk, fire	46,138,849.00

STATE OF MINNESOTA,
Department of Insurance.

Whereas, The Continental 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. 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.

NEW HAMPSHIRE FIRE INSURANCE COMPANY. Principal office, Manchester, N. H. (Organized in 1869). Uberto C. Crosby, president; Frank W. Sargeant, secretary. Attorney to accept service in Minnesota: Insurance Commissioner. Cash capital, $1,000,000.

INCOME IN 1903.	
Premiums other than perpetuals	$1,706,595.39
Rents and interest	159,112.57
From all other sources	89.32
Total income	$1,865,797.28
DISBURSEMENTS IN 1903.	
Amount paid for losses	843,564.77
Dividends and interest	100,000.00
Commissions and brokerage	412,348.77
Salaries and fees of officers, agents and employees	70,073.27
Taxes, fees and rents	61,453.92
Loss on sale or maturity of ledger assets	88,835.02
All other disbursements	98,726.08
Total disbursements	$1,676,001.83
Excess of income over disbursements	189,795.40
ASSETS DEC. 31, 1903.	
Value of real estate owned	165,781.62
Mortgage loans	457,200.00
Collateral loans	80,000.00
Bonds and stocks owned	2,766,682.50
Cash in office and in bank	212,047.17
Accrued interest and rents	13,259.00
Premiums in course of collection	171,617.64
All other admitted assets	11,278.77
Total admitted assets	$3,877,846.70
LIABILITIES DEC. 31, 1903.	
Unpaid losses and claims	$230,180.05
Reinsurance reserve	1,421,416.51
Return and reinsurance premiums	32,704.06
Capital stock paid up	1,000,000.00
Total liabilities including capital	$2,684,300.62
Net surplus	1,193,546.08
RISKS AND PREMIUMS, 1903 BUSINESS.	
Fire risks written during the year	$155,467,466.00
Premiums received thereon	2,040,403.00
Net amount in force at end of the year	227,609,017.00
BUSINESS IN MINNESOTA IN 1903.	
Risks written	$1,970,463
Premiums received	22,411
Losses paid	7,755
Losses incurred	8,827
Amount at risk	3,147,084

STATE OF MINNESOTA,
Department of Insurance.

Whereas, the New Hampshire Fire Insurance Company, a corporation organized under the laws of New Hampshire, 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. 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.

LUMBERMEN'S INSURANCE COMPANY—Principal office: Philadelphia, Pa. (Organized in 1873.) Lewis Davis, President. Oliver H. Hill, Secretary. Attorney to accept service in Minnesota: Insurance Commissioner. Cash capital, $250,000.

INCOME IN 1903.	
Premiums other than perpetuals	$215,112.67
Premiums on perpetual risks	4,480.59
Rents and interest	65,305.55
Profit on ledger assets over book values	400.00
From all other sources	594.17
Total income	$285,892.98
DISBURSEMENTS IN 1903.	
Amount paid for losses	$108,538.34
Dividends and interest	25,000.00
Commissions and brokerage	58,218.28
Salaries and fees of officers, agents and employees	14,220.00
Taxes, fees and rents	16,665.47
Loss on sale or maturity of ledger assets	2,840.36
All other disbursements	19,429.19
Total disbursements	$244,911.64
Excess of income over disbursements	40,981.34
ASSETS DEC. 31, 1903.	
Value of real estate owned	$142,100.00
Mortgage loans	199,600.00
Collateral loans	74,700.00
Bonds and stocks owned	825,772.00
Cash in office and in bank	24,312.71
Accrued interest and rents	4,509.29
Premiums in course of collection	21,152.98
All other admitted assets	337.50
Total admitted assets	$1,292,484.48
Assets not admitted, ($19,065.32).	
LIABILITIES DEC. 31, 1903.	
Unpaid losses and claims	$18,758.88
Reinsurance reserve	169,939.66
Reclaimable on perpetual policies	221,949.97
Salaries, expenses, dividends and interest due	1,638.25
Commission and brokerage	675.14
Return and reinsurance premiums	903.08
Capital stock paid up	250,000.00
Total liabilities including capital	$663,864.98
Net surplus	628,619.50
RISKS AND PREMIUMS, 1903 BUSINESS.	
Fire risks written during the year	$23,990,180.00
Premiums received thereon	297,688.72
Net amount in force at end of the year	$27,478,840.00
BUSINESS IN MINNESOTA IN 1903.	
Fire risks written	$776,478.00
Premiums received	10,749.00
Losses paid	3,068.00
Losses incurred	1,678.00
Amount at risk (fire)	1,763,578.00

STATE OF MINNESOTA,
Department of Insurance.

Whereas, the Lumbermen's Insurance Company, a corporation organized under the laws of Pennsylvania, has fully complied with the provisions of the laws of this state, relative to the admission and authorization of insurance companies of its class.

Now, therefore, I, the undersigned, Insurance Commissioner, do hereby empower and authorize the said above named company to transact its appropriate business of fire insurance in the State of Minnesota, according to the laws thereof, until the thirty-first day of January, A. D. 1905, unless said authority be revoked or otherwise 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.

NORTHERN INSURANCE COMPANY. Principal office: New York City, N. Y. (Organized in 1837.) L. H. Lovell, president; James Marshall, secretary. Attorney to accept service in Minnesota: Insurance Commissioner. Cash capital, $250,000.

INCOME IN 1903.	
Premiums other than perpetuals	$326,963.95
Rents and interest	24,819.70
Total income	$351,783.65
DISBURSEMENTS IN 1903.	
Amount paid for losses	$156,956.00
Dividends and interest	12,335.00
Commissions and brokerage	117,154.94
Salaries and fees of officers, agents and employees	474.95
Taxes, fees and rents	15,808.16
Loss on sale or maturity of ledger assets	3,397.61
Total disbursements	$306,126.66
Excess of income over disbursements	45,656.99
ASSETS DEC. 31, 1903.	
Value of real estate owned	$90,000.00
Bonds and stocks owned	501,887.00
Cash in office and in bank	22,717.36
Accrued interest and rents	2,083.33
Premiums in course of collection	55,962.33
All other admitted assets	4,366.50
Total admitted assets	$677,016.52
Assets not admitted, ($12,394.40).	
LIABILITIES DEC. 31, 1903.	
Unpaid losses and claims	$15,372.74
Reinsurance reserve	214,846.70
Salaries, expenses, dividends and interest due	6,165.00
Commissions and brokerage	18,753.97
Reinsurance premiums	1,546.97
Capital stock paid up	250,000.00
Total liabilities including capital	$506,685.38
Net surplus	170,331.14
RISKS AND PREMIUMS, 1903 BUSINESS.	
Fire risks written during the year	$46,387,685.00
Premiums received thereon	447,562.00
Net amount in force at end of the year	35,002,737.00
BUSINESS IN MINNESOTA IN 1903.	
Fire risks written	$596,372.00
Fire premiums received	7,140.00
Fire losses paid	35.00
Fire losses incurred	535.00
Amount at risk, fire	656,972.00

STATE OF MINNESOTA,
Department of Insurance.

Whereas, the Northern 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 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.

Defective Page