CLAIM THE CODE CAN BE PASSED

MEMBERS UNWILLING TO GIVE UP ATTEMPT AT REVISION.

Speaker Clague Says Sentiment for Adoption of the Code Is Stronger Now than Two Weeks Ago—Plan Proposed for Extra Session if Action Is Deferred—House Will Tackle It Next Week.

What will the legislature do with the revised code?

Outside attorneys are largely opposed to adopting it at this session. There is a sentiment among the members also, in favor of deferring action. The members of the two judiciary committees, however, are about unanimous in favor of passing the code after due deliberation.

Speaker Clague believes the code will pass. He said today.

"Two weeks ago there seemed to be a strong sentiment in the house in favor of deferring action. It has changed now, and nearly all I have talked with are in favor of adopting the code before we adjorn. It will be a hard task, but if it is not done now we are likely never to get a revision. I believe it can be put in shape so as to make little departure from the present laws, and thus it will not be objectionable to any interest."

The code will probably be reported in to the house Monday afternoon and a plan agreed on for its consideration. For a time the house may do regular business at the morning sessions, and consider the code afternoons.

If the attempt to pass it is given up the leading members favor an early adjournment with an understanding that the governor will call an extra session next winter. A joint committee of three senators and four representatives will be created to take the code and the amendments prepared, and frame a new code. All other business is to be barred from the extra session by special rules, so the code can be taken up and adopted without a protracted session.

The Fashion Center.
The Great Plymonth Clothing House.

KEY TO FIGURE IN KOCH'S CASE

Found in Gebhardt's Office and Alleged to Have Been Lost by Defendant.

Special to The Journal.

New Ulm, Minn., Feb. 25.—There is much local interest in the story now being told that a bunch of keys was picked up by an undertaker in the room where the body of the murdered Dr. Gebhardt was found. The keys were on a ring similar to one Dr. Koch is alleged to have carried.

A short time before the trial the undertaker went to Los Angeles, and has but recently returned. Upon being questioned, he says but one key was found.

An attorney for the state questioned about the handwriting on the poison bottle, said the defense had retained F. J. Toland as an expert. He affirmed that Toland had several times offered his services to the state as well as those of his penmanship director, Professor Courtney of La Crosse.

In the opinion of the staet's attorneys there is sufficient evidence relating to the poison bottle to trace it to Dr. Koch, and they declare that expert testimony is not needed.

The state's attorney said it would be shown that the poison bottle was marked, and that Dr. Koch attempted to place it in the Hanska postoffice, but finding the aperture too small, he took it to the station and handed it to the mail agent, who will so testify.

A LAUNDRY CONVENIENCE

A Clothes Rack Used to Advantage in Flats.

Philadelphia Public Ledger.

As dwelling in flats and in light housekeeping rooms is daily becoming more common in this "city of homes," the problem of adequately drying and airing the household linen assumes increased proportions. In most cases the laundry is sent out, but where this is not done, a movable frame fastened to the ceiling has been suggested as a means of overcoming the difficulty. Such a clothes rack may be hooked flat to the wall when not in use, and lowered and raised at will by an arrangement of ropes and pulleys. A small gas stove is a useful adjunct to the effort of laundering in a small space. The clothes will dry more quickly, and it will be found cleaner for heating the irons. It may be added, however, that due precaution must be observed where clothing is hanging near a gas stove, lest the owners thereof be put to the trouble of collecting an insurance which, in some sorrowful cases, will be found to have lapsed the day before the fire.

The German emperor has arranged a free Mediterranean trip on the steamer Meteor for the principals of various Prussian educational institutions.

The Kidneys

When they are weak, torpid, or stagnant, the whole system suffers. Don't neglect them at this time, but heed the warning of the aching back, the bloated face, the sallow complexion, the urinary disorder, and begin treatment at once with

Hood's Sarsaparilla

which contains the best and safest curative substances.

For testimonials of remarkable cures send for Book on Kidneys, No. 8.
C. I. Hood Co., Lowell, Mass.

ALCON
An ARROW
Quarter Size
15 CTS EACH; 2 FOR 25 CTS
CLUETT, PEABODY & CO.,
MAKERS OF CLUETT AND MONARCH SHIRTS

TURKS ARE KILLED BY RUSS STRIKERS

Bloodshed Continues in Southern Russia—District Seethes with Disaffection.

Constantinople, Feb. 25.—Advices from Batoum say the prefect of police and several leading merchants of that city have been assassinated and that numbers of Ottoman subjects have been murdered by Georgian strikers.

The Porte has drawn the attention of the Russian embassy to the situation and the latter has promised the necessary protection.

Revolutionary manifestoes in favor of a republic are being circulated broadcast in Batoum. The movement is not confined to the city workers, but has many adherents among the peasants and agricultural classes, who say that the land owners are treating them as serfs.

The whole of the Caucasus is said to be seething with disaffection. Armenians, Jews and people of other nationalities and creeds are aiding the strikers, who appear to be acting under the orders of a committee at St. Petersburg.

NEW DANGERS FOR RUSSIA

Deluded Peasants Taking Possession of Land and Resisting Army Service.

St. Petersburg, Feb. 25.—The beginnings of a very dangerous movement have been observed among the peasantry of some of the southern provinces, where revolutionary agitators are circulating reports that the emperor will, on March 4, issue a manifesto providing for a general division of lands. A new allotment has been the dream of the moujiks ever since emancipation, and, according to private reports, the stories have spread like wildfire and are implicitly believed.

In the government of Tula a large proprietor went to his estate last week and found the peasants at work measuring off and staking their shares. In response to his demands for an explanation they told him of the coming manifesto.

Peasantry Will Be Stubborn.

Refusing to listen to his declaration that the report was absurd, they would only say, "We have heard the little father has decided." When the proprietor asked what would become of him, they replied: "Oh, we will leave you the buildings and forty acres."

Once the peasantry become possessed of the idea that the emperor has willed a division of land, it will be exceedingly difficult to disabuse their minds, and agrarian troubles on a large scale are feared. The moujiks are likely to turn upon the proprietors as they did several years ago in the provinces of Saratoff and Poltava, when almost complete anarchy reigned for some time.

Among the reservists agitators are spreading the story that the war is over. A case is cited which occurred a fortnight ago at Riazan, where 200 reservists who had been called in, flatly told the officer they did not intend to serve.

Believe War Is Over.

"The war is over," said the leader; "we know you simply want to make money out of a contract for feeding us. We will not serve," and off they marched. An instance is also given of reservists who actually left a railway train after they had started for the front.

Private reports also leave no room for doubt that the strikes in the whole region below Moscow are almost entirely political in character. The situation generally in the south of Russia is becoming worse instead of better, and contains many factors which are causing the authorities the greatest alarm. The possibility of the necessity for the dispatch of additional troops to the Caucasus is already being considered.

Another factor that is causing grave concern is the actual difficulty of transporting enough commissary supplies for feeding the army at the front. These constantly increasing difficulties are strengthening the peace party.

SERGIUS' ASSASSIN WEEPS

After Visit of Grand Duchess, He Is Found in Tears.

New York Sun Special Service.

London, Feb. 25.—The St. Petersburg correspondent of the Daily Mail says that Grand Duchess Elizabeth, accompanied by an aide, visited the assassin of Grand Duke Sergius in his cell at Moscow and asked him why he had killed her husband. The prisoner answered:

"I had no personal grievance against the grand duke. I am a member of the terror organization, which has vowed death to all oppressors of the liberty of Russia. I drew the lot and had to carry out the deed. The organization resolved to kill your husband because of his violent measures in Moscow, and it instructed me to kill him. I was only the tool of the organization."

The grand duchess tried to awaken the prisoner's conscience to the hideousness of his crime, but the effect of her efforts is not stated. After twenty minutes she left the prison weeping. The guards on re-entering the cell found the assassin also weeping.

NO "SINEWS" FROM JEWS

Grand Rabbi of Russia Denies that Jews Finance Revolution.

New York Sun Special Service.

St. Petersburg, Feb. 25.—Grand Rabbi Abram Drabkin Netovitch, the religious head of the Jewish community in Russia, moved by persistent official statements that the revolutionary agitation is supported by Jewish money, has made the following important statement:

"In general, the more responsible Jews, while liberal to a man, oppose violence. They recognize that the only forces, either lawful or expedient, are petition, social and political pressure, and firm but peaceable appeal to universal justice and national interests. Our law imposes political submission. Not even such an event as that at Kishineff justifies those who obey the law of Moses in violence.

"American Jews, or other sympathizers, who are sending money to the revolutionary chest, are doing wrong and harmonizing the trust interests of Russian Judaism."

THE SARCASTIC WASHINGTONIAN.

Chicago News.

Stranger (in Washington)—I think I'd like to go and look at the senate in session.

Native—You can go up in the senate gallery, but you can't see the senate. He's out of town.

Stranger—He? Who?

Native—Mr. Aldrich.

HIS TIME OF REST.

"Thank heaven," he said, "the telephone hasn't chirped these three days; the electric bell on the door preserves a splendid silence, and if the piano in the parlor would only freeze, my peace would be complete!"

A GUARANTEED CURE FOR PILES.
Itching, Blind, Bleeding or Protruding Piles. Your druggist will refund money if PAZO OINTMENT fails to cure you in 6 to 14 days. 50c.

ALBERT LEA CHAMPION OF FIRST AND SECOND DISTS.

Wins from Blue Earth, but Not by Unanimous Vote---Sixth and Ninth Districts in Contest at Long Prairie.

Special to The Journal.

Blue Earth, Minn., Feb. 25.—The Albert Lea-Blue Earth debate for the championship of the first and second congressional districts, took place here last night before a crowded house of enthusiastic friends of both teams. J. Nicholson, an attorney, of Blue Earth, presided. On the right of the stage were the Albert Lea debaters, E. W. Hayes, Margaret Lampert and Henry Swanson, and on the left were Blue Earth's, Harry Noonan, Ora Smith and Margaret Hamilton. In the balcony was a noisy rooters' club from the Blue Earth high school.

Albert Lea had the affirmative and made a strong argument, which the brilliant defense of Blue Earth was not able to overthrow entirely.

The judges were Superintendent Merrill of Hutchinson, Superintendent Burns of St. James, and W. L. Comstock of Mankato. They decided two to one in favor of the affirmative.

Special to The Journal.

Long Prairie, Minn., Feb. 25.—Breckenridge's young lady debaters, the champions of the ninth congressional district, came to Long Prairie last night and wrested the championship of the sixth district from the high school team here.

The young women, Libbie Eckhard, Lois Paul and Flora Lester, had the affirmative and made an uncommonly strong presentation. Long Prairie was represented by Harry Sargent, Robert Perkins and Cassie Haskins. Owing to the fact that no other team entered the preliminaries in the sixth, they were somewhat at a disadvantage.

The judges were Dr. Stone of Park Rapids, Charles Lee of Morris and former Congressman F. M. Eddy of Sauk Center. The teams held their own in argument, but Breckenridge prevailed in delivery.

A. Strauss, president of the board of education, presided. A reception followed the debate.

STUDENT LIFE AT OXFORD DESCRIBED BY AMERICAN

Benjamin Bruce Wallace, Minnesota's Representative Among the American Holders of Rhodes Scholarships, Writes an Interesting Letter Home.

BENJAMIN BRUCE WALLACE,
Minnesota Rhodes Scholarship Holder at Oxford.

College life in England differs so greatly from the life of the American student that the American winners of the Rhodes scholarships at Oxford find it almost as deep a study as the subjects in the regular curriculum. This at least has been the experience of Benjamin Bruce Wallace, a graduate of Macalester college, who won a Rhodes scholarship for Minnsota.

In a letter to his father, James Wallace, president of Macalester college, he tells of the quaint ways of doing things there. Oxford, he says, has always been a cosmopolitan institution, but since the arrival of the scholarship winners from all parts of the world and especially those from America, it has become more democratic in character. While the students from "the States" appear quaint to the home men, the latter have not held aloof. They have received their brother Anglo-Saxons cordially and approve of their western spirit. The Britishers are good fellows with good sense.

The American student is struck by the high prices of education. The tuition is higher than here and living is much higher. The college fare in general, however, is good, even tho the college itself makes a profit of nearly 25 per cent on all of the eatables. Another notable difference is the fact that the students' credit is universally good. This is because the bills are first presented to the faculty and the student must pay.

All the men who attend Oxford are there to work and there is little chance for men to slide thru on their athletic records or because they are good fellows. Athletics there are entered for the purpose of building up the muscles of the weak and not for increasing the strength of those who are already well developed. The novice stands a good show and is permitted to enter the games and field sports, even tho he is not a top-notcher.

Probably the greatest difference from an athletic standpoint is in football. The game differs greatly from the American game and public interest is not so great. The teams do not practice for the great contests. They have a few scrimmages at the beginning of the season to choose the most agile and nervy men and after that the team meets only on the days of the contests. A man who never played before has been given a responsible position on the team. As a rule the games are played on midweek afternoons and the majority of the student body does not attend. There are few spectators and no cheering. This characteristic does not appeal strongly to the American students.

On the whole, Mr. Wallace thinks that English college life is more conducive to study and so many side issues and fads are not allowed to enter it. Oxford is an excellent place for the American to take his final degrees; the general education is broadened and erroneous ideas concerning the English are soon banished.

STATE DELIVERS TWO HARD BLOWS

Rebuttal Shatters Evidence of Defense in Mabel Scofield Murder Case.

Special to The Journal.

Des Moines, Iowa, Feb. 25.—In its rebuttal testimony in the Thomas murder trial today the state established by the testimony of W. J. Marshall that the water was but waist deep at the place Mabel Scofield's body was found. He also testified he was fishing in that vicinity all the forenoon of the day the body was discovered, and effectually denied the testimony of E. A. Huntoon, one of the witnesses for the defense, who had sworn that he saw a girl running along the river bank at 10 a.m.

M. W. Garrity was recalled by the state for cross-examination, and forced into the admission that he was by no means absolutely sure that it was Mabel Scofield whom he saw the evening before the discovery of her body and ten hours after the time that the state claims Thomas murdered her by administering an overdose of "knock-out drops."

The state's rebuttal testimony will occupy all of today and Monday, and it is not believed the testimony will be completed before Wednesday.

PREFERRED GINGER

Man From Maine Thought Worcestershire Was Sauterne.

New York News.

A middle-aged citizen of an interior Maine town drifted into the city the other day and called on a friend of his youth, who is now a prosperous lawyer in Nassau street. The latter, as a preliminary to a luncheon, took him into a small cafe and introduced him to the virtues of dry Martinis. The visitor did not seem to be greatly impresed. The lawyer seated his friend at a restaurant, ordered some oysters and a pint of sauterne and stepped out to a neighboring office for a few moments. When he returned he found his friend sitting back complacently gazing with an eye of a connoisseur at a tumbler half full of a black liquid, looking much like stout. He swallowed the remainder of the glass, and drawled:

"Wa-al, John, that there sauterne o' yours may be great shakes, but fur reel bite ye ought to try some o' that last lot of Ja-maky ginger that Cy Fulton got in this fall."

The visitor from Maine had mistaken the Worcestershire sauce for the sauterne that had not yet arrived.

QUARREL OVER MILL BOYCOTT

Continued from First Page.

a mistake in accusing Rogan of offering him a bribe. We don't believe that charge and we are going to make him prove it, and also make him show us what he has been doing in the meantime."

The mill owners forced the union to a settlement of the strike in September, 1903. Immediately after certain mills were placed on the "unfair" list and a boycott declared. Ever since that time this boycott has been prosecuted by Mr. Kellington and his fellow workers.

How the Money Came In.

The sympathies of unionism all over the world have been played upon, and as a result, contributions from all over the United States and from many foreign countries have been pouring into the local headquarters, run by Mr. Kellington. In addition to this, there was a piano raffle. Tickets were sold all over the country. No one outside of the inner circle seems to know how much was realized therefrom, but it is said that the raffle netted at least $12,000.

While Mr. Kellington asserts that his books are open for inspection, many other leaders declare that they are not. Efforts to get a statement of the account, they say, have failed.

The action of the federation council in requesting the national organization to withdraw the boycott has been kept a secret for two weeks, but it has aroused so much interest among union men that it is fast becoming street talk. It is said that the council's resolution was the direct result of an attempt to secure some labor legislation at St. Paul. A lobbyist is said to have "put it" to the council that the unions could not expect anything from the legislature as long as they cotninued the Minneapolis boycott, which was not just and in no way in keeping with the best interests of unionism.

This fact is said to have been recognized by the council and the resolution was passed unanimously.

NORTHWEST WEDDINGS

VERMILLION, S. D.—Ralph Swisher and Miss Edna Chausee were united in marriage at the Baptist parsonage in this city.

Ole Olson of Vermillion and Miss Mary Jessen of Meckling were married at the home of the bride by Rev. C. K. Solberg.

Elmer Anderson of Weserville and Miss Clarice Richmann of this city were married.

For a Persistent Cough, Piso's Cure for Consumption is an effectual remedy. Try it.

ROJESTVENSKY AT FAULT IN FIRING

Continued from First Page.

The unusually warm weather will probably lead to active military operations.

About three hundred Russians were again reported at a small village north of Niu-chia-tun, on the night of Feb. 23, crossing the Liao river. This morning foreigners residing here were warned not to venture on the west bank of the Liao river owing to the activity of scouting parties on both sides. Russian agents clothed as Chinese are everywhere.

ROOSEVELT WAS MEDIATOR

Japan's Peace Terms Conveyed to Russia Thru the President.

New York Sun Special Service.

Washington, Feb. 25.—Several days ago, Mr. Takahira, the Japanese minister here, called on the president and told him that Japan was ready to talk of peace, provided that it was desired by Russia, and indicated the terms on which negotiations might be opened. He said the chief point on which Japan would insist was the complete and permanent evacuation of Manchuria by Russia, and some form of an international guarantee that it would remain an integral part of China. Japan, he said, would also ask international management for the railroad from Harbin to Port Arthur and Niu-chuang; recognition of Japan's influence in Korea as supreme, and the retention of Port Arthur by Japan, the port to be opened to all nations on an equal footing. The subject of indemnity, which seems to have been troubling Russia the most was not mentioned, the inference being that Japan considered that a minor question and one over which she would not haggle.

Vladivostok was referred to in a way which indicated that Japan was willing that Russia should retain that port, and use it as the eastern terminus of the Siberian railroad.

Left Roosevelt to Act.

Mr. Takahira did not ask the president to communicate Japan's views of a prospective basis for peace to Russia, nor did he ask him not to. Mr. Roosevelt did not inquire whether it would be offensive to Japan if he did. There was a complete understanding between them on that point. Mr. Takahira, who undoubtedly was acting under explicit instructions from Tokio, did not wish to put Japan in the attitude of suing for peace or even of suggesting it. He was particular to state that Japan was perfectly willing to continue the war with absolute confidence in the result of further hostilities, but if Russia was ready for peace Japan would meet the czar half way. The only condition which Mr. Takahira imposed on Mr. Roosevelt was that his statements should be repeated to as few persons as possible for fear that the purpose of his visit would be misconstrued and accepted as a sign of weakening on the part of Japan.

The president was surprised at the moderate demands of Japan. He at once conferred with Secretary Hay and instructions were cabled to Ambassador McCormick to tell Lamsdorff, the Russian minister of foreign affairs, at the first favorable opportunity that this country had informally been told of the general terms on which Japan was ready to open peace negotiations and to state them. Then he was told to drop the subject unless it was brought up again by Russia as his message did not demand a formal reply.

No Reply Received.

All of the discussion of peace within the past week at St. Petersburg was based on the information communicated by Mr. McCormick. No reply has been given to Mr. McCormick by Count Lamsdorff, but it is understood from the press dispatches and from communications from other capitals, that Russia is not now willing to open negotiations for peace.

The ambassadors of two powers that are friendly to Russia, being told of Japan's attitude, notified their governments, which at once exerted all of their influence at St. Petersburg in favor of opening negotiations on the liberal basis outlined by Japan but apparently without success.

The president and Mr. Hay are confident, however, that Japan's informal advance will prove, before long, to have been a long step toward peace.

JAPS CLOSE IN ON RUSSIANS

General Engagement or Russian Counter Move Is Expected.

Shen-king, Manchuria, Feb. 25, via Mukden.—It is reported here that the Japanese are closing in on the Russian east flank. As a result of this movement it is possible that there will be either a general engagement or at least a counter movement by the Russians along some part of the line, especially if, as is thought, the Japanese have returned to their original tactics of making flanking movements from the mountains. The early advent of spring now makes possible operations in and from the mountainous districts.

Blockade Is On.

Reports of activity at Vladivostok in anticipation of an attack on that place by the Japanese are confirmed, but the town continues in its accustomed gayety, in which the civil and military elements participate. The channels of business continue there in their normal condition, notwithstanding the fact that the stringent patrol by the Japanese of the straits between the island of Sakhalin and the coast of Japan has completely interrupted the movements of shipping.

Supplies at Vladivostok, it is reported, are plentiful, tho prices are high. The naval attaches of foreign governments are leaving Vladivostok by request of the Russian authorities.

CZAR IN DEAL WITH SCHWAB

Nicholas Will Add to His Fleets Thru American Steel Man.

New York Sun Special Service.

New York, Feb. 25.—With the reported sale of 300 acres of land at Perth Amboy, N. J., to Charles M. Schwab and his associates, began an effort by the Russian government to add to its navy by building or purchasing ships in this country.

The site has ample facilities in the way of deep water and is reached by three railways. Here it is intended to build warships, and it is believed that a great contract already secured from the czar will be carried out. At a meeting here today an option will be closed or extended for the purchase of forty steamers for the Russian navy. Among these craft is William K. Vanderbilt's fast turbine yacht Tarantula.

Most of the steamers, if purchased, will be transformed into auxiliary cruisers and sent to the Pacific to reinforce Admiral Rojestvensky. The Tarantula is to become a torpedoboat destroyer.

Japs Seize More Coal.

Tokio, Feb. 25.—The German steamer Severus, bound for Vladivostok with a cargo of Cardiff coal, was seized yesterday.

TO CURE A COLD IN ONE DAY
Take Laxative Bromo Quinine Tablets. All druggists refund the money if it fails to cure. E. W. Grove's signature is on each box. 25c.

The North American Investment Company
J. A. NORTON, Secretary. of the United States. R. L. MAUPIN, President.
HOME OFFICE: ST. LOUIS, MO.

Sells interest-bearing coupon gold bonds for savings, surplus investment on monthly payments. The Bonds pay liberal dividends in addition to the guaranteed semi-annual settlements.

Growing Totals Attest Its Progress

ASSETS:
April 1, '02, $125,000.00
July 1, '02, $134,549.47.
Oct. 1, 1902, $145,354.02.
Jan. 1, 1903, $177,995.47
April 1, 1903, $237,279.39
July 1, 1903, $276,832.63
Oct. 1, 1903, $348,634.65
Jan. 1, 1904, $414,721.27
April 1, 1904, $505,756.97
July 1, 1904, $553,201.24
Jan. 1, 1905, $722,843.38

The highest form of investment over known outside of Government Bonds. Each year finds the bonds of this company in higher favor among conservative investors.

$350,000.00 deposited with the Treasurer of the State of Missouri for the protection of bondholders of the company.

To the right kind of agents an opportunity of wonderful possibilities is offered.

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ANNUAL STATEMENTS OF THE

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AND
Underwriters at Great Western Lloyds

FRANK D. ROSE,
Northwestern Agent, Lumber Exchange, Minneapolis, Minn.

These Institutions Confine their Underwriting to the Better Class of Properties Equipped With Systems of Automatic Sprinklers.

UNDERWRITERS AT AMERICAN LLOYDS.—Principal office, New York City. (Organized in 1890.) Geo. A. Stanton, Attorney; E. E. Hall, Secretary. Attorney to accept service in Minnesota: Insurance Commissioner. Subscribers' deposits, $100,000.

INCOME IN 1904.

Premiums other than perpetuals	$305,132.20
Rents and interest	22,216.34
Total income	$327,348.54

DISBURSEMENTS IN 1904.

Amount paid for losses	$64,471.55
Dividends and interest	41,390.92
Commissions and brokerage	79,969.68
Salaries and fees of officers, agents and employees	4,605.00
Taxes, fees and rents	5,473.06
All other disbursements	4,574.69
Total disbursements	$200,484.90
Excess of income over disbursements	126,863.64

ASSETS DEC. 31, 1904.

Bonds and stocks owned	$625,000.00
Cash in bank	55,167.60
Accrued interest and rents	8,170.15
Premiums in course of collection	48,170.98
Additional liability of subscribers	400,000.00
Total admitted assets	$1,136,508.73

Assets not admitted, $44,881.25.

LIABILITIES DEC. 31, 1904.

Unpaid losses and claims	$11,062.32
Reinsurance reserve	136,173.79
Salaries, expenses, dividends and interest due	25,505.94
Commission and brokerage	12,042.74
Special reserve for unforeseen contingencies	70,000.00
All other liabilities	4,398.87
Subscribers' deposits	100,000.00
Total liabilities, including capital	$359,183.16
Net surplus	777,325.57

RISKS AND PREMIUMS, 1904 BUSINESS.

Fire risks written during the year	$23,725,664.00
Premiums received thereon	202,711.98
Sprinkler leakage risks written during the year	10,695,922.00
Premiums received thereon	107,509.11
Net amount in force at end of the year	18,812,331.00

BUSINESS IN MINNESOTA IN 1904.

Fire risks written	$825,802.93
Fire premiums received	10,583.91
Fire losses paid	5,897.12
Fire losses incurred	5,480.93

STATE OF MINNESOTA,
Department of Insurance.

Whereas, The Underwriters at American Lloyds 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 employ 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. 1906, unless said authority be revoked or otherwise legally terminated prior thereto.

In testimony whereof, I have hereunto set my hand and affixed my official seal, at St. Paul this 31st day of January, A. D. 1905.

THOMAS D. O'BRIEN,
Insurance Commissioner.

UNDERWRITERS AT GREAT WESTERN LLOYDS. Principal office, New York City. (Organized in 1892.) Geo. A. Stanton, attorney; E. E. Hall, secretary. Attorney to accept service in Minnesota, Insurance Commissioner. Subscribers' deposits, $70,000.

INCOME IN 1904.

Premiums other than perpetuals	$87,693.51
Rents and interest	6,022.58
From all other sources	2,000.00
Total income	$95,716.09

DISBURSEMENTS IN 1904.

Amount paid for losses	$12,111.48
Dividends and interest	7,478.72
Commissions and brokerage	23,877.44
Salaries and fees of officers, agents and employees	2,575.00
Taxes, fees and rents	1,423.06
All other disbursements	66.66
Total disbursements	$47,532.36
Excess of income over disbursements	48,183.73

ASSETS DEC. 31, 1904.

Bonds and stocks owned	$138,722.50
Cash in bank	28,547.58
Accrued interest and rents	1,810.83
Premiums in course of collection	13,981.58
Additional liability of subscribers	280,000.00
Total admitted assets	$463,062.39

Assets not admitted, $2,820.

LIABILITIES DEC. 31, 1904.

Unpaid losses and claims	$9,697.50
Reinsurance reserve	87,485.46
Salaries, expenses, dividends and interest due	4,695.71
Commission and brokerage	3,495.38
All other liabilities	1,105.96
Subscribers' deposits	70,000.00
Total liabilities, including capital	$126,480.07
Net surplus	336,582.32

RISKS AND PREMIUMS, 1904 BUSINESS.

Fire risks written during the year	$9,758,176.00
Premiums received thereon	86,743.64
Net amount in force at end of the year	8,369,202.00

BUSINESS IN MINNESOTA IN 1904.

Fire risks written	$285,294.80
Premiums received	3,324.49
Fire losses paid	4,056.03
Fire losses incurred	3,847.93

STATE OF MINNESOTA,
Department of Insurance.

Whereas, the Underwriters at Great Western Lloyds 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, of until the thirty-first day of January, A. D. 1906, unless said authority be revoked or otherwise legally terminated prior thereto.

In testimony whereof, I have hereunto set my hand and affixed my official seal at St. Paul this 31st day of January, A. D. 1905.

THOMAS D. O'BRIEN,
Insurance Commissioner.

Financial statement, December 31, 1904, Continental Casualty Company. Incorporated by the State of Indiana as a Stock Company, (Old Line Plan). General Office, Chicago.

Chicago, Ill., January 20, 1905.—Hon. D. E. Sherrick, Auditor of State, Indiana, and Hon. James V. Barry, Commissioner of Insurance, Michigan.—Sirs: At your request we have made an examination of the books and affairs of the Continental Casualty Company, for the purpose of verifying the annual statement submitted to the Indiana and Michigan Departments. We here with submit a synopsis of the financial condition of the Company as of December 31, 1904, as ascertained by such examination.

INCOME.

Balance net ledger assets, Dec. 31, 1903		$929,809.38
Net cash actually received for premiums	$2,070,655.17	
Interest and other income	33,433.93	
Total income		$2,104,089.10
Sum		$3,033,898.48

DISBURSEMENTS.

Net paid policy holders	$961,118.46	
Dividends	30,000.00	
Commissions and brokerage	463,866.34	
Salaries, traveling and all expenses of agents	210,138.34	
All other disbursements	328,505.88	
Total disbursements		$1,993,629.02
Balance		$1,040,279.86

LEDGER ASSETS.

Real estate	$35,000.00	
Mortgage loans	377,275.97	
Collateral loans	25,000.00	
Bonds and stocks (book value)	222,865.38	
Cash in office	1,250.00	
Cash in banks	149,616.40	
Cash in hands of railroad treasurers in transit	144,132.02	
All other assets	96,060.98	
	$1,051,200.75	
Deduct ledger liabilities	10,921.39	
		$1,040,279.86

NON-LEDGER ASSETS.

Interest due and accrued	$12,047.33	
Net premiums in course of collection	720,609.94	732,657.27
Gross assets		$1,772,936.63
Deduct assets not admitted		96,060.98
Total admitted assets		$1,676,875.65

NON-LEDGER LIABILITIES.

Net amount of outstanding claims	$149,426.00	
Premiums in force, $1,687,611.88; unearned portion, 50 per cent	843,805.69	
All other liabilities	163,601.63	
Total liabilities		$1,156,833.82
Capital stock	$300,000.00	
Surplus	220,042.83	
Surplus to policyholders		$520,042.83
Total		$1,676,875.65

Very respectfully,
(Sgd.) GEORGE U. BINGHAM, Of the Indiana Insurance Department.
(Sgd.) NELSON B. HADLEY, Deputy Insurance Commissioner of Michigan.

State of Indiana, Office of Auditor of State, January 21, 1905.—I, D. E. Sherrick, Auditor of State of the State of Indiana, hereby certify that the Continental Casualty Company of Hammond, Indiana, with general offices in Chicago, Illinois, has complied with all the requirements of the laws of this State applicable to said Company, and has a paid-up unimpaired cash capital of $300,000.00. I further certify that the said Continental Casualty Company is authorized to transact the business in which it is engaged in this State, in accordance with the laws thereof. I further certify that the foregoing report, dated Chicago, Illinois, January 20, 1905, and signed by George U. Bingham of this office and Deputy Insurance Commissioner Nelson B. Hadley of Michigan, is a true and correct copy of the original report on file in this office.

D. E. Sherrick, Auditor of State.

Northwestern Branch, 310-311 Andrus Building. D. H. EVANS, Resident Manager.

If you have a good position open you ought to have a good employe to fill it. Write your Journal want ad, stating fully the requirements and the opportunities of the position, and you will receive answers from many capable persons. You lose the best of your opportunity to get a competent employee when you word your ad carelessly or too briefly. Tell the whole story, and the right person is sure to answer.

Defective Page