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CEYLON AND INDIA NATURAL GREEN tea is the same flavor as the Japan—only more healthful in use—being absolutely pure and as delicious as the Famous "SALADA" Black tea.

By all Grocers. Trial Packets 10c. Received the Highest Award and Gold Medal at the St. Louis Exposition 1904

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Bad Debts follow a Credit Business



Every Manufacturer and Wholesaler Has Bad Accounts

A natural loss every year on a given amount of credit sales. If we could keep the loss within ordinary bounds—within a definite limit—we could provide for it as an expense item of the business.

Credit Insurance

ENABLES THE BUSINESS MAN TO START THE YEAR WITH THE PROBLEM OF LOSSES THROUGH BAD DEBTS SOLVED IN ADVANCE.

Protects your profits—provides substantial collateral on every account. Covers all forms of bankruptcy and insolvency.

Payments to Policyholders Past Three Years \$2,127,930.00, which means that amount of Profits destroyed by insolvency of customers was restored in spot cash through our Indemnity.

Investigate Credit Insurance and you will adopt it. Our booklet, "Collateral on Merchandise Accounts," tells the whole story. Sent free. Write now.



The American Credit-Indemnity Co.

OF NEW YORK.

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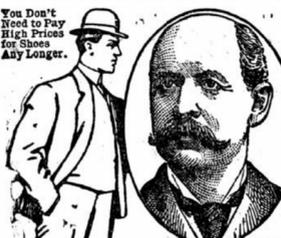
Sanderson Boat and Engine Co.

315 3rd Street South.



Launches, Steel and Wood Rowboats, Dink Boats, Oldtime and Rushon Canoes, Flags, Anchors, Lamps, Oars, Boat Fixtures of all kinds. Boats in stock to order from.

W.L. DOUGLAS



UNION \$3.50 MADE SHOES FOR MEN

W. L. Douglas makes and sells more Men's \$3.50 shoes than any other manufacturer in the world.

\$10,000 REWARD to any one who can disprove this statement.

The reason W. L. Douglas \$3.50 shoes are the greatest sellers in the world is because of their excellent style, easy fitting and superior wearing qualities. If I could show you the difference between the shoes made in my factory and those of other makes and the high grade leathers used, you would understand why W. L. Douglas \$3.50 shoes cost more to make, why they hold their shape, fit better, wear longer, and are of greater intrinsic value than any other \$3.50 shoe on the market to-day. W. L. Douglas guarantees their value by stamping his name and price on the bottom. Look for it. Take no substitute. Sold by shoe dealers everywhere.

FIT AND QUALITY SATISFACTORY. "Your \$3.50 shoes have given me entire satisfaction as to fit and quality. My next pair will be a 'Douglas.'" **EDWARD W. GRIEVISH, Eye Specialist.**

W. L. Douglas \$2.00 and \$1.75 Shoes for Boys are the same quality as Douglas \$3.50 shoes for men. Boys save \$1.00 on every pair over other makes.

W. L. Douglas uses Corona Colton in his \$3.50 shoes. Corona Colton is everywhere conceded to be the finest Patent Leather produced.

W. L. Douglas \$3.50 Shoe Store in Minneapolis: 405 Nicollet Ave.

W. C. J. HERMANN, Fire and Tornado Insurance, Real Estate, Loans and Rentals.

410 and 411 PHOENIX BUILDING.

WESTCHESTER FIRE INSURANCE COMPANY.	
—Principal office, New York City. (Organized in 1887.) George R. Crawford, president; McCall A. Brown, secretary. Attorney to accept service in Minnesota: Insurance Commissioner. Cash capital, \$300,000.	
INCOME IN 1904.	
Premiums other than perpetuals	\$2,028,040.52
Reins and interest	122,448.28
Profit on ledger assets over book values	60,728.84
Total income	\$2,211,217.64
DISBURSEMENTS IN 1904.	
Amount paid for losses	\$1,296,985.99
Dividends and interest	60,936.96
Commissions and brokerage	412,389.40
Cash in office and in bank	99,062.25
Salaries and expenses	129,506.54
Taxes, fees and rents	71,344.89
All other disbursements	241,786.50
Total disbursements	\$2,211,203.62
Excess of income over disbursements	7.02
ASSETS IN 1904.	
Value of real estate owned	\$36,976.17
Mortgage loans	\$28,230.00
Bonds and stocks owned	2,831,330.00
Cash in office and in bank	99,062.25
Accrued interest and rents	241,786.50
Premiums in course of collection	250,101.02
Total admitted assets	\$3,696,471.44
Assets not admitted, \$14,104.01.	
LIABILITIES DEC. 31, 1904.	
Unpaid losses and claims	\$153,349.40
Insurance reserve	1,746,033.77
Salaries, expenses, interest due	14,034.24
All other liabilities	391,039.39
Capital stock paid up	300,000.00
Total liabilities, including capital	\$2,243,387.81
Net surplus	1,362,884.13

MINNESOTA LEGISLATURE

DRAINAGE BILL WINS VICTORY

HOUSE PASSES VOLUMINOUS SENATE BILL.

Measure Codifying Bills on Drainage Question Is Passed with Eight Dissenting Votes—Important Committee Action Reported.

By a vote of 82 to 8 the general drainage bill prepared by the senate committee on drainage was passed today by the house. The measure is really a codification of the present laws, with such amendments as experience has shown to be desirable. It enables county boards to order the construction of drainage ditches for the reclamation of wet and swampy lands and to assess the cost against the lands benefited. State and railway lands are subject to assessment, like taxable lands.

Many amendments were proposed, mainly for the purpose of protecting such lakes as should be preserved. No meandered lake is to be drained if fifty voters living within four miles make a formal remonstrance.

Proposed Steering Committee.

In order to expedite the work of the house W. L. Nolan moved the appointment of a "steering" committee of two members from each congressional district. Everybody thought the idea a good one, except George W. Armstrong from Shingle Creek, who gave notice of debate, thus putting the matter over until tomorrow.

Burdette Thayer was also thwarted in his efforts to hasten legislation. He asked for a suspension of the rules on Senator Witherspoon's bill making an appropriation of \$28,000 for the aid of county fairs. T. T. Ofstun of Glenwood gave the deadly notice of debate.

Traverse des Sioux Monument.

Senator Johnson's bill appropriating \$500 for the purchase of the site where the famous treaty between Governor Ramsey and the Sioux was made, signed in 1851, passed thru the efforts of Ole Peterson. A commission consisting of James H. Baker, Azro A. Stone and L. F. Hubbard, is authorized to survey the location of Traverse des Sioux on the Minnesota river. It is one of the most historic spots in the state and the intention is to erect a monument there.

B. H. Timberlake introduced a bill authorizing county boards to order certain public works without advertising first, and to suspend the rules, as it applies only to Hennepin county.

Relief for Cyclone Sufferers.

Elias Rachie introduced a bill authorizing county boards to make appropriations for the relief of persons who suffered loss by tornadoes between Jan. 1 and April 1, 1905. The measure, which is intended for the relief of the sufferers of Louisiana, was passed under suspension.

Senator A. B. Cole's bills relating to the offices of registrars of deeds, judges of probate and county superintendents of schools in smaller counties were passed.

Among the bills reported out by committees was the McGill measure appropriating \$15,000 for a statue of Alexander Ramsey at the national capitol; Lauritsen's bill requiring the state dairy and food commission to publish a list of fraudulent adulterated milk products; Selb's measure requiring the registration of nurses' diploma and certificates; Ware's bill, licensing wholesale milk dealers by the state.

A bill regulating the practice of veterinary medicine and surgery was indefinitely postponed upon recommendation by the committee on public health.

OUT OF UNIVERSITY

Rachie Bill, as Recommended, only Abolishes High-School Frats.

Elias Rachie's bill prohibiting Greek letter societies at public schools was recommended for passage by the house yesterday afternoon. Mr. Rachie, who confessed to having been an unqualified "barb" while at the university, made a fervid appeal to the senate. He said that the bill would apply only to normal and high schools, and it was thereupon recommended to passage.

The bill by O. T. Ramsland prohibiting the issuance of mineral leases on state lands was recommended after a warm debate. P. E. Dowling of Eveleth was the only active opponent of the bill, and in his speech he made remarks insinuating that Karl De Laitre was actuated by self-interest in favoring the measure. Sherman S. Smith reminded the gentleman from the range of his offense, and he made a manly and complete retraction and apology, which Mr. De Laitre accepted in silence.

S. D. Peterson's bill providing that outside shall not apply only to the payment of life-insurance policies, was killed by indefinite postponement.

Senator Schaller's bills allowing persons accused of crime to plead guilty in advance of a grand jury indictment, were favorably acted upon.

Alvin Rowe's constitutional amendment permitting farmers and market gardeners to peddle their products without obtaining licenses, was likewise recommended for passage.

Among the other measures recommended for passage was the Fanning bill levying a 4 per cent gross earnings tax on sleeping car companies; Sherman Gjersten's bill requiring that promises reviving debts discharged by bankruptcy proceedings must be in writing; Senator Lord's bill amending the stipulated premium insurance law; the Adams bill defining legal newspapers; Zech's bill preventing the fraudulent record of log marks; Sherman Smith's constitutional amendment permitting special legislation with regard to cities, and the Bardwell bill making certain municipal offices in Minneapolis elective by the people.

Express Companies' Taxes.

The house and senate committees on taxes and tax laws recommended for passage the bill providing for a gross-earnings tax of 4 per cent on express companies.

The committees, upon advice of the attorney general, recommended the indefinite postponement of the McGowan-Fossen bill providing for a tax on real-estate mortgages and deducting the amount from the assessed value of the land. The attorney general said such a law would be unconstitutional.

Retained Corrupt Practices Law.

The senate indefinitely postponed the Peterson bill to exempt congressmen from the provision of the corrupt practices law. Mr. Peterson stated to the senate that congressmen were exempt from it anyway by the federal constitution. The senate didn't log it at it in the same light as the author of the bill and decided congressmen should remain under the provisions of the law.

LEGISLATIVE DOINGS TODAY

SENATE.

Report of conference committee on tax amendment accepted. Bills presented and passed providing for editing and publishing revised code. Long list of bills passed. Adjourned to Wednesday, 10 a.m.

HOUSE.

Drainage bill passed. Governor Sarkis of North Dakota invited to address the legislature. Resolution offered for steering committee to sift out bills. Adjourned to Wednesday, 10 a.m.

DUNNELL FOR EDITOR

SENATE PASSED BILL PROVIDING FOR ANNOTATING AND PUBLISHING REVISED STATUTES.

Mark B. Dunnell is appointed commissioner to edit and annotate the revised laws of 1905 thru the provisions of S. F. 519 by Senator Wilson, introduced today and passed under suspension of the rules. The bill appropriates \$5,000, of which the commissioner is to retain \$1,500 and \$3,500 remains for clerkhire and expenses. The supreme court is authorized to fill any vacancy. The commissioner is authorized to include in the same volume with the revised laws the federal and state constitutions and the organic act of Minnesota.

S. F. 520, introduced by Senator Wilson and also passed under the suspension of the rules, provides for the binding and distributing of the revised laws. It makes the attorney general, secretary of state and the state printer a special commission for this purpose. The commission may fix the price at which the volumes may be sold, not to exceed \$5 per volume, to citizens of this state. The work is to be copyrighted by the state, and copyright reserved to the state, and transferred. If the laws are published by a private party, the commission is to purchase not to exceed 1,000 volumes for officers of the state and for exchange. The bill appropriates \$10,000.

Rapid progress on the code was made by the conference committee in two hours' work this morning. An adjournment was taken before noon to let the house members respond to a call, and when the work was stopped the committee was on Chapter 79. It is expected that a report will be made upon before stopping work this afternoon.

Sixty chapters were completed yesterday afternoon without difficulty. The report received from the committee on the drainage chapter, which restored the old law, the house chapter being acted upon. The house reelected on the game and fish law, accepting the senate amendments, which were already inserted. The house agreed to the senate amendment striking out the provision requiring franchises to be listed separately in making returns for taxation. The senate agreed on the amendment which had not been thought of in either house. It exempts fraternal insurance companies from the provision requiring a deposit of \$100,000 in securities with the insurance commissioner of this or some other state.

MADE MORE "WIDE OPEN"

CONFERENCE COMMITTEE ON TAXATION AMENDMENT MAKES FURTHER CHANGES IN SECTION TO BE SUBMITTED.

The "wide-open" tax amendment to the constitution has been agreed upon by the conference committees of the house and senate. The house accepted the unimportant senate amendments except one change in designating sections of the constitution to be struck out. The committee then agreed on two other changes not in either the house or senate bill. One strikes out the provision for the general laws, as to permit the state to adopt the Purdy plan of apportioning state taxes. This change is still farther in the wide-open direction of the public purpose, restores a clause authorizing taxes to be levied for permanent improvements without regard to the value of the land benefited.

The report of the committee was presented to the senate just before adjournment by General Wilson and the bill was re-passed as amended, 42 to 6, the negative votes being cast by Senators Collier, Dunn, Hawkins, Laybourn, Morgan and Schultz. The amendment, as agreed on for submission to the people reads as follows:

"The power of taxation shall never be surrendered, suspended or contracted away. Taxes shall be uniform upon the same class of subjects, and shall be levied and collected for public purposes, but public burying grounds, public schoolhouses, public hospitals, academies, colleges, universities and all seminaries of learning, all churches, church property and houses of worship, institutions of purely public charity, and public property used exclusively for any public purpose, shall be exempt from taxation, and shall not be included from taxation personal property to the value of \$200 for each household, individual or head of a family, as the legislature may determine.

Provided, that the legislature may authorize municipal corporations to levy and collect assessments for local improvements upon property benefited thereby, without regard to cash value, and provided further, that nothing herein contained shall be construed to affect, modify or repeal any existing law providing for the taxation of the gross earnings of public roads."

The bill was re-passed by the house this afternoon.

DEMURRAGE HEARING

Senate Committee Has Final Session on the Nolan Bill.

The final hearing on the Nolan reciprocal demurrage bill was held yesterday afternoon before the senate railroads committee. O. C. Nelson, attorney for the Minnesota Shippers' association, replied to the legal objections which had been made against the bill, claiming that it does not infringe on interstate commerce. The committee was taken to this claim by Pierce Butler, attorney for the Omaha road. W. A. Nolan, author of the bill, read a letter from his partner, L. C. Lindsay, who had signed a remonstrance to the bill, explaining that he did not know he was objecting to the Nolan bill when he signed his name.

Lindsay is a whole-souled fellow who will do anything for anybody," said Nolan. "To prove that he has before done foolish things, I will only state that he once endorsed my note for \$1,500."

George S. Loftus of St. Paul, and others spoke briefly in favor of the bill.

Senator Frater by request today introduced S. F. 521, an amendment to the insurance laws to permit implementers to form a mutual fire insurance company. The bill was referred to the committee on insurance.

MIGHT CUT OUT THE COMMISSION

PROPOSED AMENDMENT MAKES A CURIOUS OMISSION.

While Raising the Amount of State Levy for Roads and Bridges, It Allows the Legislature to Abolish Commission and Out the Pie as of Old.

The state highway commission may not be a permanent institution after all. The house committee on roads and bridges bill which has become a law, followed it up with a constitutional amendment which is to abolish the commission, raising the limit that may be levied for road and bridge purposes by the state from one-twentieth to one-fourth of a mill.

However, the proposed amendment does not stop there. It restates section 16 of article 9, adopted in 1898, but leaves out of it the two paragraphs providing for the highway commission.

Members of the committee declare that they did not do this intentionally. They only wanted to raise the limit, and are satisfied with the idea of a highway commission.

If the amendment should be adopted, it would not abolish the highway commission, but would leave the way clear for the legislature to abolish the commission if it desires. As the constitution now stands, the road and bridge tax cannot be levied without providing for the commission to expend it. The adoption of the amendment, H. F. 579 would permit the legislature to wipe out the highway commission and levy a tax of one-fourth of a mill, raising in one item \$200,000 a year, and divide it among the counties by the present log-rolling methods without state supervision. This is Attorney General Young's opinion.

MEET ISSUE SQUARELY

Governor Agrees that Legislature Should Increase State Levy.

The conference between the subcommittee on appropriations and Governor Johnson yesterday afternoon resulted in a complete abandonment of the old law. The governor told the members of the committee that if an increase in the state tax levy was necessary, he would not oppose it, but would take his share of the responsibility. There should be no politics in the proposition.

Three alternatives are considered by the committee. One is to levy the necessary tax in one item, including the special levy for the agricultural purposes, and the total for necessary purposes would have to be about two mills. Another is to increase the revenue levy slightly, and make special levies for other purposes. The third is to make the tax levy the same, but to authorize the governor, auditor and treasurer to make an arrangement with banks to care for the deficiency that is already in sight, by issuing warrants on the banks and paying interest. Governor Johnson declared himself in favor of meeting the situation squarely and making necessary levies in one item.

The committee is still at work on the details of the bill, and probably will report it out Thursday, and ask to have it made a special order for Friday morning.

FOR "U" HOSPITAL

House Passes Bill Which May Make Institution Possible.

In order to pave the way for the long-mooted project of a general hospital in connection with the university medical department, a bill was passed yesterday by the house under which the legislature is authorized to receive donations of lands and gifts for a hospital.

B. H. Timberlake is the author of the bill, which permits regents of the university to accept gifts, devises and bequests. The measure provides that for a gift of not less than \$50,000, a person may endow a professorship in the university, but the name of the object of the chair shall be determined by the regents.

Mr. Timberlake explained that gifts of \$100,000 had been offered for the hospital and others would be needed before work could be undertaken.

The need of a general hospital at the university to bring its clinical work up to the high standard of its laboratory work has long been felt and friends of the institution are anxious to see a move made to secure this in order that the medical school may be able to maintain its prestige, which is now considerable.

May Recommend Building Site.

The special house committee to investigate possible sites for a governor's mansion inspected a fine piece of property yesterday on the summit of Capitol hill, near the state building. There are no buildings on the ground, which contains fifteen lots, and the committee is likely to recommend that the state buy this property and erect a governor's mansion on it.

BILLS PASSED BY THE SENATE.

H. F. 578, Timberlake—Permitting the state university to receive gifts and bequests.

H. F. 578, Leason—Regulating fees for taxes in cities of over 50,000.

H. F. 487, Ramsey Delegation—Exempting Ramsey from special legislation affecting county office salaries in counties of over 200,000 in event the state census shows Ramsey to be in this class.

H. F. 488, Ramsey Delegation—Same provision as H. F. 487, relative to district electors.

H. F. 487, Roberts—Proposing a constitutional amendment for free tax legislation.

H. F. 620, Smith—To provide for securing election and providing for the use of intoxicating liquors and for the prosecution of such persons.

H. F. 202, Schatz—To legalize and confirm the action of the board of county commissioners who have purchased property for the use of poor persons, and provide for payment therefor.

S. F. 356, Laugel—A bill for an act authorizing village councils to furnish musical entertainments for the public.

S. F. 356, Frater—A bill for an act permitting any weekly newspaper to change its day of publication without losing its standing as a legal newspaper.

S. F. 473, Somerville—To amend section 1833 of the laws of 1901, relating to laying out, altering or discontinuing judicial highways in certain cases.

H. F. 198, Hogue—Requiring railroad companies to provide suitable toilet rooms in railcars in certain cases.

H. F. 232, Bennett—Relating to the addition of territory to villages of less than 1,000 inhabitants in certain cases.

H. F. 246, Putnam—To amend section 4 of chapter 10 of the laws of 1901, relating to the use of state funds.

H. F. 448, Committee on Public Lands—Defining towns on state lands and prescribing penalties therefor.

H. F. 528, R. T. Lewis—To authorize cities having a population of more than 50,000 to acquire by condemnation proceedings under chapter 10 of the laws of 1901, certain lands or lands covered by water.

H. F. 541, R. T. Lewis—To authorize any city over 50,000 to issue bonds for the purpose of taking up payment, exchange or otherwise, bonds which are lien or secured by a lien upon water or gas plants.

H. F. 457, Stephens—To legalize certain ditches, drains, watercourses.

H. F. 580, Wiley Stokes—To authorize the board of county commissioners in counties in this state having a bonded indebtedness sinking fund to invest the money of said sinking fund.

H. F. 576, Mannix—To amend section 6877 of the general statutes of 1901, relating to the crime of burglary in the first degree.

H. F. 488, Wallace—Providing for the establishment of public hay tracks, and the weighing and issuing of hay and straw at terminal points in this state.

S. F. 499, Durant—To prevent the fraudulent cutting of log marks and putting the same on logs of other loggers.

H. F. 738—To promote the sale of state lands.

Dorothy

Two in One

The styles of footwear this spring are unusually varied. Not for years has there been such a diversity of attractive ones.

Noticeable among the new features are the pretty effects in Ribbon Ties, the swell Blucher patterns with extension soles, and the Brown Leather Oxfords in the natty styles that are always popular.

Every demand, from the tailor-made effects to the light, airy ones, may find its answer in the "Dorothy Dood" line this season. And it is the one shoe that combines the feature of a moderate price with comfortable, beautiful, high-class footwear. You can get one or the other often, but seldom both combined in the same shoe.

Sold here exclusively.

Established 1882.

The Plymouth

Nicollet and Sixth, Minneapolis. Seventh and Robert, St. Paul.

\$2.50 and \$3.00

For Oxfords

The Shingles on Your House

can be made to look very beautiful with **Sherwin-Williams Preservative Shingle Stains** (made with creosote). Equally suitable for roofs or shingle sidings. Creosote is the best wood preservative known. When combined with coloring pigments it produces a stain of great beauty and one that effectually prevents decay of the wood.

See samples on wood at our store.

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301-303 HENNEPIN AVE.

THE FIVE ORANGE PIPS

Another Great **DETECTIVE STORY** BY **GONAN DOYLE**

Relating a Thrilling Adventure of **Sherlock Holmes**

These ORIGINAL STORIES by the Greatest Detective Story Writer in the World are being published exclusively in **The Journal**

"The Five Orange Pips" will appear some day this week. It is a story worth reading.

WATCH FOR IT!