

HOW TO JUDGE A LIFE INSURANCE COMPANY

(Present conditions require better public knowledge of life insurance organization and management. The representatives of the STATE MUTUAL LIFE ASSURANCE CO. OF WORCESTER, MASS., submit below the first of a series of publications for this purpose. Detailed explanations will follow.)

STATEMENT NO. 1.

A correctly organized and properly managed life-insurance company will be marked by four essential features:

FIRST—The legal reserve old line basis. There should be no element of assessmentism, or the "preliminary term" variation from the old line system, or any other device for avoiding liability and increasing expenses.

SECOND—Absolute mutuality with proper limitations on the use of proxies. The assets should be owned by the policy holders, not by stock holders.

THIRD—Annual distribution of surplus or dividends, the amount thereof being carried as a definite liability until paid. Treating deferred dividends as "surplus" subject to expense demands is the cause of nearly all the prominent defects in American life-insurance management.

FOURTH—Management strictly confined to the company's officers acting in their responsible official capacity. A "side" promoting or investment company sharing in the management or investments of a life-insurance company offers too great opportunities for irresponsibility, to say the least.

THE STATE MUTUAL LIFE ASSURANCE COMPANY OF WORCESTER, MASSACHUSETTS, is 61 years old and has always adhered to these principles. Inquiries will be welcomed and full information given by any of the company's agents. Intelligence is a duty.

C. W. VAN TUYL, General Agent.
15-21-Loan & Trust Bldg.

"The lives of all your loving complices lean upon your health"—and health does not last. If you need insurance, take it now.

CHIEF OF THEM ALL
SHEBOYGAN
Natural Mineral Water

Tonic and bracer—welcomed by women in the home, favorite of the clubman—pure, delicious, healthful, highly effervescent, Sheboygan leads all mineral waters. Blend it with your wine, drink a glass before retiring, or before the day's work begins—you will always use it.

William Massolt Bottling Company Distributors.

NATURAL MINERAL WATER BETTER THAN IMPORTED

ONLY MILLION IS GIVEN TO YALE

Rockefeller Gift Followed by Statement that Second Million Comes from Alumni.

New Haven, Conn., June 29.—One thousand graduates of Yale went wild with enthusiasm at the annual alumni dinner yesterday when President Arthur D. Rockefeller had given \$1,000,000 to Yale. The sensational announcement came at the end of the after-dinner speeches, which had aroused the graduates and guests to a high pitch of enthusiasm.

When the excitement had partially subsided, President Hadley sprang another surprise. He announced that still another million had been subscribed to the permanent endowment fund of the university by graduates who had given amounts ranging from \$50,000 to \$25,000.

Income Only Is to Be Used.
The only condition of any kind underlying Mr. Rockefeller's gift is that the money be invested in income-producing securities and preserved inviolate as endowment for the institution, the annual income only to be used for current purposes.

The gift of Mr. Rockefeller to Yale, following so closely upon the "tainted money" discussion incident to the protest of members of the American Board on the account of the gift to that organization, has created a sensation at Yale.

Dr. Gladden Uncommunicative.
Columbus, Ohio, June 29.—Dr. Washington Gladden has declined any comment upon John D. Rockefeller's proposed gift of a million dollars to Yale college, saying that Yale no longer had any connection with the Congregational church and there was no reason why he should be specially interested.

BLOW STRUCK IN COURT

LAWYERS WERE READY TO FIGHT TO A FINISH WHEN COMPELLED TO DESIST.

Eveleth, Minn., June 29.—"Do you mean to imply that my word is not good?" asked F. L. Bannon, attorney for the defense in a police court case, of City Attorney Arnold.

"That is exactly what I meant to say," "Then you are a liar," shouted Mr. Bannon.

The words scarcely were out of his mouth when Arnold slapped him sharply on the left cheek. Bannon rose in a menacing posture, but the court ordered the men to desist. Officer Keet stepped between the two.

BIEDERMANN CHOSEN

Evangelical German Lutheran Synod Elects a Secretary.
Detroit, Mich., June 29.—The result of the vote on the election of a new secretary of the Evangelical German Lutheran synod was announced today. The successful candidate being Rev. Richard Biedermann of Indianapolis, Wis., for many years secretary without pay, was voted \$300 a token of appreciation of his long service.

The request of Concordia college, Milwaukee, for an additional professor was denied, but \$300 was voted to this college for the removal of buildings that must be disposed of in the laying out of new ball grounds.

NO BAIL FOR KEERL

Noted Montana Prisoner Must Stay in Jail While Appeal is Pending.
Special to The Journal.

Great Falls, Mont., June 29.—Judge Lacle, in district court at Great Falls today granted a writ of habeas corpus pending an appeal to the supreme court in the Keerl case. He, however, refused to admit Keerl to bail, and the effect will be to keep the noted prisoner in jail until the supreme court decides the appeal which his attorneys will make.

THE GAEKWAR OF BARODA

A Prominent Figure on the Gorgeous Delhi Durbar.

"There was a surprise in store when we reached the tent where the Gaeckwar's jewels were kept," writes Dorothy Mepes in her account of the Durbar at Delhi. They brought out a diamond necklace. It was almost a breastplate of diamonds of perfect purity—a necklace for which a millionaire might crave. One diamond in said to be the third largest in the world, and another heart-shaped diamond underneath very nearly as large. Even these two massive gems did not appear so very enormous when surrounded, as they were, by scores of others, some of them larger than a child's marble. On one of Carter's little Liver Pills after a few days, a lady clasped her hands and exclaimed, "Oh! why did not his highness wear that beautiful necklace at the Durbar?" "Because," said an official, "that is only one among the Gaeckwar's store of jewels. The necklace which his highness wore at the Durbar was worth three times as much as this one. It is something you will admire." He drew out a pearl necklace, five or six rows of pearls, each single gem as big as a filbert and almost of incalculable value. From this little incident one may get a faint idea of the splendor of the raiment worn by the high Indian officials on that memorable occasion. Aside from the real jewels and precious stones, all the chief attractions and conspicuous features of the gorgeous Durbar are faithfully reproduced in the entertainment presented this year with the Barnum & Bailey Greatest Show on Earth. The spectacle of the gorgeous Durbar is in addition to the regular performance without extra charge. It will be here, with all the other wonders, on Saturday, July 8.

See Stockwell Soon—That life insurance—The Penn Mutual. Andrus bldg.

They make one feel as though life was worth living. Take one of Carter's Little Liver Pills after eating; it will relieve dyspepsia, aid digestion, give tone and vigor to the system.

Fourth of July Low Rates via Chicago Great Western Railway.

One fare plus 50c for the round trip to any point on the line. Round trip to Chicago, \$12; to Kansas City, \$14.65; to Dubuque, \$17.90; to St. Joseph, \$13.25; to Des Moines, \$8.50; to Omaha, \$10.75. Tickets on sale July 1, 2, 3 and 4. Return limit July 6. For further information apply to R. H. Heard, G. A. Cor., Nicollet Ave. & 5th St., Minneapolis, Minn.

DONALDSON'S

GLASS BLOCK STORE.

Friday Bargains Busy Basement.

SPECIAL SHOE SALE.
WOMEN'S OXFORDS—Tan Russia Calf, Patent Leather and Black Kid. Bluchers and Ribbon ties; new, nobby shapes in all sizes; regular \$2 and \$2.50 grades at... **\$1.49**

WOMEN'S SHOES—Fine Dongola Kid lace in several styles, with heavy or light soles; thoroughly reliable makes and sold regularly at \$2; all sizes. Special Friday... **\$1.49**

BOYS' TAN SHOES—Best quality tan grain leather, a splendid wearing and good looking shoe for boys, sizes 9 to 2. Regular \$1.50 and \$1.75. Friday... **\$1.19**

GIRLS' SHOES—Black Kid lace with patent leather tips and flexible soles—a solid and substantial vacation shoe—sizes 8 to 11 and 11½ to 2; worth \$1.25 to \$1.75. Friday... **98c**

PRESCOTT GLASSWARE.
Cream Plates, 8-inch, 10c.
Bon Bon Dishes, 10c.
Olive Dishes, 10c.
Pickle Dishes, 10c.
Berry Dishes, 10c.
Footed Comotes, 10c

DECORATED CHINA.
French China Service Plates, 19c.
German China Service Plates, 15c.
7-inch Fruit Plates, 8c.
Cracker Jars, 48c.

A TRUNK SPECIAL.
EXTRA large 30-inch Trunk, well made, with hardwood slats, good lock, strong and durable. Friday only... **\$2.00**

HAMMOCK SPECIAL.
LARGE woven Hammock in several colors to select from, good size bed with large pillow and wide valance; 2 spreaders. Special... **\$1.25**

CROQUET SET.
FOUR-BALL Croquet Set; strong and well made with set of rules complete. Friday each... **45c**

PICTURES.
ANOTHER great lot just received, large and small sizes fitted with desirable colored subjects, in squares and oval oblongs. Just for Friday, each... **25c**

SOME EXTRA values in this assortment of gilt frames as large as 16x20, oval mats and colored pictures, also one yard flowers framed in neat gilt moulding with good glass, all ready to hang up. Special... **50c**

CARPENTERS' TOOLS.
For Friday Only.
HENRY DISSON'S SAWS—In 8, 9 and 10 point; regular price from \$1.50 up to \$2.25. Special for this sale only... **95c**

STANDARD Stanley Squares, all steel; regular \$1.50. Friday special... **85c**

ONE LOT of Standard levels; regular price \$1.75 and \$1.85. Friday special... **90c**

POLISHED white bone handled Knives and Forks; guaranteed steel; put up 1 dozen in a box; regular \$1.69 price \$2.25. Special... **\$1.69**

Special Sales on Introduction Tables

Nicollet Front, Main Floor.

INTRODUCTION TABLE NO. 1.
Main Floor.
40c DOTTED SWISS FOR 25c—Our 40c quality of dotted and figured Swiss. Special Friday, yard... **25c**

INTRODUCTION TABLE NO. 2.
Main Floor.
WHITE WAISTINGS—We have about twenty pieces of White Waistings in etamine, voile, poplin and small figured effects; worth 39c, 45c and 50c. Your choice, per yard... **25c**

INTRODUCTION TABLE NO. 3.
Main Floor.
A LARGE AND VARIED assortment of framed pictures, in gilt and dark mouldings, large and small. Fine gilt frames with fancy raised corners, good colored subjects, frames fitted with good glass; each one packed in separate box. Friday, each... **10c**

INTRODUCTION TABLE NO. 4.
Main Floor.
BATH TOWELS—Bleached and unbleached double thread Bath Towels, the best 10c Bath Towel in the Twin Cities. Special Friday... **7c**

INTRODUCTION TABLE NO. 4.
Continued.
LINEN HUCK TOWELS—16c quality all pure linen Huck Towels, an excellent grade. Special for Friday, each... **12c**

INTRODUCTION TABLE NO. 5.
Main Floor.
DAINTY DIMITIES. One hundred pieces of dainty dimities, light grounds with pretty designs for full dresses—fine sheer quality. On sale Friday at, per yard... **12c**

INTRODUCTION TABLE NO. 6.
Main Floor.
TISSUE VOILES—28-inch Checked Tissue Voiles, in navy, tan, black and brown; worth 15c. On sale Friday at, yard... **8c**

INTRODUCTION TABLE NO. 7.
Main Floor.
SIX THOUSAND YARDS Printed Lawns, Batistes and Chambray Dress Ginghams. On sale Friday, at per yard... **6c**

REDWOOD FALLS, MINN.—The Morgan Messenger has been sold by F. S. Polard to Chas. E. Eaton of Morgan. The new editor has been employed in various offices in Redwood county and is a good printer.

EKEN VALLEY, MINN.—L. L. Neelien of Minneapolis is selling his 300-barrel flour mill to the farmers. One hundred shares have already been sold to farmers by C. A. Hubert, also of Minneapolis, and 100 more will be transferred at \$100 each. The mill and elevator will be made a co-operative plant.

LAKE CITY, MINN.—The population of Lake City in 1900 was 2,754. According to the state census it is now about 3,400.—Miss Edith Murgar has left for Europe. She will visit in Great Britain, France, Switzerland, Germany and Italy.—The county commissioners will hold their annual meeting on July 10.

If you want a hurry-up job of roofing done, telephone W. S. Nott Co., 376.

TWO KILLED BY FALL

Peninsula Workers Tumble from a Chimney 120 Feet High.

Negaunee, Mich., June 29.—George H. Mode of Negaunee and David Grant of Chicago fell from a scaffolding at the top of a chimney 120 feet high and were instantly killed. They were working on the chimney, which was being built for the Negaunee Electric Power company. The accident was caused by the breaking of the rope supporting the scaffold.

HENDERSON IS BETTER

His Physician Reports He Is Gaining in Strength.

Dubuque, Iowa, June 29.—David B. Henderson, ex-speaker of the national house of representatives, who suffered a stroke of paralysis, was reported today to be resting easily and gaining in strength.

Special Trains for the Fourth

between Minneapolis, Lake Shore, White Bear and Bald Eagle. Trains every little while during the day. Get out and go fishing. Take your family and spend the day where it's cool. Get a leaflet showing time, etc., from G. F. McNeill, City Pass. Agent, No. 19 Nicollet House Bldg., Minneapolis, Minn.

Minnetonka Trains on the Fourth

Leave Minneapolis & St. Louis depot at 9:15, 10:25, 11:35 a.m.; 1:45, 2:30, 3:45, 5:10 and 6:15 p.m. Frequent returning trains up to 11:15 p.m. Fifty cents for the round trip.

Hoi for Denver.

Members of Epworth League desiring sleeping car accommodations should make early application to C. P. Miller, Hamline, or W. G. Calderwood, Minneapolis, or at Ticket offices, 600 Nicollet Ave., Minneapolis, and 300 Robert St., St. Paul.

That tired, languid feeling and dull headache is very disagreeable.

Take two of Carter's Little Liver Pills before retiring, and you will find relief. They never fail to do good.

HEALTH AND VIGOR IN EVERY GLASS OF DUFFY'S CIDER

Recommended by Doctors for its Health-Giving Qualities
STERILIZED, CARBONATED, NON-ALCOHOLIC
The Pure Juice of the Apple.
IT CONTAINS NO PRESERVATIVE
Our Book on Cider Free.
AMERICAN FRUIT PRODUCT CO., - Rochester, N. Y.

Baby Mine

Every mother feels a great dread of the pain and danger attendant upon the most critical period of her life. Becoming a mother should be a source of joy to all, but the suffering and danger incident to the ordeal makes its anticipation one of misery. **Mother's Friend** is the only remedy which relieves women of the great pain and danger of maternity; this hour which is dreaded as woman's severest trial is not only made painless, but all the danger is avoided by its use. Those who use this remedy are no longer despondent or gloomy; nervousness, nausea and other distressing conditions are overcome, the system is made ready for the coming event, and the serious accidents so common to the critical hour are obviated by the use of **Mother's Friend**. "It is worth its weight in gold," says many who have used it. \$1.00 per bottle at drug stores. Book containing valuable information of interest to all women, will be sent to any address free upon application to **GRADFIELD REGULATOR CO., Atlanta, Ga.**

Mother's Friend

Malta-Vita
NOW 10¢.

Same big package you have always bought
Same High Quality

When you buy **Malta-Vita** "The Perfect Food" you will do just what thousands of the best judges of good foods do—buy it again. Try it to-day.

It is delicious. Just the best you ever tasted

If You Want to **Buy or Sell** Any Kind of **Real Estate** You Should **Pay Attention to The Journal's Real Estate Pages Saturday.**

There will be offered more bargains to the square inch than you have imagined existed. Everybody is **talking Real Estate**. Many people are **Dealing** in Real Estate. Some are **Buying**, some are **Selling** but **Real Estate is Active** as you will readily see when **The Saturday Journal** comes out.

Watch the **Real Estate Pages.**