REAL ESTATE FOR SALE

Improved.

$2,000—NO. 1081 13th AV SE, 8-ROOM HOUSE, two lots.
$2,500—No. 1034 14th av SE, 8 rooms, modern except heat; two lots.
$1,650—No. 719 11th av SE, 9 rooms, city water.
$3,500—Three houses, corner Aldrich and 5th av N; rented $45 per month.
$3,000—No. 3039 Lyndale av S. 8 rooms and barn; modern.
$5,500—No. 2947 Portland av, 9 rooms, three lots.
$1,700—No. 711 E 15th st, 7 rooms.
$1,650—No. 416 W 28th st, 8 rooms.
$1,800—No. 2528 and 2530 Oakland av; double house; rented $300.
$2,000—No. 2421 4th av S, 9 rooms and barn; modern except heat.
$4,500—No. 79 Spruce place, 9 rooms, steam heated.
$5,500—No. 710 E 16th st; 10 rooms and barn; modern.
$4,500—No. 1305 and 1307 Hawthorn av; two houses; city water.

Vacant Lots.

132 feet corner University av and 2d av SE, only $3,500.
Dupont av N, between 18th and 20th avs; 50 feet, east front; only $800 if taken this week.
Lot on Colfax av S, between 25th and 26th sts; $1,000.
53-foot lot, corner Clinton av and 31st st, $1,500.

The above prices are good for one week only.

C. H. Smith, 604 Phoenix Bldg.

HOMES ON EASY PAYMENTS.

You select your lot.

You select your contractor.

We furnish the money.

A $1,000 home............$8 per month
A $2,000 home............$16 per month
A $3,000 home............$24 per month

Higher-priced homes in proportion.

U. S. Installment Realty Co.,
Kasota Block.
Both phones.

THE TRUTH IS GOOD ENOUGH FOR US.

We do buy or build homes on easy payments, and we buy or build them when you want them.

Monthly payments less than rent.

American Real Estate Investment Loan Co.,
437-39 Andrus Building,
Minneapolis, Minn.

RAILROAD TRACKAGE.

Corner, 198x157 feet to 20-foot alley, with exclusive railroad trackage; also convenient to depots, mills, etc.; will sell or lease; terms to suit.

Thorpe Bros., Andrus Bldg.

SAVE MONEY BY BUYING BEFORE JAN. 1; I have some fine bargains in lots; also houses near the lakes; have notice from owners to raise prices after Jan. 1, 1906. George B. Dartt, 807 Phoenix building.

A FINE NEW HOME OF FIVE ROOMS; ALL on one floor; 803 Thornton st SE, $1,200; $200 cash, balance $12 per month; adjoining houses $1,100, same terms. J. H. Field, 319 Hennepin av.

REAL ESTATE BOUGHT, SOLD AND EXchanged. What have you? Call or write today. E. F. Lambert, 830 Guaranty Building.

NEW MODERN FOUR-FLAT BUILDING; PAYS 10 per cent net on $14,000; large lot, choicest inside location; will double in value. Owner, 4312, Journal.

A CHRISTMAS SNAP FROM OWNER; $2,000 will handle a fine large residence, east front on a fine paved avenue. Address 4427, Journal.

NEVER EVEN THINK OF BUYING REAL EState without having the title insured. Minnesota Title Insurance & Trust Co.

WE CAN SELL HOMES UNDER OUR CARE. Nickels & Smith, 811 Nicollet av.

Unimproved.

CHEAP ACRES, NEAR CITY, $1,475, FOR nearly 9 acres, near Lake Harriet and Minnetonka carline, all smooth land ready for plow. $3,000 takes 5 acres Lyndale av S. near 46th st, car one block. F. J. Percival, 806 Guaranty building.

CHEAP LOTS, CALHOUN PARK, ON HOLMES av, inside 33d st, $630; Humboldt av, east front, large, near 32d, $875; corner on 4th av S, near 27th, $700; make offer. F. J. Percival, 806 Guaranty building.

TO CLOSE AN ESTATE—WILL SELL 600 acres wild land in central Minnesota, in small tracts, accepting part trade, balance time. Mrs. Sarah A. Fuller, 69 Iglehart st, St. Paul.

FOR SALE—LOT 6, BLOCK 4, CORNER 34th av S and 49th st, Minnehaha Park addition, half acre, lying well above grade; fine location for home; price reasonable. 4342, Journal.

THE INTERNATIONAL FALLS REALTY CO.'S lots at Koochiching Falls on sale. Easy terms. Call or write at once. 120 Temple Court, Minneapolis.

INFORMATION FREE—CANADIAN LANDS. R. R. Stoner, Canadian government agent, 231 Boston Block, Minneapolis, Minn.

Farm Lands.

LANDSEEKERS' EXCURSION.

The Southwestern Land Co. will run an excursion to the southwest on Jan. 1, 1906, to Oklahoma, Texas and New Mexico, by way of the Santa Fe railway, thru the great Panhandle district, Texas, and the fertile Pecos valley of New Mexico, stopping at points from Gage, Okla., to Roswell, N. M.; will run private car on which berths and board will be furnished reasonably. Come and join us. Our lands comprise some of the best in the southwest, and in point of fertility and productiveness are excelled by none; selling at a low price and on easy terms; an ideal climate. We want agents in every county in the state. Write us for particulars.

Southwestern Land Co.,
106 New Chamber of Commerce, Minneapolis.

THE BEST BARGAIN EVER OFFERED.

A good 160-acre farm in Big Stone county, Minnesota. small set of buildings, 120 acres under cultivation, balance pasture and meadow land; good soil; will bear close inspection.

Terms—One dollar per acre cash, and $1 per acre in yearly payments, or purchaser can pay any amount he desires at any interest paying date.

Price $27.50 per acre, 6 per cent interest. The best chance ever offered for a poor man to get a "home" of his own.

Address E. H. Stephens,
Ortonville, Minn.

OUT THEY GO TO NORTH DAKOTA—THE most prosperous state in the whole country. The best watered grain and stock lands are near Mandan, Richardton and Mott; strong soil, free coal, splendid grasses. We own 100,000 acres to select from. Average price $12 an acre. Real estate men should invest in our lands. Ask for proofs and Brown's Farmer. William H. Brown Co., 131 La Salle st, Chicago, Ill., or Mandan, N. D.

NORTH DAKOTA SNAPS, SARGENT COUNTY quarter in 131-57, only $1,125; another 131-55, only $2,175, and $500 handles it. Ransom county quarters, 133-58, for $1,900. La Moure county quarter 134-61, at $1,700. Ward county quarter, improved, 158-85, Carpio, 6 miles, $1,600. F. J. Percival, 806 Guaranty Bldg.

MICHIGAN FRUIT FARM.

Will sell or exchange, everything complete, electric line runs past front door; close to market, near South Haven; bargains in Brown county lands at $10 per acre. Write for descriptions.

Meyer Land Co., 418-419 Phoenix.

MUST SELL AT ONCE—A 240-ACRE FARM, good land, clay subsoil, all improved; good house, barn, granary, hog house, windmill, etc.; one-half mile from a good western Minnesota town; price $40 per acre. Half cash; balance on long time. 4368, Journal.

BEFORE BUYING OR SELLING A FARM or any kind of city property call on L. A. Howard, 502 Oneida Bldg.

2,000,000 ACRES IN CANADA, $6 AND UP; 50,000 acres in Wisconsin, $5 and up; small payments, easy terms; agents wanted. American Land & Ex. Co., 235 Loston Block, Minneapolis, Minn.

BARGAINS IN 120 ACRES, 7 MILES FROM courthouse; 155 acres, Wright county; 12 acres, 8 miles out; all have fine buildings; best of soil and locations; call for full particulars, George B. Dartt, 807 Phoenix building.

FOR SALE—IMPROVED FARM 480 ACRES, nearly all cultivated; buildings thereon; situated in excellent wheat belt in Manitoba; price $15,000; good terms. Apply James Foster, 395 Redwood av, Winnipeg.

FARM AND RANCH LANDS.

Great bargains in Kansas, Nebraska and Colorado; 10 years' time, one-tenth cash. Dept. O, Land Dept., U. P. R. R. Co., Omaha, Neb.

TIMBER LAND AT HALF PRICE, HALF SECtion Oregon pine land, near river; estimate 5,000,000 feet; quarter section pine in Douglas county, Oregon, at $5 per acre. This is very cheap. 4360, Journal.

NORTH HALF SECTION 23, TOWNSHIP 161, range 46, four miles northeast from Bronson, in Kittson county, will sell one or both quarters on good terms, cheap. Address M. J. Jacobsen, Wheaton, Minn.

2,700 ACRES GOOD FARM LAND, CLOSE TO Buckman, in Morrison county, Minn., for sale or will trade for good clear hardware stock. Address M. J. Jacobson, Wheaton, Minn.

REAL ESTATE FOR SALE

Farm Lands.

Continued

FOR RENT—OR WILL SELL SIX ACRES OF choice garden land with seven-room house, good barn; close to car line; ideal chicken ranch. 423 Medical block.

FOR SALE—140 ACRES GOOD TIMBER LAND, 2½ miles from station; one mile from school; good buildings; price $12 per acre. F. J. Nelson, 2226 E 22d st.

CANADA LAND—SECTION AND QUARTER, eight miles north of Weyburn on Soo Line; will sell all or part; easy terms. P. R. Thielman, St. Cloud, Minn.

TWO GOOD FARMS TO EXCHANGE FOR MINneapolis residence property in eighth ward from $4,000 to $5,000; each farm 240 acres. 4360, Journal.

I CAN SELL YOUR FARM; SEND DESCRIPtion. C. C. Shepard, Bank of Commerce bldg.

WANTED—REAL ESTATE

WE WILL PAY CASH FOR A 2 OR 4 FLAT building or residence property in desirable location; must be a bargain.

We wish to buy 2 to 5 acres with or without buildings, near car line, in any desirable location.

SELOVER, BATES & CO.,
Real Estate and Loans,
Andrus Bldg.

WE WANT A NEW OR NEARLY NEW 8-ROOM modern house between 3d av S and Lyndale, inside 27th st. Submit your offers. Most cash if price is right. American Real Estate Investment Loan Co., 437 Andrus bldg.

IMPROVED OR UNIMPROVED CITY PROPerty; must be well located; will pay cash; have orders to buy a large bunch; give full descriptions. J. A. Walters, 514 New York Life building.

WANTED—UNFURNISHED, TWO OR THREE rooms, steam heated flat or house; all conveniences and hardwood floor; state phone number and all particulars. Address 4526, Journal.

LIST YOUR VACANT BUSINESS PROPERTY and houses with us. We have or can find the tenant you want. W. J. Westfall Co., 421-423 Kasota Bldg.

WANT 2,000 TO 5,000 ACRES IN NORTH DAkota, prairie land; good, cheap and easy terms. From owners only. W. D. Morlan, 1921 Irving av S.

TO BUY OR RENT—SMALL GARDEN FARM of six to ten acres; within six miles of city. S. L. Wood, 3015 Stevens av.

WANT CLEAR IMPROVED FARM FOR STOCK merchandise, running. Meyer Land Co., Phoenix building.

REAL ESTATE EXCHANGE

TO EXCHANGE—160 ACRES OF FIRST-CLASS land in Pine county, Minn.; 2½ miles from Kerrick station; free and clear of incumbrance and $500 in cash, for stock of merchandise, hotel or livery; only those meaning business. Address immediately, M. Zimmerman, 1933 University av, St. Paul, Minn.

NEW MODERN, HARDWOOD FINISHED 8-room house, two lots, near cars, good neighborhood; might take lot, farm or land for $4,000 equity. Rait, Bank of Commerce.

A GOOD FARM TO EXCHANGE FOR CITY property; the buildings cost $14,000, and it is within driving distance of twin cities. Address 4557, Journal.

FOR SALE OR EXCHANGE FOR AN AUTOMObile, or implement stock, 160 acres land in Aitkin county, Minn. Address 4206, Journal.

18½ ACRES ON LAKE MINNETONKA TO EXchange for Minneapolis property. Shepard.

I CAN EXCHANGE YOUR PROPERTY. C. C. Shepard, Bank of Commerce Bldg.

LOST, FOUND, REWARDS

LOST OR STOLEN—BANK BOOK NO. 104958, issued by "The Farmers' and Mechanics' Savings Bank of Minneapolis." If not returned to said bank before Jan. 6, 1906, application will be made for a duplicate thereof.

LOST OR STOLEN—BANK BOOK NO. 139181, issued by "The Farmers' and Mechanics' Savings Bank of Minneapolis." If not returned to said bank before Jan. 6, 1906, application will be made for a duplicate thereof.

LOST—BETWEEN 1ST AV CAR AND POSToffice lobby, Thursday afternoon, black leather hand bag with brass chain, containing chamoise purse and various articles. Please return to Minneapolis Trust Co. for reward.

DOG LOST—DECEMBER 14, SMALL WHITE long haired dog, black face and ears, full tail, blue leather collar with license. Notify 108 E 24th st or phone South 417, for liberal reward.

LOST—THURSDAY NOON, BROWN LEATHER pocketbook on Fourth av car or on Sixteenth st, between Fourth av and Second av. Return for reward to 1605 Second av S.

LOST—POCKETBOOK CONTAINING $8.50; either at Powers or the 10c store; name Ida, 1905, on plate; finder please return for reward to 232½ Nicollet av.

FOUND—A PLACE TO HAVE YOUR TRUNK repaired or exchanged for new one. 14 Washington av N. Bijou Trunk Factory. William Lorenz. Both phones.

STOLEN—COAT AND VEST FROM DELIVERY wagon, at Hampshire Arms; will pay $15 for return; no questions asked. F. W. Nye, 905 Hawthorn av.

LOST—ST. BERNARD DOG; ANSWERS TO the name of Don; color tan and white; $5 reward if delivered to Mrs. Wm. Lucas, 1726 8th av N.

LOST—HARVARD PIN WITH NAME M. Chadbourn on back; return for reward to Van Dusen-Harrington Co., 713 Chamber of Commerce.

LOST A PONY WITH SADDLE AND HALTER. Phone South 369 L1 for reward.

LOST—RAT TERRIER PUP; RETURN FOR reward. 71 17th st N.

CHRISTMAS PRESENTS

PANTS | PANTALOON STORE,
Exclusively. | 238 Nicollet Av.

We are the only store that manufactures our own goods and sells direct to you in this line.

Why not buy a pair of our special $3.50 trousers as a Christmas present? They will be useful at all times. Open evenings till Xmas.

1 OLDSMOBILE, NEWLY PAINTED....$225.00
1 Cadillac "B," with tonneau 550.00
1 Ford "C," with tonneau, in A1 shape.. 550.00
1 Locomobile steamer, fine Victoria top... 175.00
1 16-h. p. 1905 touring car, almost new... 800.00

Northwestern Motor Vehicle Co.,
219-221 Sixth St S,
Minneapolis, Minn.

SPORTING GOODS.

Skates, sleds, pool and billiard tables, skis, cutlery, boxing gloves, punching bags, phonographs, bicycles at big bargains, as we move Jan. 1.

Great Western Cycle Co.,
612 1st av S.

KNITTING—WE ARE THE ONLY MANUFACturers of home-made stockings, sweaters and all kinds of knit goods. Stockings made from best German knitting yards. Nelson Bros., knitting works. Retail store, 500 Cedar av.

A BARGAIN IN CHRISTMAS WATCHES AND jewelry for South Side people. C. M. Erickson, 303 Cedar av. Repairing a specialty.

JOHN GUTH, 110 WASHINGTON AV S, CARries a full line of German books, cards and imported toys of all kinds.

BODFOR'S, THE JEWELER, 44 4th ST S sells honest goods at honest prices; see him for Christmas goods.

FOR GOOD CANDY GO TO YE OLDE TYME candy kitchen, 44 7th st S; fresh candy daily, at right prices.

HOLIDAY LIQUORS—THE CALIFORNIA WINE House, 209 Nicollet. Both phones 564.

AGENTS WANTED

LEARN TO FIT GLASSES BY SENDING FOR our free book on the eye. It will tell you all about it. Get a profession that pays you from $75 to $150 per month. The optical profession will do it for you. No field so pleasant, profitable or so little worked; no longer necessary to work for some one else at a meager salary; for a short time only we are sending our book free. It will teach you to be an optician and costs you nothing. A postal card will bring it by return mail, all charges paid. Jacksonian Optical College, Jackson, Mich., Dept. X 21.

$80 A MONTH SALARY AND EXPENSES TO men with rig to introduce our guaranteed poultry and stock remedies; send for contract; we mean business and furnish best reference. G. R. Bigler Co., X 522, Springfield, Ill.

WANTED—GOOD RELIABLE AGENTS TO sell Queensware. Address Box 241, East Liverpool, Ohio.

ELECTRICAL

ELECTRICAL MOTORS.

We have the only complete line of new and second-hand motors and generators in the west at prices that will interest you; see us before purchasing. Northwestern Electric Equipment Co. 131-133-135 E 5th st, St. Paul, Minn.

PATENT ATTORNEYS

WILLIAMSON & MERCHANT, PATENT LAWyers and solicitors; main office 925-933 Guaranty building, Minneapolis, Minn.; 52 McGill building, Washington, D. C.

STOVE REPAIRS

REPAIRS FOR ALL STOVES—GREAT WESTern Stove Repair Co., [illegible] Hennepin.

HORSES AND CARRIAGES

For Sale.

FOR SALE—MY 3-YEAR-OLD PACING mare; absolutely sound; with four weeks' training last spring stepped full mile in 26; quarters in 34; this mare has a great future; unless you are looking for something good and willing to separate yourself from $600 in case she pleases you, don't answer. Address 4343, Journal.

LOGGERS TAKE NOTICE.

400 to 600 head of big, heavy, young, first-class logging horses constantly on hand; each horse guaranteed as represented; come and see us before buying; we can save you money and give you selection from the largest collection in the northwest. Barrett & Zimmerman, Midway Horse Market, Midway, St. Paul.

ONE CONCORD BUGGY, ONE OPEN BUGGY, pole and thills, road cart and steel runners; one new light double harness, one single harness; sacrifice price for quick sale; no use for them. Room 1, Library apartments, 11th and Hennepin.

BEAUTIFUL CHRISTMAS PRESENT, ELEgant coupe Rockaway in finest condition, with or without double coach harness and fine coach mare; going west; will sacrifice. 3018 Aldrich st S. South 331-L2.

FOR SALE—ONE FINE BROUGHAM, ONE OF best make, cost $1,500; almost good as new; will sell for $600. This is a bargain. A. C. Atkinson, Carriage Shop, 69 12th st S.

FOR SALE—JUST ARRIVED FROM WISCONsin, 20 head of draft, driving and farm horses and mares; must and will be sold at once. 414 3d st S.

ONE MIKE MAINS SPEEDING SLEIGH; ONE ball-bearing pneumatic tire runabout, both as good as new. 1401 Chicago av. T. C. phone, 2648.

ZIMMERMAN'S HORSE MARKET, DEALERS in all classes of horses, part time given when desired. Stables 12 2d st N.

FROST & CO.
All classes of horses for sale.
18 2d st N

ROCKAWAY—SECOND HAND BUT GOOD AS new. Wallis Coach & Carriage Works, 12 and 14 E Grant st.

ROCKAWAY, IN FIRST-CLASS CONDITION and for sale cheap. Inquire L. B. Mayer, 1131 Fremont av N.

A GOOD DRIVING TEAM FOR SALE—SUITable for coach team. 6, 8 and 10 Old Colony building.

NOTICE—DEAD HORSES REMOVED. N. W. Scavenger Co., 102 1st st N; phone 195 Main.

FOR SALE—HORSE, HARNESS, CUTTER AND buggy. Call at 3519 Aldrich av N.

FOR SALE—CHEAP, CLOSED CARRIAGE, good as new. 1112 2d av S.

HORSES AND CARRIAGES

Wanted.

WANTED—TO BUY TWO OR THREE REGistered draft Stallions, Clyde or Percheron preferred, for cash; prices must be right or they will not be considered. Address 4507, Journal.

WANTED—FIRST-CLASS DELIVERY HORSE, weight 1,250 to 1,300 lbs. Kildall Fish Co., 200 Washington av N.

COWS, DOGS AND POULTRY

SCOTCH COLLIES, FINEST BREEDING IN the world; sired by our imported "Wishaw Climax," the only litter brother to the $10,000 world's champion; stud fee $10. Highland Collie Kennels, Buffalo, Minn.

JERSEY COW AND HEIFER CALF; BOTH solid fawn; heavy rich milker; price $65. 2204 Grand av.

BOARD AND ROOMS

Offered.

NICELY FURNISHED FRONT ROOM WITH board, suitable for two; also side room, walking distance, pleasant location, thoroughly modern. 810 4th av S.

BEAUTIFUL SUITE, PRIVATE BATH; SINgle room private bath; single room, without bath. Hotel Waverly.

NICE LARGE FRONT, TWO NICE SINGLE rooms. Hotel Southern, 4th av S and 9th st.

BOARD AND ROOMS

Wanted.

A FEEBLE OLD LADY WANTS HOME BEtween Lowry Hill and courthouse; give terms. Address 4184, Journal.

BUSINESS PROPERTY

614-616 HENNEPIN AV—SECOND AND THIRD floors, 56x125; steam heat, good light.

Thorpe Bros.,
206 Andrus Bldg.

ANNOUNCEMENTS

INVESTORS, ATTENTION—THE AMERICAN De Forest Wireless Telegraph Co. have withdrawn their 6 per cent gold bonds from the market and I am instructed to close all deals by Jan. 1, 1906, and am limited to a very small amount. Kindly place your order at once. If too late, I will return draft. P. W. McAllister, 236 Boston Block.

CUT RATES ON HOUSEHOLD GOODS TO CHIcago, Denver, Spokane, Pacific coast terminals and tributary points. Best of service and lowest possible rates. Write or call on the Boyd Transfer & Storage Co., 46 S 3d st.

"THE SONG OF OUR SYRIAN GUEST," AND "Love Watch," for sale at Minneapolis Book and Art Exchange, 1708 Clinton av.

HOLIDAY LIQUORS—THE CALIFORNIA WINE House, 209 Nicollet. Both phones 564.

AUTOMOBILES & BICYCLES

PIERCE ELECTRIC, WITH TOP, $125.
1903 Packard, good condition, $900.
1905 New Northern runabout, $525.
1905 Rambler, almost new, $950.
1905 Rambler, good condition, $850.
1905 Cadillac, $750.
1904 White, $1,150.
1905 White, $1,750.

Haynes Automobile Co.,
220 6th st S.

FOR SALE—RAMBLER, MODEL H, 1904, WITH tonneau, A1 condition, tires new, $500. Box 295, Mankato, Minn.

CLAIRVOYANTS

MME. ANNA ALPLANALB READS THE lines of the hands by methods known only to the gypsies; fee $1, ladies only; no business Sundays. 3044 Fremont av S. Take either Como-Harriet or Lake st cars. T. C. phone 7075.

DETECTIVE AGENCIES

McNULTY DETECTIVE AGENCY—PROMPT service, unequaled facilities, reasonable rates. Reference, police headquarters. 210 Kasota block. N. W. phone.

INSTRUCTION

ATTEND THE SCHOOL WHICH STANDS FOR the highest and best in business education. Rasmussen Business School, Globe building, St. Paul.

TRANSLATING AND LESSONS IN SPANISH; conversational method. Apply to Mrs. Parsons, 1804 4th av S.

MINING INVESTMENTS

WRITE CONCERNING MINING STOCKS; INformation free; 31 years' experience; stocks exchanged. W. P. McDonald, 802 Andrus, Mpls.

MACHINERY

IRON WORKING AND WOOD WORKING MAchinery; large stock of second-hand and new. Northern Machinery Co., 217 3d st S, Mpls.

FURRIERS

FUR REMODELING, REPAIRING AND REdyeing, one month at summer prices. D. Morris Fur Co., 79 10th st S. Main 3454.

ATTORNEYS

THE SWEETSER-ROCHESTER CO., 810-811 Lumber Exchange, Minneapolis. Best equipped collection department in northwest.

STEAMSHIPS

$27.50 FROM LIVERPOOL AND LONDON, $31 from Scandinavia; low rates from Germany. H. E. Lidman, 15 3d st S, Minneapolis, Minn.

STATE OF MINNESOTA, COUNTY OF HENnepin—Probate Court.

In the matter of the estate of Mathias Harff, deceased.

On receiving and filing the final account of the administrator of the estate of said deceased, and his petition praying for the allowance of said account and for a decree assigning the residue of said estate to the persons by law entitled to the same.

It is ordered, That said petition be heard at a special term of said court to be held at the courthouse in the city of Minneapolis, in said county, on Monday, the 8th day of January, 1906, at 10 o'clock in the forenoon; and that notice of such hearing be given to all persons interested, by publishing this order once in each week for three successive weeks prior to said day of hearing in the Minneapolis Journal, a newspaper printed and published in said county.

Dated at Minneapolis this 15th day of December, 1905.

By the court, F. C. HARVEY,
Judge of Probate.

S. R. Child and Benjamin Drake, Jr.,
Attorneys for Petitioner, Lumber Exchange.

WIDE SCOPE OF LIFE INSURANCE

Some of the Arguments that Men Employ Against Taking Out Policies for the Protection of Their Families in the Future.

AS A RULE, BASED UPON MOST ABSURD FALLACIES

Why the System of Life Insurance Offers the Most Absolute Protection When Other Forms of Investment Are Uncertain.

BY HERBERT VANDERHOOF.

It is an experience that every life insurance solicitor is at some time or another called upon to undergo that the men of the best intelligence on business matters and affairs in general display the greatest ignorance and denseness when it comes to the question of life insurance.

If this ignorance was of the passive form, as a rule, the lot of the solicitor would not be as hard a one as it generally is. The great trouble with this class of persons is, however, that their lack of knowledge upon any topic takes the combative phase—they will attempt to prove their perfect acquaintance with their subject and at the same time the absolute ignorance of the person with whom they may be arguing.

These are hard men to insure, and the frequency with which they are induced to take out policies speaks volumes for the good temper and ability of the solicitors. One of the stock arguments of this unthinking class is:

"Why should I take out a policy? Why should I pay a life insurance company a certain sum every year to insure my life? If the company can afford to take this risk and make money, as they all do, I can afford to take the same risk and at the same time have the use of my own money. I am fully as able to take care of my money as the insurance company is, and if I live twenty years, which is what your company is willing to take a risk that I do, I'll have as much money as if I had taken out a policy."

The trouble with this class of persons is that they look upon the business of life insurance from the wrong point of view. They assume that the business is a gamble pure and simple, and that the only way they can beat the game is by dying. But even by their own rule of logic they are wrong, because they entirely eliminate the element of chance as regards themselves, and base their opinion upon their own infallibility of judgment.

Most Sacred of Obligations.

In the first place, life insurance should never be entered upon as a money making proposition. It is one of the most sacred obligations that rest upon every man to take care that those he loves and who are dependent upon him in life are not left destitute after his death. No man can afford to ignore the fact that death is liable to come at any moment. The strong, healthy man is just as liable to be suddenly overtaken as the weak and delicate one.

In the second place, no man can afford to insure his own life unless he is many times a millionaire, and even then it is a bad proposition. Riches are apt to take flight at any day, and the millionaire of one week is the poor man of the next. If he has been wise in his days of prosperity he has placed the future of his family beyond all vicissitudes by the insurance he has taken out, and can then afford to take his reverses philosophically.

But no man can afford to take this risk upon his own life simply because the life insurance company can do so and thrive. Life insurance is a science which has been built up to its present magnificent proportions by years of experience. An insurance company does not insure one man and bet that he is going to live so many years. It does know, however, from its experience, what the average duration of life is going to be among a thousand men, and its premium rates are based upon this average mortality. A certain percentage of this thousand will die every year, but it is beyond the power of human agency to say who will be the victims.

In the third place, how many men are there who are capable of investing their own money and not making unfortunate investments? Not one man in a thousand. Even if they leave their money in a savings bank, where it will have nothing to do but gradually increase through compound interest, who is going to assure the stability of the bank? How often is it that the savings bank goes under and with it the accumulated savings of thousands of people? How much is ever realized from such wrecks? Very little.

Hundreds of Millions Lost.

But few people ever are satisfied with the small interest paid by the savings banks, and after they have accumulated a snug sum, it is only human nature to look about for a form of investment that will yield them a larger return. It was this class of people that the United States Steel corporation especially appealed to when it was launched a few years ago, and nobody will ever know of the hundreds of millions that were withdrawn from the banks and invested in the securities of the billion dollar trust. Why not? they reasoned. Here is the common stock selling around 40 and paying 1 per cent quarterly. That is equal to 10 per cent a year for money. I'll take my money out of the bank where it is only earning 3 per cent and put it in Steel common. The money is still in Steel common, but dividends have long since ceased and there is little hope of their resumption for many years to come.

As a result, there are few people who are ever competent to take care of their small savings and increase them steadily for any continued period of time. Opportunities are always offering the man with a few hundreds or a few thousands that appear sure money-makers, but the vast percentage of such opportunities turn out to be dead losses in the end.

Here is where the life insurance companies have the advantage. The men who manage them are men who have been trained to the investment of the funds intrusted to their care, and who have exceptional opportunities for the investment of money in the soundest securities. As a matter of fact, the laws of the various states prescribe what kind of securities they can invest in, and by the large scale in which they buy these securities they are enabled to get them on much more advantageous terms than the small investor.

Great Gains in Assets.

It is a significant fact in this connection that the assets of the great life insurance companies all show remarkable gains from the appreciation in the value of securities held by them over the prices at which they were bought. It is the rare thing to ever have a loss recorded, and even when it is, this loss is of insignificant proportions compared to the whole.

That this should be so is not so remarkable a fact when it is considered that the investment of these great funds is not left to the individual judgment and discretion of one man, but that the finance committees of the life insurance companies are composed of the most astute and keenest financiers that the country possesses. "In numbers there is safety," and the old saying has its most powerful exemplification in the case of the life insurance companies' investments.

But there is extravagance in management, is the argument of the unthinking. Salaries are tremendous and there are too many "syndicate" operations. To the man who has only a few thousands a year it may appear like extravagance to hear of big salaries paid to a few life insurance officials, but when it is considered that these men have the custody of funds amounting to hundreds of millions, and that they have handled these to the steady gain of the policy-holders, the contention seems puerile. The men who hold the policies have not shown any alarm; the lovers of "sensationalism" are the only ones who are at all troubled.

CHURCH SERVICES TOMORROW

METHODIST.

TRINITY—Rev. W. A. Shannon. Morning, a Christmas sermon; evening, stereopticon exhibition of the Life of Christ and the Holy Land with an explanation by pastor.

NORTH—Rev. L. A. Willsey. Morning, "The Christ of Promise"; evening, "The Disobedient, the Rebellious and the Obedient." There will be reception of new members at the close of both morning and evening service.

MINNEHAHA—Rev. C. M. Heard. Morning, "What Think Ye of Christ?" evening, a song service in the use of the New Hymnal, with a Christmas story. Mrs. Edward E. Cammon will sing at the morning service, "Babylon," by Ambrose.

LAKE STREET—Rev. T. W. Stout. Morning, "The Best Christmas Gift"; evening, illustrated Christmas sermon to children. Bring your ticket Sunday evening—a potato, an apple or a piece of money, for the poor.

ST. JAMES—Professor George H. Wade. Morning, "The Birth of the New and Living Way"; evening, Rev. E. W. Gilles will preach. St. James is the people's church, the strangers' home; "you are as welcome as the flowers in May."

FIRST—Rev. William H. Jordan. Morning, "The Magi; Why Did They Come?" evening, Christmas concert, anthems, solos and recitations.

FOREST HEIGHTS—Rev. Charles S. Davis. Morning, "Earth's Greatest Gift"; evening, Christmas concert by the Sunday school and choir. The choir will render in the morning the anthem, "Angels from the Realms of Glory," L. O. Emerson; and in the evening, "On the Listening Ear of Night," Carrie B. Adams; "It Came Upon the Midnight Clear," Ira G. Wilson.

FOSS—Rev. J. W. Heard. Morning, Christmas sermon before the members of the Sunday school; evening, Christmas entertainment given by the Sunday school.

FOWLER—Rev. James S. Montgomery. Morning, "Who Is Jesus?" evening, "The Track of the Dawn." Special Christmas music morning and evening; free seats to the public.

HENNEPIN AVENUE—Rev. Fayette L. Thompson. Morning, Dr. S. P. Long preaches on "Lessons from Christmas"; evening, a Christmas cantata by double quartet.

PARK AVENUE—Rev. G. G. Vallentyne. Morning, a special Christmas sermon; evening, evangelistic service.

SIMPSON—(Corner Twenty-eighth street and First avenue S)—Rev. John H. Miller. Morning, special Christmas sermon with elaborate musical program; evening Christmas praise service and recitations by the Sunday school. See musical programs in another column.

PROSPECT PARK—Rev. J. G. Crozier. Morning, a short address by the pastor, followed by the communion; evening, a sacred concert by the Sunday school and friends of the church.

THIRTEENTH AVENUE—Rev. C. F. Sharpe. Morning, "The Childhood of Jesus," Christmas sermon to children"; evening, "With Jesus in Judea and Galilee." Illustrated with fifty beautiful stereopticon pictures. Illustrated songs by Mrs. Hingeley, E. P. Clark and the choir.

WESLEY—Rev. C. T. Guild, D.D. Morning, Christmas sermon; evening, musical by the chorus choir and special instrumental music. Short address by Dr. Guild, "The Joy of Christmas."

WESTERN AVENUE—Rev. H. B. Collins. Morning, "Good Credentials"; evening, Christmas sermon by Dr. S. P. Long, presiding elder. Musical program by the Sunday school, Christmas night.

CONGREGATIONAL.

OPEN DOOR—Rev. Walter G. Carlson, Ph. D. Morning, "In the Fulness of Time"; evening, the Philharmonic club will render a musical program.

VINE—Rev. J. S. Rood. Morning, Christmas sermon; evening, "Some First Things."

FIRST—Rev. Clement G. Clarke. Morning, "God's Gift to Humanity's Faith"; evening, a song service. Special numbers of Christmas music both morning and evening.

LYNDALE—Rev. C. E. Burton. Morning, "Where Is the King?" evening, Christmas musical with short address by pastor, "Universal Praise."

PARK AVENUE—Rev. G. S. Rollins, D.D. Morning, "The Wonderful Name," preceded by a short sermon to children; evening, "Around the Cradle of Jesus."

FREMONT AVENUE—Rev. C. A. Hilton. Morning, "Christmas"; evening, Sunday school service. The choir has made special arrangements for the morning service.

THIRTY-EIGHTH STREET—Rev. George E. Albrecht. Morning, "The Star in the East"; special music by the new choir. In the evening the Rev. D. T. Jenkins of St. Paul will preach. Sunday school Christmas exercises on Monday, Dec. 25, at 7 p.m.

PILGRIM—Rev. F. A. Sumner. Morning, "The Message of God's Love"; evening, "No Place for Christ." Special Christmas music at each service.

FIFTH AVENUE—Rev. James E. Smith. Morning, "The Shepherds and Magi"; evening, a cantata, "The Star of Bethlehem," by Harker. The evening music by choir and chorus.

COMO AVENUE—Rev. H. K. Painter. Morning, "The Debt of the Common People to Christ"; evening, Christmas praise service under the auspices of the choir.

LOWRY HILL—Rev. Henry Holmes. Morning, "A Cradle and Its Wonders," at 10:30; evening, Christian Endeavor, at 6:30.

LINDEN HILLS—Rev. Charles H. Maxwell. Morning, "The Gift of the Manger"; Christmas music; evening, "A Trip to Adams, South Africa," with stereopticon.

PLYMOUTH—Rev. L. H. Hallock. Morning, "The Real Christmas Lesson," special music; evening, musical service, cantata, "The Star of Bethlehem," chorus.

PRESBYTERIAN.

OLIVER—Rev. George P. Magill. Morning, "A Christmas Message"; special musical program; evening, "Christmas Progress," anthems, solos, etc.; address by pastor, "Good Cheer."

WESTMINSTER—Rev. John Edward Bushnell, D.D. Morning, "Immanuel"; evening, "Christmas in the Home." Special Christmas services both morning and evening. Regular choir assisted by twelve trained voices.

WELSH—(Corner Franklin and Seventeenth avenue)—Rev. H. P. Morgan. Morning, "God In His Sanctuary"; evening, "A Visit to Bethlehem." Christmas exercises by the children at the church Monday night.

SHILOH—Rev. Otis G. Dale. Morning, special Christmas sermon; evening, Christmas praise service by the Shiloh Choral union, thirty voices; special program of choruses, duets, solos, etc. Children's Christmas party Monday evening, 7 to 8.

VANDERBURGH MEMORIAL—Rev. W. O. Wallace. Morning, "My Star In the East"; evening, "Joys Born Unto the World with Christ." Special music at both sermons.

GRACE—Rev. Donald D. McKay. Morning, "Christmas Thoughts." Morning and evening special music; Mrs. Louis Avery North, soloist; W. C. McWhinney, cornetist.

STEWART MEMORIAL—(Corner Stevens avenue and Thirty-second street)—Rev. R. A. Vander Las. Morning, "The Unspeakable Gift"; evening, Christmas song service, with brief address by the pastor on "The Mighty Conqueror." Fine musical program.

BETHANY—Rev. T. J. McCrossan. Morning, "Making Room for Jesus"; evening, fourth of the series on "Seven Devils of Modern Society All Beginning with D."

FIFTH—Rev. William J. Johnson. Morning, "The Star of Bethlehem." Special Christmas music at both services.

FIRST—Rev. A. B. Marshall, D.D. Morning, "The Dayspring of the Ages"; 5 p.m., a Christmas vesper service for Sunday school and congregation, theme, "Bells of Peace."

RIVERSIDE CHAPEL—Rev. B. R. Weld. Three o'clock Sunday school; special exercises. Dr. J. E. Bushnell of Westminster church will speak; 8 p.m., gospel service; subject, "Emanual."

BAPTIST.

NORTH SIDE MISSION—Rev. M. W. Withers. Evening, "The First Christmas Gift." Services will be held in the Zion church, Fourth street and Sixth avenue N.

FREE—Rev. R. R. Kennan. Morning, "Accounting for Christ"; evening, "The Mission of the Incarnation."

OLIVET—Morning, a Christmas cantata by twelve voices. In the evening the Christmas exercises of the Sunday school.

CALVARY—Rev. Dr. Fowler. Morning, "The Supremecy of Jesus Christ"; evening, "The First Christmas Sermon." Special Christmas music at both services. At evening Sarah Ruth Bates of Chicago will give reading, "The Sign of the Cross," by Barrett. Baptism in evening.

NORWEGIAN DANISH—Rev. Gustav Melby. Morning, sermon; evening, stereopticon lecture on "The Life of Christ." Christmas day evening Sunday school festival.

CHICAGO AVENUE—Rev. J. E. Conant. Morning, "Christmas Giving"; evening, "A Great Redemption," fourth in a series. Baptism at the evening service.

CENTRAL—Rev. Dr. Theodore Heysham. Morning, "Christ, the Hope of the Free." Church and Bible school unite in Christmas evening service at 4:30 o'clock; special music, "Bells of Peace." Topic, "The Star."

FIRST—Rev. Dr. W. B. Riley. Morning, "The Mission of the Son of Man"; evening, "The Christmas Call."

FOURTH—Rev. G. F. Holt. Morning, "A Christmas Day Hope"; evening, "A Christmas Day Question." Special music morning and evening.

TABERNACLE—Rev. G. H. Gamble. Morning, "Good Tidings of Great Joy"; evening, "The Heart of the Christmas Message." Special music. Baptism at close of evening service.

TRINITY—Rev. Lathan A. Crandall. Morning, "Jesus as the Revealer of Moral Defect"; evening, "The First Christmas Sermon." Subject for Thursday evening, "Doing Better Next Year."

IMMANUEL—Rev. C. J. Triggerson. Morning, "A Great Revelation"; evening, "The Manner of God's Love."

UNIVERSALIST.

TUTTLE—Rev. A. R. Tillinghast. Morning, "Christmas and the Happy Life"; evening, Christmas program and festival by the Sunday school.

ALL SOULS—Rev. William H. Ryder. Morning, "Jesus and Christ." Sunday school 12 m.

UNITARIAN.

NAZARETH (Norwegian)—Rev. Amandus Norman. Morning, "The New Incarnation." Children's Christmas social Tuesday evening.

LUTHERAN.

ST. JOHN'S ENGLISH—Rev. A. F. Elmquist. Morning, "Search the Scriptures"; evening, Holy Communion. Text, Josh. iii. 5. Services Christmas day, 5:30 a.m. Text, Isa. ix. 2-7; Luke ii. 1-20. Children's festival, 7:30 p.m.

TRINITY GERMAN—(Corner Thirteenth avenue S and Nineteenth street)—Rev. Frederic Sieven. Morning, 10:30, "Our Lord Preparing the Redemption of the World." German and English evening services, 7:30 p.m.

ST. JOHN'S GERMAN—Rev. Paul Dowidat. Morning, "God the Giver of All Talents"; evening, 5 p.m., Christmas Eve concert and distribution of presents. Monday morning, "Christ Is Born Unto You."

AUGUSTANA—Rev. C. J. Petri. Morning, "Our Testimony About Christ." No evening service. Dec. 25, Christmas day, service 5 o'clock a.m. and 10:30 a.m. Special music and Christmas decorations.

BETHLEHEM—Rev. N. B. Thvedt. Morning service at 10:30. No service in the evening. Christmas day, service 10:30; selected song. Christmas day evening service 7:45; good song at the evening service also. No Bible class Sunday. The Sunday schools meet at 12:10. Tuesday, Dec. 26, Christmas tree for the Sunday schools.

EVANGELICAL ASSOCIATION.

ZION—(Sixth avenue N)—Rev. F. R. Plantikow. Morning, preaching by pastor. No evening service. Preaching by pastor Christmas morning. Topic, "The Great Christmas Gift."

HIGHLAND PARK—(Twenty-fifth avenue N)—Rev. F. R. Plantikow. Christmas program by Sunday school at 7:30 p.m. Preaching by pastor Christmas day at 3 p.m. Topic, "No Room In the Inn."

EPISCOPAL.

ST. MARK'S PROCATHEDRAL. Morning, Holy Communion, 9:30; confirmation and sermon by Bishop Edsall; evening, 7:45, old English carol service and sermon by Rev. G. Heathcote Hills. Christmas day services at 8 a.m. and 10:30; sermon by Rev. A. Heathcote Hills; Christmas music.

HOLY TRINITY—Rev. Stuart B. Purvis. Morning, 7:30, Holy Communion; 10:30, service and sermon; 7:45 p.m., Christmas Eve carol service.

ALL SAINTS—Rev. George H. Thomas. Morning, 8 o'clock, Holy Communion; 10:30, morning prayer and sermon; 12 m, Parish school; evening, 7:45, Christmas Eve service with the singing of carols. Christmas day notices, 7:30 a.m., Holy Communion; 10:30, Holy Communion, choral service.

GETHSEMANE—Rev. Irving P. Johnson. Morning services, Holy Communion, 8 a.m.; service and sermon 10:30, topic, "Prince of God." Evening service 7:45. On Monday, Dec. 25 (Christmas day), there will be celebrations of the Holy Communion with choir at 6:30 and 10:30 a.m. Without music 8 a.m.

GRACE—Rev. Andrew D. Stowe. Morning, divine service and holy communion at 10:30 a.m.; Sunday school at 12:15 m. Evening service at 7:30. Rev. A. Canta; "The Birth of Christ," will be given by the Sunday school and choir at Maccabee hall, Franklin and Bloomington avenues, Friday night, Allan Patterson, director.

CHRIST—Blaisdell avenue and Thirty-fourth street, Rev. Andrew D. Stowe. Morning service at 10:30 a.m.; Sunday school at 12:15 m; evening service, 7:30 p.m.; Y. P. S., Tuesday at 8 p.m.; Sunday school Christmas tree exercises Wednesday at 7 p.m.

CATHOLIC.

ST. CHARLES—Rev. J. M. Cleary. Morning, "Prepare the Way of the Lord." No evening service. Christmas morning at St. Charles church: Grand high mass at 5; low mass, 7:30; children's mass, 9; high mass with sermon at 10:30.

CHRISTIAN SCIENCE.

ALL CHURCHES—Morning, "God."

DISCIPLES OF CHRIST.

PORTLAND AVENUE CHURCH OF CHRIST—Rev. Dr. A. J. Frost. Morning and evening service.

MISCELLANEOUS.

ADVENT CHRISTIAN—Rev. Murray. Morning, "Preparation of the World for Christ," first advent. Evening, Christmas exercises by the Sunday school. Special music in the morning and evening.

REORGANIZED CHURCH OF JESUS CHRIST—(McElroy hall, No. 3, corner Eighth and Nicollet)—Rev. H. A. McCoy. Evening, "False Prophets and True Ones."

PROGRESSIVE SOCIETY—Lectures by Mrs. Asa Talcott. The children of the Progressive society will have their exercises at Masonic Temple from 7 to 8 o'clock; lecture at 8 p.m., by Mrs. Asa Talcott, followed by messages.

THE SPIRITUALIST RESEARCH SOCIETY—Miss Alice Wickstrom. Lecture, 10:30, "The Birth of Christ."

PROGRESSIVE SOCIETY—The children of the Progressive society of the Band of Peace society will hold exercises at A. O. U. W. hall, 229 Central avenue, Sunday evening, at 8 p.m. All societies are invited to attend. Bring the little children to see the tree.

PEOPLES—(at Unique)—Rev. G. L. Morrill. Morning, "Good Will Toward Men"; at Auditorium, "The Night Before Christmas."

NORTH SIDE SPIRITUAL SOCIETY—Lecture by H. Hegdahl. 2:30 p.m.; greetings by Mrs. Beuhler and Mrs. Hegdahl.

THE NEW THOUGHT SOCIETY—Rev. H. E. Wheeler. Evening, "Spiritualism and the Table." Mrs. Frances D. Wheeler will give spirit messages. Meeting held at McElroy hall, Eighth street and Nicollet avenue.

NEW THOUGHT LYCEUM—(K. P. hall, Masonic Temple)—Address by Ruth B. Ridges, "A Great Love." Children's hour, 10 a.m.

MINNEAPOLIS FIRM GETS BIG CONTRACT

A Minneapolis manufacturing industry has secured the largest dump-car contract placed in the United States this year. Minneapolis secures a considerable amount of business from the iron district from time to time, but this order is undoubtedly the largest one yet received here.

The Kilgore-Peteler company is a consolidation of the Kilgore Machine company and the Peteler car works, and the order is for dumpcars of seven-yard capacity to be used at Hibbing and Virginia at the mines of the Oliver Iron Mining company, a subsidiary company of the United States Steel corporation. The total amount of the contract is approximately $250,000.

Charles S. Hale and Frank C. Bestor, president and secretary respectively of the Kilgore-Peteler company, returned this morning with the contract, which they state was secured partly on the grounds of the company being a Minnesota institution and of the benefit derived in quick deliveries, both as to the order itself and the repairs constantly required.

BEEF CAME DOWN

H. A. Schreck, a meat dealer at 205 West Lake street, was painfully injured while working in his shop yesterday.

He was cutting the muslin covering from a quarter of beef when the beef slipped from the hook and struck him in the head. The knife in his hand was in some way driven thru the left leg above the knee, inflicting a dangerous wound.

He was taken to his home and will be confined to his bed for several weeks.

FERGUS FALLS, MINN.—George West, accused of attempting to make counterfeit money, was sentenced in United States court here to five years' imprisonment and to pay a fine of $1,000. West, it is said, endeavored to make counterfeit money at a small mint he established in the woods.

MIZPAH, MINN.—The Northern Pacific officials' special, the first passenger train over the Minnesota & International's new extension, just completed, passed thru here yesterday to Ripple, the present terminus, on a tour of inspection.

CHILD HEARTS GLADDENED

SALVATION ARMY CHRISTMAS TREE BRINGS JOY TO 400 POOR LITTLE ONES.

Four hundred children, to whom Christmas usually means unrealized longings and the pain of watching the joys of more fortunate boys and girls, dipped deep in the happiness of yuletide at the barracks of the Salvation Army last night. A large Christmas tree, heavily laden with sweets and banked by great piles of clothing, was the property of these pinch-faced little ones. Their individual presents were not valuable, but the candy and nuts were more than they had ever enjoyed, and the articles of clothing were in every case things of which they were in dire need.

Any backwardness that might have existed was dissipated as soon as the children were seated. The army band struck up an air that is known to all and they joined in singing. With the song over the youngsters were not held in restraint and the festivities were on. First were distributed the articles of clothing. Every boy and girl drew two or more articles which were most needed. The clothing was not shabby, either, for the people of Minneapolis have given more generously this year than ever before. For some of the tiny ones who were present and the youngsters' brothers and sisters who had been unable to come were toys, which will not so soon be discarded as they are by the discontented rich man's boy.

The distribution of bags of candies and nuts was the climax, and a fit one, too. There was a great plenty and several little urchins carried extra sacks for crippled little brothers and sisters who were not able to be out.

VICTIM IDENTIFIES HIM

Jackson Says Anderson Was One of the Highwaymen.

Adolph Anderson was arrested last night by Detectives De Laittre and Neary on suspicion of holding up S. Jackson on Sixth street S Thursday night.

Anderson was taken to headquarters and was positively identified by Jackson as one of the three men who robbed him. He will be held until more evidence can be obtained against him and will probably be arraigned Tuesday.

A CALIFORNIA TRIP

Winter Months Afford Best Opportunity for Merchants and Many Others to Get Away from Business.

From the Commercial Bulletin, Minneapolis, Saturday, Dec. 2, 1905.

Hundreds of people who read this paper are planning a trip to the west coast and a stay of a few weeks at least in lower California.

Winter is a vacation season and California the vacation land.

Which way shall we go? That is the question many are asking now. Right here the "Omaha Road" comes forward with a through car service to California unsurpassed in the history of railway travel.

Three times each week a through tourist car leaves the twin cities over the "Omaha" line for southern California. One goes by Omaha, Ogden, Sacramento, San Francisco and down the coast to Los Angeles. Another goes by Omaha, Kansas City and thence over the Santa Fe through Southeastern Colorado, and across New Mexico and Arizona to Los Angeles.

A third route, which is already proving decidedly popular, is by Omaha, Ogden, Salt Lake City and down the New San Pedro and Los Angeles road recently constructed and known as the Clark road. This route takes the tourist through a country full of interesting features and much of it but little known until this railway was built. It runs just below the famous Death Valley region and its equally famous mining camps, crossing parts of Utah, Nevada and California. This is the shortest through car route between the twin cities and lower California.

This gives the tourist choice of three splendid routes, the best through car service, and all at a reasonable price. The traveler has no changes to make after leaving the twin cities. These cars, their appointments and the service in every respect, are all that the most particular and critical travelers can desire. Home comforts are there and, as a successful North Dakota merchant recently said to the writer, "You always meet nice people traveling on the Omaha's tourist sleeping cars."

Tourist cars are the preference of those numerous people who wish to travel comfortably at reasonable cost. Each car has its colored porter in charge. Cars are vestibuled, lighted with gas, carpeted, have comfortable mattresses, regular Pullman blankets, pillows, berth curtains and clean bed linen is furnished each night. These cars are heated in the same manner as first-class Pullman sleepers, except that each heater is supplied with an enclosed oven in which coffee, tea, etc., may be warmed, and adjoining is a sink with hot water faucet.

General Passenger Agent T. W. Teasdale of the Omaha road, who has given the subject of California travel much study and who has been greatly instrumental in bringing the through car service to its present high standard, is much pleased with the splendid endorsements the traveling public is giving the Omaha's fine arrangements for California travel. He believes that travel California-ward will show a big increase this season.

If further information is desired call at ticket office, 600 Nicollet avenue, Minneapolis, or 396 Robert street, (Ryan Hotel), St. Paul.

SCHOOLS AND COLLEGES