

INSURANCE MEN ESTIMATE LOSSES

Sum the Companies Are Expected to Be Liable for Is Now \$100,000,000.

Journal Special Service. New York, April 21.—Fire insurance men radically revised today their estimates of the loss of the various companies...

All of these estimates, it was stated, were merely guesses which might prove to be far from the fact when settlements were made.

None of the insurance men will admit there is the slightest doubt of the ability of all the companies to meet the losses.

In the Chicago fire there were 235 companies affected. The total loss was \$2,821,123. Fifty-five companies were forced to suspend.

Prompt Payment Ordered. Arrangements for paying as soon as the losses can be ascertained are being made by several of the large companies.

The North British and Mercantile company cabled its New York office to pay all losses as soon as adjustment could be made and also to contribute \$5,000 to the San Francisco relief fund.

It is the purpose of the heads of all the companies affected by this disaster to hold a meeting in this city as soon as definite information is received.

The American Mercantile company of Newark, N. J., said today that the company estimated its loss in San Francisco at \$1,000,000 and possibly \$1,500,000. The company will pay promptly.

General Eastern Passenger Agent Nutting of the Harriman lines has received the following from the representatives of the Southern Pacific at San Francisco...

The freight sheds and passenger buildings are not very much damaged and considered safe.

All local and main line passenger trains are running all right. Three sections of No. 9 from coast division are coming to Oakland by way of Fresno.

All through freight from the east for San Francisco and San Jose, including livestock and perishable goods for San Francisco, have been held up at Fresno on the coast and San Joaquin divisions until the situation improves at San Francisco.

Two Chinese were shot and killed on Market street for refusing to obey orders of the soldiers.

Thirty-five men shot as thieves. The authorities considered conditions so grave that it was decided to swear in immediately 1,000 special policemen armed with rifles furnished by the federal government.

Two Chinese were shot and killed on Market street for refusing to obey orders of the soldiers.

Reports of babies being born in the refugee camps were frequently received. Five women became mothers in Golden Gate at night.

Four liquor into gutters. Late last evening the police broke open every saloon and corner grocery in the saved districts and poured all malt and spirituous liquors into the gutters.

Flame and smoke hid from view the vessels that lay off shore, vainly attempting to check the fire.

One Fire Checked. At 6 p.m. it was believed that the fire had been checked at Van Ness avenue and Filbert streets.

EAU CLAIRE, WIS.—While stealing a ride on a freight train on the Omaha road, Henry Eklund, 25 years old, fell beneath the wheels and was probably fatally injured.

SHELL LAKE, WIS.—Fire today destroyed a large hayshed containing about thirty tons of hay belonging to W. H. Bourne.

ROCHESTER, MINN.—Frank Walton, a wealthy tobacco grower from Allenfield, Ky., dropped dead from heart failure yesterday in the office of Cook's hotel, as he was conversing with a friend.

WHITE SLAVES OF CHINESE PERISH

Fire Reveals Secret Caves of Celestials—Many Died in Cavern Prisons.

Los Angeles, April 21.—"The strangest scene in San Francisco is where Chinatown stood," says W. W. Overton, who has reached this city from San Francisco.

No heap of smoking ruins marks the site of the wooden warrens where the slant-eyed men dwelt in thousands.

The place is pitted with deep holes and seared with dark passageways from whose depths come smoke wreaths.

All of these estimates, it was stated, were merely guesses which might prove to be far from the fact when settlements were made.

None of the insurance men will admit there is the slightest doubt of the ability of all the companies to meet the losses.

In the Chicago fire there were 235 companies affected. The total loss was \$2,821,123. Fifty-five companies were forced to suspend.

Prompt Payment Ordered. Arrangements for paying as soon as the losses can be ascertained are being made by several of the large companies.

The North British and Mercantile company cabled its New York office to pay all losses as soon as adjustment could be made and also to contribute \$5,000 to the San Francisco relief fund.

It is the purpose of the heads of all the companies affected by this disaster to hold a meeting in this city as soon as definite information is received.

The American Mercantile company of Newark, N. J., said today that the company estimated its loss in San Francisco at \$1,000,000 and possibly \$1,500,000. The company will pay promptly.

General Eastern Passenger Agent Nutting of the Harriman lines has received the following from the representatives of the Southern Pacific at San Francisco...

The freight sheds and passenger buildings are not very much damaged and considered safe.

All local and main line passenger trains are running all right. Three sections of No. 9 from coast division are coming to Oakland by way of Fresno.

All through freight from the east for San Francisco and San Jose, including livestock and perishable goods for San Francisco, have been held up at Fresno on the coast and San Joaquin divisions until the situation improves at San Francisco.

Two Chinese were shot and killed on Market street for refusing to obey orders of the soldiers.

Thirty-five men shot as thieves. The authorities considered conditions so grave that it was decided to swear in immediately 1,000 special policemen armed with rifles furnished by the federal government.

Two Chinese were shot and killed on Market street for refusing to obey orders of the soldiers.

Reports of babies being born in the refugee camps were frequently received. Five women became mothers in Golden Gate at night.

Four liquor into gutters. Late last evening the police broke open every saloon and corner grocery in the saved districts and poured all malt and spirituous liquors into the gutters.

Flame and smoke hid from view the vessels that lay off shore, vainly attempting to check the fire.

One Fire Checked. At 6 p.m. it was believed that the fire had been checked at Van Ness avenue and Filbert streets.

EAU CLAIRE, WIS.—While stealing a ride on a freight train on the Omaha road, Henry Eklund, 25 years old, fell beneath the wheels and was probably fatally injured.

SHELL LAKE, WIS.—Fire today destroyed a large hayshed containing about thirty tons of hay belonging to W. H. Bourne.

ROCHESTER, MINN.—Frank Walton, a wealthy tobacco grower from Allenfield, Ky., dropped dead from heart failure yesterday in the office of Cook's hotel, as he was conversing with a friend.

WOMAN PLIES THREE

Mrs. Richards Bought Wood Alcohol to Kill Husband and Two Others.

Special to the Journal. Fergus Falls, Minn., April 20.—John Richards, a prominent farmer of this county, has begun proceedings to secure a divorce from his wife Myrtle Richards, as the result of a letter which the latter wrote to a man named Farley in Wadena, and which fell into the hands of a doctor from whom Myrtle had been treated.

"Well, dear, I am in Dent and got your letter and am very sorry I am not ready to come to you. But, Will, I dearly love you and can never live happy without you. How I do wish old John was dead so we could be all O. K. But I sent 70 cents today to Seane Roebuck for one quart of wood alcohol and one quart of pure alcohol and am going to see if I can get him to drink it, and if not, dear, me and you can surely put an end to him some way. Now do destroy this right soon for both our sakes. I wish you would get my photo taken and send to me. Well, I must close for now. From your loving Myrtle. I don't know if I can come to Wadena or not. How I wish I was free."

The village marshal forwarded the letter to M. J. Daly, who recognized the handwriting as that of Myrtle Richards, and at once warned her husband of his danger.

The woman admitted writing it, and admitted further that she had received the alcohol and was awaiting a convenient time to administer it to her husband and two other men—in fact, that she had been thinking of giving a little party, and treating the Roebucks, as she was anxious to get them all out of the way.

A separation and the divorce proceedings followed, the woman being held on the ground of cruelty. The husband at first refused to institute criminal proceedings, but it is reported that he now thinks of doing so after the divorce is granted.

BRAINER HAS THE BANNER DELEGATION

NORTHERN MINNESOTA TEACHERS MEET AT ST. CLOUD.

Twenty-five Superintendents of City Schools Are Present—Kane of St. Paul Delivers an Eloquent Address to a Crowded Audience at the Opera-house.

Special to the Journal. St. Cloud, Minn., April 21.—The tenth annual convention of the Northern Minnesota Educational association opened yesterday at the state normal school here.

At the afternoon session Superintendent J. A. Wilson of Brainerd read a paper on "Reading in Rural Schools." Superintendent Paul Adams of St. Cloud discussed the subject "The Du Bois of St. Cloud read a paper on "Reading in the Grammar Grades," which was followed by a discussion of the subject by Brainerd and Miss Lillian McGibbon of Alexandria.

At the closing session this morning Superintendent M. J. Jacobson of Atwater spoke upon "Training for Citizenship," the subject being fully discussed by Miss Edith M. Merritt, Miss Kate Kenely of St. Cloud and Superintendent W. J. Maynard of Duluth.

The following officers were elected: President, Dr. O. H. Wolner; secretary, Dr. J. C. Bosh; St. Cloud; censor, Dan W. L. died of pneumonia aged 50. He leaves a wife and three children.

A. G. Whitney of the Public Service company has accepted the bid of the United States Eastern Pipe & Foundry company of Chicago for ten miles of gas pipes for \$25,000.

Two Deaths. John Sighoff, for many years a resident of St. Cloud, died yesterday at his late home at Oakdale, following a four days illness with pneumonia.

Joseph Stump of Pierz died yesterday as a result of the shock of an operation for appendicitis. He was 38 and leaves a wife and three children.

SPEND LONG WINTER MAROONED ON ISLAND

Port Arthur, Ont., April 21.—When the Bradshaw made the first rounds of Isle Royale in Lake Superior, two men were found who had been marooned on the island all winter.

They were D. E. Bailey and C. B. Hallbeck, New York; students who had intended to spend a short holiday hunting and fishing, but somehow were forgotten when the last boat of the season made its call, and they were forced to spend the long winter on the lonely island, while anxious friends made diligent inquiries and searched practically all Lake Superior without avail.

The young men subsisted by hunting and trapping and managed to put in a good winter.

SURPRISE TO THE DEFENDANT Chenoweth Charged with Breaking Jail as Well as Stealing Horses.

MEDORA, N. D.—In the district court the case of state against Arthur S. Chenoweth was called for trial, the prisoner being accused of stealing \$300 worth of horses from A. Haldrecker in 1901. Chenoweth broke jail and was absent four years when he was captured in Wyoming and brought back to an affidavit of prejudice against the county and Judge W. H. H. and the case transferred to Burleigh county and will be tried in May. Information was then filed against him for breaking jail in 1902. This was a surprise to the defense.

THIS COLUMN FOR JIM KEY MERCY BANDS

PRIZE ESSAY CONTEST AND JIM KEY

The wonderful horse, Jim Key, is the central figure in the humanitarian work which his owner, A. R. Rogers, is accomplishing. But the horse's benefit exhibitions, which are now over, are only a small part of the work.

Jim Key Bands of Mercy are now forming in the public schools. Any child in the city may join and the organization will number thousands.

To maintain the enthusiasm and give it direction, The Journal and in co-operation with Mr. Rogers, has arranged a prize essay contest for pupils in the fourth to eighth grades, inclusive in the Minneapolis public schools.

Each paper should bear the name, address, school and grade, and must be original and neat. Spelling will also be a factor in the consideration.

Prizes are awarded each week for the papers from each school. The class receiving three prizes, \$1.75 cents and 50 cents, respectively. From now on, for a month, the best of these papers will be published every day.

Emerson School Bands. The names published today complete the names of the 651 members of the Jim Key Band of Mercy in the Emerson school.

The names published today complete the names of the 651 members of the Jim Key Band of Mercy in the Emerson school.

The names published today complete the names of the 651 members of the Jim Key Band of Mercy in the Emerson school.

The names published today complete the names of the 651 members of the Jim Key Band of Mercy in the Emerson school.

The names published today complete the names of the 651 members of the Jim Key Band of Mercy in the Emerson school.

The names published today complete the names of the 651 members of the Jim Key Band of Mercy in the Emerson school.

The names published today complete the names of the 651 members of the Jim Key Band of Mercy in the Emerson school.

The names published today complete the names of the 651 members of the Jim Key Band of Mercy in the Emerson school.

The names published today complete the names of the 651 members of the Jim Key Band of Mercy in the Emerson school.

The names published today complete the names of the 651 members of the Jim Key Band of Mercy in the Emerson school.

The names published today complete the names of the 651 members of the Jim Key Band of Mercy in the Emerson school.

The names published today complete the names of the 651 members of the Jim Key Band of Mercy in the Emerson school.

The names published today complete the names of the 651 members of the Jim Key Band of Mercy in the Emerson school.

The names published today complete the names of the 651 members of the Jim Key Band of Mercy in the Emerson school.

The names published today complete the names of the 651 members of the Jim Key Band of Mercy in the Emerson school.

The names published today complete the names of the 651 members of the Jim Key Band of Mercy in the Emerson school.

The names published today complete the names of the 651 members of the Jim Key Band of Mercy in the Emerson school.

BRIDGE WHIST ONE TRIAL ENSURES THE CONTINUED USE OF

No. 1—NO TRUMP MAKES. (Written especially for The Journal by Miss Jessie Allen of Minneapolis.) All Rights Reserved.

Miss Allen, the writer of this series of lessons in bridge whist, is a member of the American Whist League and one of the best players in the country.

The dealer, if unable to make it "no trump," should then consider his red suits—hearts first, because they are of the greater value per trick.

When holding four honors in the heart suit and hearts, because of the honor score, even the holding a "no trump" hand.

"Street's" rule of eight will be found helpful in deciding whether a suit is strong enough to declare it trump. Take the number of cards you hold in the suit you are thinking of making it, add the numbers of honors you hold in it, and add to that, one for each outside ace or king.

Five hearts, including two honors and one trick in a side suit, is a good heart make.

When holding six hearts, including one honor, declare it hearts, even without a trick in a side suit, for, for that rule, the "eight" is the additional length of the trump suit, which is sufficient, shortening some other hand and enabling you to trump several times an adversary's long suit.

No suit of four cards only is a strong make, for, unless the remainder of the suit is evenly distributed, some one is as long as yourself, and the chances are two to one that the hand you would hold five. In either case you would find it hard work to make the odd trick.

We make it hearts with but four, if all four are honors, not because we think it is an especially good make, so far as tricks are concerned, but on account of the large honor count. However, you may make it hearts when holding four including three honors and two outside tricks. Thus:

Hand No. 1. A Heart Make. Dealer. ♠ A 6 5 4 3 2. ♥ K Q J 10 9 8 7 6 5 4 3 2. ♦ 10 9 8 7 6 5 4 3 2. ♣ J 9 8 7 6 5 4 3 2.

When holding five, including three honors, or six including one honor, make it diamonds. Thus:

Hand No. 2. A Heart Make. Dealer. ♠ A 6 5 4 3 2. ♥ K Q J 10 9 8 7 6 5 4 3 2. ♦ 10 9 8 7 6 5 4 3 2. ♣ J 9 8 7 6 5 4 3 2.

When holding five, including three honors, or six including one honor, make it diamonds. Thus:

Hand No. 3. A Heart Make. Dealer. ♠ A 6 5 4 3 2. ♥ K Q J 10 9 8 7 6 5 4 3 2. ♦ 10 9 8 7 6 5 4 3 2. ♣ J 9 8 7 6 5 4 3 2.

When holding five, including three honors, or six including one honor, make it diamonds. Thus:

Hand No. 4. A Heart Make. Dealer. ♠ A 6 5 4 3 2. ♥ K Q J 10 9 8 7 6 5 4 3 2. ♦ 10 9 8 7 6 5 4 3 2. ♣ J 9 8 7 6 5 4 3 2.

When holding five, including three honors, or six including one honor, make it diamonds. Thus:

Hand No. 5. A Heart Make. Dealer. ♠ A 6 5 4 3 2. ♥ K Q J 10 9 8 7 6 5 4 3 2. ♦ 10 9 8 7 6 5 4 3 2. ♣ J 9 8 7 6 5 4 3 2.

When holding five, including three honors, or six including one honor, make it diamonds. Thus:

Hand No. 6. A Heart Make. Dealer. ♠ A 6 5 4 3 2. ♥ K Q J 10 9 8 7 6 5 4 3 2. ♦ 10 9 8 7 6 5 4 3 2. ♣ J 9 8 7 6 5 4 3 2.

When holding five, including three honors, or six including one honor, make it diamonds. Thus:

Hand No. 7. A Heart Make. Dealer. ♠ A 6 5 4 3 2. ♥ K Q J 10 9 8 7 6 5 4 3 2. ♦ 10 9 8 7 6 5 4 3 2. ♣ J 9 8 7 6 5 4 3 2.

When holding five, including three honors, or six including one honor, make it diamonds. Thus:

Hand No. 8. A Heart Make. Dealer. ♠ A 6 5 4 3 2. ♥ K Q J 10 9 8 7 6 5 4 3 2. ♦ 10 9 8 7 6 5 4 3 2. ♣ J 9 8 7 6 5 4 3 2.

BRIDGE WHIST ONE TRIAL ENSURES THE CONTINUED USE OF

No. 2—Red Makes by Dealer. Glossary.

RUFFING—Trumping a suit. COMMAND—The highest of the suit in play; thus, after the suit is played the king becomes "command," etc.

RE-ENTRY—A card that will take a trick late in the hand.

SINGLETON—A single card of a suit.

TRICKS. East Dealer. South Dummy. West. North Dealer. ♠ K 3 0 2 5. ♥ 10 2 0 10. ♦ 7 2 0 9. ♣ 10 3 0 9.

Trick 1—Dummy's trumps are only good for ruffing and the dealer wishes to retain command of the adversary's suit, as it is likely to be useful later.

Trick 2—Dummy leads diamonds to force a high diamond from the adversary's hand, but eventually to make some small diamonds.

Trick 3—East's spade suit is being ruffed by the weak trump hand, so he abandons it and leads the singleton club which must be his partner's suit.

Trick 4—Having command in the two black suits and holding second and third best in diamonds, one of which will force the command from the adversary and thus establish the remainder of the suit, it is time for a trump lead.

Trick 5—North leads diamond to clear his partner's suit, then, whether the adversary leads spades or clubs, the remainder of the diamonds are good.

Trick 6—North leads diamond to clear his partner's suit, then, whether the adversary leads spades or clubs, the remainder of the diamonds are good.

Trick 7—North leads diamond to clear his partner's suit, then, whether the adversary leads spades or clubs, the remainder of the diamonds are good.

Trick 8—North leads diamond to clear his partner's suit, then, whether the adversary leads spades or clubs, the remainder of the diamonds are good.

Trick 9—North leads diamond to clear his partner's suit, then, whether the adversary leads spades or clubs, the remainder of the diamonds are good.

Trick 10—North leads diamond to clear his partner's suit, then, whether the adversary leads spades or clubs, the remainder of the diamonds are good.

Trick 11—North leads diamond to clear his partner's suit, then, whether the adversary leads spades or clubs, the remainder of the diamonds are good.

Trick 12—North leads diamond to clear his partner's suit, then, whether the adversary leads spades or clubs, the remainder of the diamonds are good.

Trick 13—North leads diamond to clear his partner's suit, then, whether the adversary leads spades or clubs, the remainder of the diamonds are good.

Trick 14—North leads diamond to clear his partner's suit, then, whether the adversary leads spades or clubs, the remainder of the diamonds are good.

Trick 15—North leads diamond to clear his partner's suit, then, whether the adversary leads spades or clubs, the remainder of the diamonds are good.

Trick 16—North leads diamond to clear his partner's suit, then, whether the adversary leads spades or clubs, the remainder of the diamonds are good.

Trick 17—North leads diamond to clear his partner's suit, then, whether the adversary leads spades or clubs, the remainder of the diamonds are good.

Trick 18—North leads diamond to clear his partner's suit, then, whether the adversary leads spades or clubs, the remainder of the diamonds are good.

Trick 19—North leads diamond to clear his partner's suit, then, whether the adversary leads spades or clubs, the remainder of the diamonds are good.

CEYLON AND INDIA TEA. The Purest and Most Delicious of All

LEAD PACKETS ONLY. 60c and 70c per pound. AT ALL GROCERS. HIGHEST AWARD ST. LOUIS, 1904.

at fault. The comments will give the reasons for the play.

The card understood in the following table wins the trick:

What Does "LOWNEYS" Stand For

For Good Faith with the public for a quarter of a century.

For Purity never yet questioned by pure food officials.

For Finest Flavor resulting from use of costliest and highest quality of materials.

For the Best Cocoa and Chocolate made anywhere at any price.

For Largest Sales of any superfine Chocolate Bonbons in the world.

For Protection to Buyers in guaranteed uniformity of highest excellence.

The Lowrey Receipt Book Free. The Walter M. Lowrey Co., BOSTON.

Good for People tired of being sick. Good for People sick of being tired.

Reeve's Iron Pills

Made from the prescription of a tried and trusted physician and used by him for 20 years with marvelous results.

Now put up by a pharmacist of 25 years standing and retained everywhere at per bottle (30 pills) \$1.00.

REEVE'S IRON PILLS feed the blood, giving color, appetite, nerve force, that contented feeling.

THE REEVE'S IRON PILL CO. Sold by ST. PAUL guarantee the repayment of the purchase price if they fail to benefit and warrant them absolutely harmless in every way. "Will pay you to try"

THE WONDERFUL TONIC WITH 20 YEARS OF CURES BACK OF IT THIS SIGNATURE appears on every bottle of the genuine. Beware of imitations. Sold Everywhere.

AWFUL PSORIASIS 35 YEARS

Terrible Scaly Humor in Patches All Over the Body—Skin Cracked and Bleeding—Itching Unbearable—Cured by Cuticura in Thirty Days at Cost of \$4.75.

Another Wonderful Cure by Cuticura

"I was afflicted with psoriasis for thirty-five years. It was in patches all over my body. I used three cakes of Soap, six boxes of Cuticura, and two bottles of Cuticura Resolvent. I bathed with the Soap, applied the Cuticura once a day, and took the Resolvent as directed. In thirty days I was completely cured, and I think permanently, as it was about five years ago."

"The psoriasis first made its appearance in red spots, generally forming a circle, leaving in the center a spot about the size of a silver dollar of sound flesh. In a short time the affected circle would form a heavy dry scale of a white silvery appearance and would gradually drop off. To remove, I tried all over my body, but it only made it worse. The flesh would be perfectly raw, and a light discharge of bloody substance would ooze out. That scaly crust would form again in twenty-four hours. It was worse on my arms and limbs, although it was in spots all over my body, also on my scalp. If I let the scales remain too long without removing by bath or otherwise, the skin would crack and bleed. I suffered intense itching, worse at nights after getting warm in bed, or blood warm by exercise, when it would be almost unbearable."

"To sum it all up, I would not go through such another ordeal of affliction for thirty-five years for the State of Kansas. (signed) W. M. Chidester, Hutchinson, Kan., April 20, 1905."

Dr. Shoop's Restorative