IN THE DAYS GONE BY

Reminiscences of St. Paul Away Back to the Early Fifties.

Capt. Starkey's Interesting Paper Read to the Junior Pioneers.

Anecdotes and Incidents of the Younger Days of St. Paul.

Men, Now Old or Dead, Who Were Then in Their Heyday.

Last Tuesday evening Capt. Starkey read before the Junior Pioneers' association a paper on early days in St. Paul, which contained so many interesting features and personal allusions that it is reproduced in full, as follows:

In response to your invitation requesting me to address you this evening on the early history of Ramsey county, as one of its early pioneers, cognizant of many of the principal events that occurred from time to time in the development of this highly favored portion of our state, I desire to acknowledge the courtesy and kind spirit that prompted the invitation, and will, as far as memory will aid me, try to entertain you with a recital of the doings of some of the old pioneers who took part in the early history of Ramsey county.

Commencing with my advent into this city—or, at that time, town of St. Paul—in the month of August, 1850, nearly forty years ago, a passenger on the old steamer Nominee, I found mysely on the lower levee at the foot of Jackson street, worn and tired with travel, the owner, or possessor, of sixty barrels of apples brought with me to sell. Unfortunately, the town was full of apples; not an apple could I sell. Here I was, a stranger in a strange land; sixty barrels of apples on my hands and about two dollars and a half in my pocket. After some time spent ruminating on my ill-luck, not knowing what to do or where to go, I was accosted by a very tall, good-natured fellow named George Risdorf, something in this way: "Hello! stranger; you are in pretty hard luck. What are you going to do?" I replied I knew not. After conversing for a while, he said: "I tell you what I'll do; I will take the apples out to the Rice lakes, north from here, and sell or trade them to the Indians; but you must unhead them first, take out the rotten ones, wipe the sound ones, and return them to the barrels, head 'em up, and I will try my luck, if you say so," I did say so very quickly; but how about assorting them? I fortunately found a family named Evans, living on Robert street, who agreed to do the whole thing for me and take the rotten apples for their pay—which they did, resulting in there being found twenty-two barrels of rotten fruit, leaving thirty-eight sound barrels, which my friend Risdorf took out to regale the Indians with at Rice lakes.

In the meantime, with two others, I went out to McCarron's lake, made a pre-emption claim on its northerly bank and commenced to farm on little or nothing; squatted under a tree, put up a few boards of lumber slanting against one of its heavy limbs, and commenced camp life. In the day time either chopped wood or mowed hay in the swamp, up to our knees in water, and had to pole it out to cure it on the high land; quit work in the evening, go te camp, dry our wet clothes standing at the camp fire, eat our suppers, smoke our pipes until our tongues blistered, tell stories, tumble into bed made by Mother Earth, and dream of wife, children and friends far away.

It was during this time I first met my old friend Col. Henry McKenty, who at that time had settled with his friends at what is now known as Lake Johanna, keeping bach with his bachelor friends, Patrick Powers and Messrs. Schafer, Lawrence and others. The colonel had been to St. Paul and wandered to our camp, and stayed with us all night; sitting around the camp fire Mac gave us a history of his past life, his resolution to engage in the land business, said there was millions in it, and confidentially showed us a picture of his betrothed, who afterwards became his wife.

ROUGHING IT.

Camp Life of the Early Pioneers of St. Paul.

Many ludicrous incidents occurred while thus roughing it, but one must suffice. After supper one night all retired to rest but myself and faithful watchdog. Standing before the fire, I heard the heavy tramp of what I supposed was a cow or calf coming near, and looking across the fire in a westerly direction a pair of eyes gleamed across the flames, and the dog began to growl. Hastily I grasped my gun standing near, came to a ready and started the dog out to drive the intruder away, which he did in this way: With a loud growl and bark he rushed to do my bidding. Suddenly his bark changed to a whine, and he came back howling, and running with such force between my legs that myself and the gun came down with a fearful crash, the gun being discharged while falling, and the boys jumped to their feet in dreadful alarm. Of course explanations followed, but alarm took possession of all; no more sleep that night, not knowing what animal it was prowling around, or how many of them. However, daylight brought relief, and on examining the tracks of the animal, it proved to be that of a wild bear of considerable size who was the intruder and caused so much trouble and fear. There is but little doubt but the discharge of my gun in the way described was the means of driving Mr. Bear off, and my dog should have some of the credit in causing its discharge and the retreat of our unwelcome visitor. My acquaintance with Henry McKenty soon ripened into a friendship which continued unbroken up to the date of his sad end. In a short time we were engaged in the business of itinerant land jobbers in St. Paul. A small frame office on Third street, between Cedar and Robert, was the rendezvous, from whence each of us could be seen emerging daily with a town plat under his arm, plying our business on the public streets, selling town lots to eager purchasers which were to make them millionaires, or at least we told them so. Our business thrived so fast that rivals sprang up, prominent among whom were Charles Rice, William S. Combs, Dr. Kinney, Wilbur M. Heywards, William H. Shelley and others.

About this time, while carrying on the real estate business as before described, I met my friend George Risdorf, of apple notoriety, who informed me that he had sold or traded the apples to the Indians for cranberries, out of which he had taken his pay, and the balance were left at Randall's warehouse on the lower levee, where I immediately went, instructing them to ship below for cash. The result was that they realized, after all charges were paid, just about what the original cost was of the sixty barrels. It is only sufficient to say that I never traded in apples afterwards.

My itinerant land-jobbing business brought me in contact with many of the old pioneers, among whom I remember Judge Aaron Goodrich, territorial judge, learned in the law, a Biblical scholar, sarcastic and witty, who was known to leave the bench while a case was being tried before him, walk the floor of the court room, and eat apples for pastime. He boarded at the Merchants' hotel (a different structure from the present one), and while at dinner one day he was heard to give an order to the waiter in this way: "Waiter, the court will take some more beans." The judge has since gone to that far-off land where he will not require any apples or beans.

I first met our esteemed old friend W. C. Morrison on Fort street about this time. He was driving a yoke af cattle, and, I think, a load of wood for market, hauled from his Fost Snelling reservation claim; an old straw hat covered his head; lightly clad, he looked like the personification of a pioneer settler. Time has dealt kindly with him.

TWO OLD SETTLERS.

Combs and Heard—Amateur Theatricals in Early Days.

William S. Combs may be seen every day on our streets, a well-preserved man. He kept a book store up town, and dealt in town lots. His store was the rendezvous for Charles Rice, the Farringtons, and many dealers in the only staple production of the country—real estate. Each one of these gentlemen was frequently to be seen plying his avocation on the public streets or places of business, displaying plats of town-sites, additions, etc., descanting on the beauties of location, certainty of becoming densely populated and the sure increase in values of 500 or more per cent in a very short time. Very many of our merchants invested in these promising town lots, but to what extent their expectations were realized as to the promised rapid increase of values I was never able to learn. It is presumed, however, that very few, if any, ever got rich from such investments; for it is a matter of history, as well as the experience of many of the old pioneers who were loaded down with real estate in 1856 and 1857, that they could not at that time buy a meal's victuals with 160 acres of wild lands, such were the reverses caused by the financial crisis of that period.

It was in the 50's that our higly esteemed fellow-citizen I. V. D. Heard arrived here fresh from Orange county, N. Y., and was installed in the law office of Wilkin & Van Etten as a law student. The senior member of that firm was Capt. Alexander Wilkin, brother of W. W. Wilkin, at present the senior judge of our district court. Capt. Wilkin was secretary of the territory under the Fillmore administration. I was also engaged in the secretary's office, and there made my first acquaintance with young Mr. Heard. We slept in the office, and to while away the tedious hours of evening and to give the law student a rest from perusing Blackstone and other law authorities, we agreed to study theatrical elocution; so, purchasing a copy of the play of "The Lady of Lyons," we commenced our studies and rehearsals. Mr. Heard took the character of Pauline, and of course I had to take Claude Melnotte for my character. Play-book in hand, every night we could have been seen walking the long, narrow office, reciting and committing to memory our several parts. Just imagine, my friend, our performance of that part of the play where Claude is describing to Pauline his beautiful palace by Lake Como. The lines commencing with "A deep vale, shut out by Alpine hills," etc. At the conclusion of which Claude turns to Pauline and says, "Dost like the picture?" Pauline replies: "Ah, I could hang upon the honey of thy lips," or words to that effect. Claude rebukes her thus: "Had I painted toil and poverty and care, thou'dst found no honey upon my lips! Pauline, that is not love."

The presentation of this episode of how we spent part of our time in early history is only valuable as a reminiscence of the ludicrous picture my friend and I cut when rehearsing our respective parts, at the same time willing that all who know or may hear of the fun we enjoyed at that time may join in congratulations that we did no worse.

Mr. Heard and myself have reason to be thankful to God for sparing us to the present time. Not altogether unknown to many of the junior pioneers, the picture we presented in personating two such refined characters in Lytton Bulwer's play can be well imagined by you, but not described by me.

CURED BY A REVOLVER.

Col. McKenty's Experience With Dudes and Editors.

Col. McKenty and myself frequently were together, and aided each other in making sales of "dirt," as he would describe real estate, and on one occasion we went to St. Anthony on business—there was no Minneapolis at that time. We stopped at the St. Charles hotel. On sitting down to dinner, the colonel, quick and impetuous, drew his chair close to the table, drew his loaded revolver from his pocket and placed it on the table with a thump; looking thence up and down and across the table, he quietly waited for his food, while the guests who saw his movements looked at him and me with great astonishment and distrust. I afterwards learned from him his reasons for thus disporting himself were, that on two or three previous occasions he had been insulted in some way by guests at the same table; naturally excitable and nervous, he was a man of extreme sensitiveness, and of course, would excite the notice of strangers; but, always a gentleman, he could not brook any insult or slight offered him, no matter from what source it came. As in this instance, a set of young fellows, clerks, etc., had noticed him at the table, and they tried to make him angry by inuendo and side remarks about himself. He caught on to their impudence and folly, and took the pistol remedy to cure the evil; and cure it he did, for always after they treated him with the utmost deference and respect—some of them changing their places at table, if near him, whenever he visited the St. Charles hostelry.

On this occasion, after dinner we repaired to our room, accompanied by Col. James H. Goodhue, who then owned and edited the St. Paul Pioneer newspaper. Col. McKenty sat on one side of the bed, Col. Goodhue occupied a chair near the window, and I stood to one side, leaning against a mantel. All at once McKenty drew a pistol from his pocket, and, addressing Goodhue, said: "Col. Goodhue, you publish a very good paper, sir; good paper, sir; but they say you are a blackmailer; you write things in your paper, sir, about men, so that you can levy blackmail on them, sir! Col. Goodhue, don't you ever put my name in your paper; you can't blackmail me, sir! If you do, sir! by God, sir! I'll shoot you, sir! yes sir, shoot you, sir! When I shoot, sir, I shoot hard, sir!" and just as the last expression came from his lips, he carelessly raised his pistol at arm's length to demonstrate that he was a shooter, pointing it towards the window, when it went off, accidentally, the ball passing over Goodhue's head and through the window. Of course, it was evidently an accidental discharge of a carelessly handled pistol, but Col. Goodhue, with his characteristic coolness, arose to leave, exclaiming as he left: "I believe I'll get out of this; it is getting too hot for me here." And he did leave, while McKenty looked the picture of astonishment, mingled with shame. He afterwards declared to me that it was purely accidental, and regretted much the occurrence, but reiterated his intention to carry out the threat made to Goodhue if he ever did publish his name in his paper. It is pleasant, however, to remember that nothing ever occurred between those gentlemen to mar the friendship existing between them up to the close of the life of Col. Goodhue.

OLD-TIME ELECTIONS.

Both Humorous and Tragic Scenes on the Hustings.

Election days those times were sometimes the scenes of strife and political rivalry, ending in some huge jokes, or an unfortunate calamity. I remember at an election where the polling place was at or near the Central house, on Second street, on the bluff then overlooking the river. During the day an unsophisticated Irishman was seen making his way to the voting place, when he was beset by a crowd of men alluring him to take their ticket and vote it, thereby saving the country; and by way of illustration showed him how a free ballot was cast here, by four of them taking hold of the voter, raising him from the ground and placing him in a horizontal position, face downward, and putting a ticket in his right hand; he was thus escorted to the polls, battering-ram fashion, his escort crying out "Make way, gentlemen, and permit an intelligent citizen to cast a free and independent ballot." His ballot was thus received by the judges of election, the voter permitted to resume his normal footing, and he was quickly led away by some of the crowd to go and see a man; at least that was the invitation extended to this free and independent voter.

Another picture of the other extreme, incidental to election times, was when a large crowd were assembled in what was known as Calder's saloon, on Third street, between Jackson and Robert, celebrating an election victory. Men of all nationalities were there drinking and carousing; among the number was a Col. Breck and brother, Kentuckians by birth. A good-natured Irishman named Simon Dalton was with the Brecks in the crowd. The best of feeling seemed to prevail between the Brecks and Dalton; when on a sudden poor Dalton was heard to cry out, "I am stabbed," which proved to be too true. Some one had stabbed him in the abdomen, causing his death; but none saw the dastardly coward do the deed; the crowd was so thick that the assassin took advantage of that condition of things and took the life of poor Dalton. The excitement was intense, for a more cold-blooded murder was never committed. Poor Dalton now sleeps in one of our graveyards, but his murderer escaped. His killing was charged to the brother of Col. Breek, who left the town shortly after, to be followed by the colonel at an early day. No cause has ever been assigned for this terrible crime other than the supposed animosity existing at the time between the native and foreign-born citizens. The Brecks were accused of being Native Americans, or Know Nothings, while Dalton was an adopted citizen. And about this time the organization known as "Know Nothings" was trying to establish itself as one of the political parties of the day. Happily it did not succeed, and shortly after the murder of Dalton, you could not find a Know Nothing in the town. It skulked out of sight, and was buried so deep in oblivion's grave that no power can ever raise it and warm it into life. It is anti-American.

THE MARTIAL SPIRIT.

Three Military Companies Before the Civil War.

In calling your attention to the early military organizations of St. Paul, permit me to say that the reference is made in no spirit of egotism or boast, but simply to do justice to those military organizations, comprising citizens of every occupation in life, who were united in one bond to uphold the flag of our country, and guard and protect the lives of their fellow-citizens. How well those duties were performed I must leave history to record. Being one of them, I can truthfully say they were ever ready for duty when called upon, and always responded with alacrity to the bugle call for active service; and, notwithstanding the carping criticisms of the stay-at-homes of that period, I am confident those organizations of the citizen soldiery were the chief instruments in protecting the lives and property of the frontier settlers, creating confidence in the government, and teaching the noble red man (?) such a lesson in many localities as ever after to respect the right of the white man, thus aiding to settle up our vast domain in peace and quiet, and guaranteeing the future settler the permanent and quiet enjoyment of his home and possessions.

The companies to whom I refer and desire your association to kindly remember were the "Pioneer Guards," some of whose members may now be seen in St. Paul—William A. Van Slyke and others whom I cannot remember.

The "Shields Guards," commanded by Capt. O'Gorman, whose sons are now living in St. Paul, honored and respected citizens; and one, I believe, is a shining light in the Catholic church of this state.

The St. Paul Light Cavalry, also a prominent organization at this time, may be well remembered. Being its commander, I am estopped from any further statement on its behalf, other than to say we tried to do our duty. Whether we succeeded or not history must answer for us.

The above-mentioned three military companies were the only citizen soldiers of this city, and I commend the memory of their good deeds to the Junior Pioneers, not forgetting that many of the members of those three companies, when Minnesota was appealed to by President Lincoln for its quota of men to aid in repressing the late Southern rebellion, stepped at once to the front and became conspicuous on many a hard-fought battle field, an honor to St. Paul and Ramsey county; and the memory of the fallen ones must sacredly attach itself to the Junior Pioneer association by the holy ties of consanguinity, blood and friendship. They fought and died that you might live. Cherish their memory and, if ever called upon by your country, emulate their patriotism.

PERSONAL POINTS.

Characteristic Gossip of Some of the Familiar Men.

When I determined to respond to your invitation, I thought to rely on memory, and address you extemporaneously, but when my thoughts reverted to the days gone by—of scenes, incidents and characters, part of which I was and all of which I saw—the tableau became overcrowded. I then decided to aid memory by writing, and address you from notes and manuscript.

Thus far have I gone; the subject is too prolific to do it justice on this occasion. The early pioneers were a stalwart body of men, all engaged in the noble work of aiding to commence and build up a city and county. To do each and every one justice in reciting the part they played in this historical reminiscence is too much even for my notes. I must, therefore, claim your indulgence, regretting this condition of things. You can well appreciate my difficulty in trying to say "multum in parvo" to entertain you.

The panorama of the early history of St. Paul and Ramsey county is crowded with the likeness and memory of such early settlers as the following, whom I can but barely mention:

Bluff Alex Ramsey, the first governor of the territory of Minnesota; moderate in counsel, bland and courteous; always taking care of No. 1.

Alexander Wilkin, the courteous secretary of the territory, the ladies' favorite; honest, brave and just; he fell in the late Rebellion, a martyr to the Union cause.

Col. D. A. Robertson, of newspaper fame; the foe to all fraud and deception, be it in the executive, Indian, or any other department of the government.

Charles Rice, one of the old firm of Rice & Benson, stage coach proprietors, has long since passed away.

Ex-Gov. W. A. Gorman, the statesman and soldier, prominent in politics, now rests in peace.

Robert A. Smith, the faithful public officer; recently re-elected by the people as mayor of your city for the next two years.

The late Edmund Rice, the courteous, affable gentleman, whose recent demise was a public calamity.

His brother, Henry M. Rice, kind, sympathetic and faithful to his trusts, is yet with us; may his days yet be long in the land.

And Maj. Newson, with Diogenes lantern looking for an honest public official. I well remember him when editing the St. Paul Times, how near he came to being a Democrat while listening to the blandishments and promises of political partisans; he was on the fence for some time, and many say he is yet on the fence; at least the major is to some extent volatile; a good citizen, but not enough politician or party man to prevent his antagonizing all fraud, collusion or corruption, emanating from whatever source it may.

William H. Randall, known as Father Randall; never known to refuse any favor asked of him, but suffered greatly through men's perfidy and ingratitude to him.

Capt. C. G. Pettys, an old sea captain; full of fun, frolic and yarns, but deficient in good business qualifications.

D. A. J. Baker, known as "The Judge," whose rotund form is often seen in our streets; good-natured, voluble of tongue, a deep dyed-in-the-wool Democrat, loyal to his party and true to his friends.

John R. Irvine, the "Old Reliable," who never lost faith in our future; public-spirited, he left monuments of his enterprise in various undertakings, and most of his esteemed family are here to-day, who cherish and honor his memory.

John P. Owens, the senior editor of the Minnesotian newspaper; a caustic writer who, with George W. Moore, now living, first laid the foundation upon which now stands the great Pioneer Press newspaper combination.

Judge Lafayette Emmett, chief justice of the United States territorial court; brother-in-law of Col. D. A. Robertson, and a lawyer of good reputation.

S. P. Folsom, an old surveyor, land dealer and soldier; at present attorney for the St. Paul water board. What he does not remember of the history of St. Paul is not worth remembering.

Col. Hewitt, the sanguine property owner, whose annual December steamboat excursions on the river will never be forgotten. He was a great advocate for the union of the Twin Cities.

John C. Terry, many years deputy postmaster; now secretary of the Masonic Relief association.

Judge W. W. Wilkin, the humane judge; kind and affable, he has endeared himself to all, and, if spared I, hope that higher honors still await him.

Judge Orlando Simons, outwardly a rough diamond, but a dread to laggard attorneys and their naughty clients: honest and fearless on the bench. Sickness and disability cause his absence from the Ramsey county bench.

William P. Murray, the old reliable William; a friend to all, a foe to none; the beau ideal of a good Samaritan. As one of the founders of St. Paul, a wag and a story teller, his name will be remembered by thousands.

Peter Berkey, hunting after John Roche, the city comptroller, for his annual report, and lecturing the chamber of commerce on finance and taxation.

A. L. Larpenteur, the old reliable Indian trader and commission merchant.

B. W. Brunson, surveyor, drove many of the stakes which marked the subdivisions and rearrangements of St. Paul realty.

Michael Cummings, once the stalwart marshal of the town of St. Paul, and a great political leader at one time; loyal to his friends, and jealously held the sacredness of the ballot box.

B. W. Lott, a lawyer, town clerk of St. Paul, and a good fellow generally, with hosts of friends.

B. W. Armstrong, the old clerk of the district court, faithfully represented by his son Bassie, now deputy clerk.

Lyman Dayton, large land owner and one of the first promoters of the St. Paul & Duluth railway.

Gates A. Johnson, first chief engineer of the Duluth railway: then alderman; thence inspector of buildings; a quiet, good citizen; slightly watching coming events.

Dr. Stewart, mayor of St. Paul; friend of the poor; surgeon of First Minnesota volunteers; a prisoner of war; afterwards resumed practice as a physician.

John S. Prince, also mayor of St. Paul; dealer in lumber; president of savings bank.

Judge R. R. Nelson, now judge United States district court; a son of the late Associate Justice Nelson, of the United States supreme court; has followed a long and honorable career as a judge; a favorite with bench and bar of Ramsey county.

Vetal Guerin and Charles Bazille, two of the early French settlers, prominent among a small number of Canadians who originally settled on land which is now St. Paul.

Louis Robert, French and Indian trader; captain of steamboat; a county commissioner of Ramsey county; a liberal-minded citizen.

Judge Gilfillan, the present chief justice of the supreme court of Minnesota.

Charles D. Gilfillan, the first to start a water company to supply our city with pure water. A lucky speculator, he is now enjoying the fruits of his labor.

H. H. Sibley, delegate to congress; commanded military expedition against Indians; first governor of the state; a statesman, soldier and author; he lives in the hearts of the people.

Capt. Holcombe, first lieutenant governor at the first organization of the state of Minnesota.

Charles E. Flandrau, the upright judge, lawyer, soldier and statesman; he is the peer of the best of our citizens.

John B. Brisbin, lawyer; witty orator of old times, whose voice has often been heard in defense of democratic government.

John B. Sanborn, lawyer and soldier, who has an honorable record in both state and United States military volunteer service.

Capt. Russell Blakeley, the old Neptune of the Mississippi river, who, with trident, ruled navigation from Galena to St. Paul.

R. W. Johnson, the veteran regular, regular to duty, regular to church, regular in-telling a good story and ascribing its authorship to some one else, and always regular to his meals, if it was only hardtack.

These are but a small part of that grand old army of early settlers whose pioneer work stands forth in bold relief to-day. It would fill a large volume to do them justice. I have simply attempted to paint in outlines a mental panorama of some of the men to whom so much is due, to awaken in the junior pioneers such interest in regard to the old pioneers who dug deep and broad the foundation of St. Paul's greatness; whose brains conceived and whose hands first raised this magnificent city and county to such a prosperous condition as to win the admiration of strangers and even astonish its very founders; more than their most sanguine expectations have been realized. Junior Pioneers, be it yours to follow in the grand work of your predecessors; take hold where, by death, age or infirmity, they left off; and, like them, your efforts will be crowned with success. Treasure up in your memories, in the archives of your association, the old pioneers of Ramsey county. Weave garlands of evergreen in memory of the departed ones, and to the survivors your love and esteem. Let loyalty to God, your country and your home be your guiding star through life; and, should should your country demand your services in time of danger, like the old pioneers march as one man to the defense of the

"Flag of the free hearts' hope and home,
By angels hands to valor given;
Whose stars have lit the welkin dome,
And all its hues were born of heaven."

Thanking you, gentlemen of the Junior Pioneer Association of Ramsey County, for your kindness and patience in listening to my remarks on this occasion, may the Great Ruler aid in the efforts of your association to preserve "The Memory of Pioneer Days."

One of 'Em.

Philadelphia Times.

"Young man," said the boarding mistress, sternly, "your comments are out of place. I made biscuits, sir, fifty years ago."

"Very likely," was the sinner's reply, adding in an agitated undertone to his side-partner, "and if circumstantial evidence goes for anything, this specimen I'm whetting my teeth on is one of 'em."

A Great Baby.

The Jester.

"Uncle John," said little Emily, "do you know that a baby that was fed on elephant's milk gained twenty pounds in a week?"

"Nonsense! Impossible!" exclaimed Uncle John, and then asked:

"Whose baby was it?"

"It was the elephant's baby," replied little Emily.

FIGURES THAT TELL.

A Snug Little Income Is That of the New York Life Company.

Twenty-nine Million Dollars, in Round Numbers, the Income Last Year.

Four Hundred and Ninety-five Million Dollars of Insurance in Force.

What Has Been and Is Being Done by This Mammoth Corporation.

"Was he insured?" is a question we ask almost as naturally after a man's death as after a fire, because it is coming to be recognized as much a matter of business prudence to insure one's life as it is to insure against loss by fire. There are many good business men in the world, and it might be a matter of wonder where they all insured their lives did not the annual reports of the companies call attention to the immense business done by some of them. There is the New York Life, for instance, with an annual income of $29,000,000, with assets to the amount of $105,000,000, and carrying over $495,000,000 of insurance on its books. With such an income the resources of the New York Life would seem to be almost boundless, and the career of such a corporation must be of the weightiest interest to all citizens.

The investments of the New York Life in the West generally in the past few years, and more particularly in Minnesota, renders its prosperity a matter of particular moment and interest to the people of St. Paul and Minneapolis, in both of which cities have been erected buildings which are concededly the finest business structures either contains. There was a time, and not many years since, when the policy of the company was to confine itself in its operations to the territory east of Chicago. There existed in the minds of over-conservative directors a prejudice against spreading out over the vast territory of the great Northwest, lest in the magnitude of its aspirations the company might lose a portion of that reputation for stability and conservatism of method for which it has been famed during the entire forty-five years of its existence. There was one man, however, who, with a few others, believed foresight and speculation to be things apart and by no means to be confounded. This man, to whom must be conceded the credit of having fought for and agitated the idea of "Onward and Westward," which has resulted in the acquisition to St. Paul and Minneapolis of concerns doing millions of dollars' worth of business annually, is no other than William H. Beers, the president of the company. It was he who foresaw that the future of the country and the company lay in the West rather than the East, and recognized the possibilities presented to the insurance company which should first install itself in the illimitable field. It was his pet idea—that of Western extension of the business interests of the company, and he worked night and day to

Attain the End.

which has not only been gained, but which already shows magnificent results. The conservative element in the company's directorate were at last compelled to recognize the claims of the great West to attention and investment, and the result is in a measure shown in the magnificent eleven-story buildings in St. Paul and Minneapolis, and others almost equally grand in Omaha, Kansas City, and the other cities of the West.

Has it paid? this enormous outlay of money in a new country. The question was one which prior to the expenditure agitated the minds of the conservative ones, but since the issuance of the annual report, showing that the amount of new insurance written during 1889 reached the enormous figure of $151,000,000, the croakers have relapsed into silent contentment that their fears had been as groundless as their theories. These figures represent that about 40,000 persons under the company insured for an average amount of $4,000. They show that 100,000 people have constituted the company their bankers during the past year, and that an immense percentage of the number are of the West. The system of policies under which the company issues is one so attractive and thoroughly self-explanatory as to have had a great deal to do with its popularity. It is difficult to conceive the possibility of a man remaining uninsured when the opportunity is presented him, by the payment of a small sum quarterly, to remove all possibility of having his family left in want as a result of his sudden demise. Aside from this advantage there is the other, equally great, of his being able at the expiration of a term of years—say twenty—to dispose of his policy to the company for a sum sufficient to maintain him comfortably in his old age, and provide a handsome income for each of his daughters, if he is thus blessed, or give each of his sons a fair start in the world. All this can be accomplished by the payment of a small sum at stated intervals, which sum at the time of payment makes scarcely an appreciable difference in the current expenditure, yet which after the lapse of years, returns as

An Inestimable Boon

to the depositor. This company has $495,000,000 of insurance in force, an increase of over $70,000,000 for the past twelve months. Four hundred and ninety-five millions of dollars. There are not greenbacks enough in the country to represent the amount by $150,000,000. The number of persons insured is 150,000. This enormous patronage has been secured in a great measure by the radical reforms which have been inaugurated into the insurance business in this country by the New York Life company. It was the first to eliminate the suicide clause from its policies, and again the first to issue non-forfeiture policies.

The annual report, showing the business of 1889, of which a summary is given below, is a revelation in itself. It shows the condition of the company as controlling $100,000,000—not in insurance but in first-class marketable securities. Following is a summary of the report:

Premiums	$24,585,921 10
Interest, rents, etc	4,577,345 14
Total income	$29,163,266 24
Death claims and endowments	$6,252,095 50
Dividends, annuities and purchased insurances	5,869,026 16
Total to policy-holders	$12,121,121 66
New policies issued	39,499 00
New insurance written	$151,119,088 00
CONDITION JAN. 1, 1890.	
Assets	$105,053,600 96
Divisible surplus, Co.'s new standard	$7,517,823 28
Tontine surplus	7,705,053 11
Surplus, by state standard (4 per cent)	$15,600,000 00
Policies in force	150,381
Insurance in force	$495,601,970 00
PROGRESS IN 1889.	
Increase in interest	$303,653 06
Increase in benefits to policy-holders	1,148,051 61
Increase in surplus for dividends	1,716,849 01
Increase in premiums	3,458,330 35
Increase in total income	3,761,983 41
Increase in assets	11,573,414 41
Increase in insurance written	26,099,357 00
Increase in insurance in force	75,715,165 00

About a sixth of the company's income for the past year was from interest on invested assets, leaving the sum of $24,000,000 contributed by policy holders. Such sums as this are not contributed by that lightning calculator known as the business man of the nineteenth century without the assurance that his investment is a good one in every sense of the term. The explanation is found in the fact that over $12,000,000 were returned to policy holders in death-claims, endowments, annuities, dividends and surrender values of policies purchased. The showing is a wonderful one, and equally wonderful is the record of the company making it. Who shall say with the vast arms this tremendous concern has spread out over the West in the past few years what the next annual showing will be. None will be bold enough to venture the figures, yet the 50,000 people of the West to whom the New York Life is their banking house will watch the issue with great interest.

Messrs. Gregory and Parker are the official managers for the New York Life throughout the state of Minnesota. When they took charge of the state in October, 1886, the business of the company was practeally nothing; today $8,000,000 listed on the books of the New York Life are contributed by the business men of the North Star state.

For information regarding the modern policy contracts issued by the New York Life, apply to Messrs. Gregory & Parker, managers, New York Life building, St. Paul.

SUNDAY AT STILLWATER.

Fifth Annual Meeting of the St. Croix Saving Association.

RAFTS ARE ON THE MOVE.

St. Paul and Minneapolis Turners Are Entertained by Their Stillwater Brethren.

At the fifth annual meeting of the St. Croix Saving and Loan association Saturday evening the following directors were elected: J. C. Hening, J. A. Deragisch, J. Leonard Clark, A. C. Hospes, Theodor Jassoy, V. C. Seward, L. L. Manwaring, H. T. King, F. E. Joy, W. S. Goodhue, R. S. Davis, F. L. McKusick, N. N. Johnson, T. R. Converse and J. A. Westergren. Secretary Hospes' report showed a financial condition of the association allowing a dividend of 5.75 per cent on the assets of each of the five series for the last six months.

The Isaac Staples, Menomonie and J. K. Graves all cleared yesterday with rafts for down river points, and the Robert Dodd is preparing to make her first trip of the season. Lake St. Croix had raised six inches yesterday since Saturday and reports from the upper tributary streams appear more favorable for the drives. At the boom, work progressed well during the week and a good output of logs resulted, the dam company letting loose logs from time to time as needed for operations by the boom company.

A delegation of about forty Minneapolis Turners arrived yesterday morning on a visit to the Stillwater Turnverein and were joined in the afternoon by a delegation from St. Paul. The visitors gave some fine exhibitions of turning at Music hall and were very generously entertained by the local society, supper being served in the hall, and other refreshments being provided by the hosts.

The fugutive convict Douglas, who was brought from Duluth Saturday by Deputy Warden Langum, is entirely reticent as to the details of his escape and travels. The only remark he has ventured in connection with the affair is: "If a man, when he once gets out of here, does not know enough to keep away, he ought to take his medicine without whining."

Carl Randall, son of the warden, and who was compelled by extreme ill health to relinquish his labors at the prison, returned yesterday from the South, having gained forty pounds in weight during his absence. He made but a very brief visit, starting back this morning for Missouri.

The trial of the case of Pratt against The Stillwater Water Company will be resumed in the district court to-day.

Ezra Kendall in "A Pair of Kids" appears at the Grand opera house this evening.

Why the Levy Was Made.

American Grocer.

Customer—It's a small matter, I know, but why is it you charge me three cents more for this chicken than for the one you sold me yesterday?

Farmer—Because, madam, my old woman was dead sure Marguerite would have laid an egg this afternoon, and I didn't intend to kill her till tomorrow, anyhow.

Elevating the Stage.

Lawrence American.

Some actresses evidently need to be reminded that the way in which they can best "elevate the stage" is by simply elevating their skirts less.

FACTS AND FANCIES.

To Property Owners.

We are handling a large amount of Duluth and Superior real estate. If you wish to buy or sell call upon or write us. Metcalf & McClanahan, southeast corner Fourth and Robert streets, St. Paul, Minn.

Judge Lawrence,

Of the Supreme Court of New York, has just decided that Dr. J. G. B. Siegert & Sons have the exclusive right to the Trade Mark and name of Angostura Bitters, and has granted them an injunction against C. W. Abbott & Co., of Baltimore, restraining them from using that name, or putting up goods in imitation of the Angostura Bitters.

AMUSEMENTS.

HARRIS'-:-THEATER!

Matinees Tuesday, Thursday and Saturday.
WILBUR OPERA CO.
—IN—
MASCOTTE!
25 Cts. EVERYWHERE. 25 Cts.

ST. PAUL MUSEUM
Kohl, Middleton & Co.
10 Cents.—WEEK MAY 19th—10 Cents.
ALL THIS WEEK,
PRIZE BABY SHOW!
10 Cts. 2 Big Stage Shows. 2 10 Cts.

MASTERLODE JR. 2920—Bay horse, 16 hands high, weighs 1,150 pounds, got by Masterlode, sire of Belle F, 2:15¼; Edward, 2:19; George V, 2:20; Betsey Brown, 2:21¾; and eight others in 2:30; first dam by Mambrino Chief, 2:14, sire of Mambrino Sparkle, 2:17, and four others in 2:30; second dam by Sherman Black Hawk Jr.; third dam by Wadsworth's Blucher, pacer; terms to suit. C. S. Radcliff, 369 Selby.

"Stratford" (2980)

By Strathmore (408), sire of 37 in 2:30 class; first dam by "Woodford Mambrino," sire of 11 in 2:30; second dam by "Alexander's Abdallah," sire of "Goldsmith Maid," 2:14, and five others in 2:30; third dam by "Cœur de Leon," thoroughbred. For terms of service, apply to Richard Price, 169 West Fourth street, St. Paul, Minn.

Van Houten's Cocoa
"BEST & GOES FARTHEST."

Royal Baking Powder

The United States Official Investigation

Of Baking Powders, recently made, under authority of Congress, by the Department of Agriculture, Washington, D. C., furnishes the highest authoritative information as to which powder is the best. The Official Report

Shows the ROYAL to be a cream of tartar baking powder, superior to all others in strength and leavening power.

The Royal Baking Powder is absolutely pure, made from the most wholesome materials, and produces finer flavored, sweeter, lighter, more wholesome and delicious bread, biscuit, cake, pastry, etc., than any other baking powder or leavening agent.

Food raised by it will keep sweet, moist, fresh and palatable longer than when raised by yeast or other baking powders.

Being of greater strength than any other baking powder, it is also the most economical in use.

These great qualities warrant you, if you are not using the Royal Baking Powder, in making a trial of it.

REMOVES THAT WEARINESS. DR. COBB'S TRADE MARK VEGETABLE COMPOUND MAKES THE WEAK STRONG.

NATURE'S OWN REMEDY SCIENTIFICALLY AND HONESTLY PREPARED.

FOR THE BLOOD!

Is a Highly Concentrated Medicine, NOT A BEVERAGE. Being an Alterative, it is designed to mingle with, vitalize and Purify every drop of blood in the body.

THE GREAT SPRING MEDICINE

IMPORTANCE OF THE LIVER.

Few people recognize the importance of a well-regulated liver in the human body. This enormous gland, the largest in the system, weighs in its normal state from three to four pounds. Its function is to separate the biliary secretions from the blood, and if it fails to operate properly Dr. Cobb's Vegetable Compound will restore its tone and bring back lost health.

$1.00 PER BOTTLE AT DRUGGISTS'.

E. R. HIBBARD, SOLE PROPRIETOR, CHICAGO, ILL.

SCROFULA.

One of the most dangerous and unpleasant evidences of the existence of hereditary scrofula is glandular swellings and painful ulcers which accompany it and render life a burden to the sufferer and to those about him. Sore eyes, scabs on the head, pimples on the face, salt rheum, and the like, are all caused by impure blood. There is but one way to banish these offensive symptoms, and that is by the use of tried and trusted remedies to strike at the root of the trouble. Dr. Cobb's Vegetable Compound, known to the world by its famous corn-cob trademark, cleanses the skin by first cleansing the blood. It brings new life to the overworked and nervous victim, and, being purely vegetable, leaves no ill effects.

Purify Your Blood.

That a green Christmas makes a fat churchyard is an old proverb which the experience of the past winter has proven only too true. Young and old alike have suffered, and it is the duty of all to take proper means to guard against the dangers incident to the spring, at which time the whole system undergoes a change. DR. COBB'S VEGETABLE COMPOUND is a simple remedy, but far reaching in its effects. The extraordinary success of this great remedy has been demonstrated in thousands of cases; it acts as an alterative, cleansing the system of all gross humors and impurities, and its effect upon the tone of the sufferer is invariably good. A month's medicine for one dollar, and of such a quality that one or two bottles is sufficient. Dr. Cobb's Vegetable Compound is worthy of your confidence. Give it a trial. $1.00 at druggists.

For sale by L. Mussetter, Fourth and Wabasha; S. R. McMasters Seventh and Wabasha.

Haynes A 22x27 CRAYON PORTRAIT, $10.00.

Copied from any picture. From life with one dozen cabinets free. Artistic photography in all its branches. We occupy the entire building, Jackson street, corner Sixth

READ THE GLOBE! WANTS! WANTS! WANTS!