SAINT PAUL.

NUBBINS OF NEWS.

A meeting of the board of education will be held to-day at 4 o'clock.

The collections of internal revenue for June approximate $2,730,000.

The Holly Leaf Social club have an excursion Sunday to Forrest lake.

W. Luverne, a hack driver, was arrested last evening at the union depot by Officer Fraser for cruelly beating a horse.

John Kerwin has been appointed a director of the board of control. The appointment is one made by the board of control.

Cases of scarlet fever at 239 East Winnifred street, and diphtheria at 785 Geranium street were reported at the health office yesterday.

Mary Burke, who lives on Charles street, was yesterday placed under bonds for $200 by Judge Twohy for indulging in a family quarrel Monday evening.

Charles Van Watering, a telegraph operator, was arrested yesterday on a warrant by Detectives Daly and Kennedy, for stealing a watch belonging to Russell Door.

David C. Lightburn received his commission yesterday as second lieutenant of Company I, and Jius Billinger as first lieutenant of Company N, both of the Third regiment.

The employes of the St. Paul plow works, located at Gladstone, will to-morrow hold their first annual picnic. There will be sports and fun galore, the past year having been a most prosperous one for the works.

The board of trade met at the chamber of commerce yesterday for the purpose of discussing the proposition of removal to Sixth street and Broadway. It was finally decided to continue its meetings in the chamber of commerce.

Those persons who have not paid their water rent had better hurry up and do so, as only four days are left in which the amounts can be paid. Secretary Caulfield yesterday stated that over 4,000 accounts are still unpaid, which he considers an unusually large number.

The three lads—F. M. Ellis, Eddie Burch and Carl Cohen—arrested Monday for stealing an umbrella, were discharged by Judge Twohy yesterday with a severe reprimand. He told the lads that if they ever appeared in court again they would be sent to the reform school.

City Treasurer Reis yesterday issued his statement for the month of June, which shows that the receipts were $563,855.17, which, with the balance on hand on June 1, gave a total of $636,910.97. The disbursements were $541,888.56, and a balance of $95,022.41 is on hand.

Dan Moon stated yesterday that he desired that all who have agreed to contribute to the fund for the entertainment of the editorial delegation, which meets July 14 to 17 inclusive, would send in their checks to him as soon as convenient. There has been some indebtedness already necessarily incurred, and he desires to get the subscriptions in as rapidly as possible to defray these contingent expenses.

"Conditions of Success" was the subject of a lecture at Epworth M. E. church last evening by Rev. C. B. Wilcox, of the First M. E. church. The reverend gentleman has a well-earned reputation as a pulpit orator, and he was listened to by a large audience. The lecture last night was up to the highest expectations. It abounded in incidents aptly applied and was scholarly in its construction. True manhood based on correct moral theories was declared to be the best conditions for the greatest success.

The great interest that has been excited among Bible students by Lieut. Totten's articles on "The End of the Age" makes this subject one of special importance at this time. Evangelist Munhall will take up this subject, among others, at the Mahtomedi Bible school, July 2 to 8. W. E. Blackstone, the friend of the Jews, who recently presented the petition to President Harrison, recommending aid in securing Palestine for outcast Russian Jews, will also speak on this topic and the "Restoration of the Jews." Baron Hirch has just donated $15,000,000 for the return of the Jews to Palestine. Mrs. S. M. I. Henry, National Evangelist W. C. T. U., Rev. R. N. McKaig, Evangelists Wooley, Nash, Pratt will give Bible readings on practical and important subjects. No admission will be charged, and a large gathering is expected.

PERSONAL POINTERS.

At the Clifton: C. B. Garrison, Duluth; J. W. Reynolds, Herman; E. B. Miner, Sioux City; C. J. Haines, Wabasha; H. R. Armstrong, Duluth; H. J. McAvoy, Jordan.

Mrs. A. B. Baker (nee Miss Clara A. Dewey), yesterday called on her friends in the office of the city clerk, where she was engaged as stenographer up to the time of her marriage, a few weeks ago.

At the Clarendon: C. M. Rossiter, Duluth; W. A. Woovenford and wife, Helena; P. Severage, London, England; Mrs. C. E. Westbrook, Peabody; J. M. Keefe, Morton; O. Miller, Butte City.

At the Ryan: J. M. Bell, Scotland; Jackson I. Case and wife, Racine, Wis.; Miss E. Cummings, Denver, Col.; Mrs. E. S. Wallace, Aberdeen; Walter Ayers, Duluth; John Mc. Lean, Moorhead; Rev. H. Beer, St. Vincent; J. W. Flynn, San Francisco.

At the Windsor: H. H. Dickmond, Crookston; J. W. Beebe and wife, Kansas City; Mrs. H. P. Hedrick, Moorhead; Miss Clarabel Goodhue, Northfield; W. M. Strong, B. F. Tanner, Spring Valley; John Martin, West Duluth; William E. Lee, Milaca.

At the Merchants: A. L. Coomb, St. Cloud; A. J. Stowe and wife, Rush City; John J. Jenkine, Chippewa Falls; Miss E. Cummings, Denver; R. R. Wise, Brainerd; S. Bruenemann, Northfield; F. A. Merrill, West Superior; E. W. Roach, Helena; D. A. Tufts, Long Prairie, Henry L. Simmons, Glencoe; Mrs. F. W. Linck, Livingston; Capt. A. H. Reed, Glencoe; M. Alexander, Owatonna; D. S. Culver, West Superior; John Foster and wife, Miss E. F. Lawrence, Miss E. Whitney, Faribault; J. F. Mullen, Litchfield; F. E. Parsons, Marshall.

NOT SO BAB.

A Year's Work Accomplished by the Public Library.

The annual report of the city librarian (Mrs. H. J. McCaine) for last year has just been published. There are 21,504 volumes in the library, and 7,165 people had qualified to draw books. There were 14,076 books issued in the reading room on week days, and 1,600 on Sundays. The whole number of visitors on Sunday was 65,144. Mrs. McCaine closes her report:

"The number of volumes in the library has been increased the past year more than 23 per cent; the book borrowers, 15 per cent, and the circulation 36,355, or about 40 per cent. Of the 1,692 free libraries in the United States in 1885, not including college and state libraries, only thirty-six were larger than the St. Paul public library at the present time. The value of a library is not always known by the number of its volumes, but an examination will show that this library is now furnished with many valuable and standard works, and it is believed that it will compare favorably with any library in the country of 26,000 volumes. While laboring under many disadvantages for want of rooms better suited for the work, the books are at least safely housed, the rooms more accessible and the use made of the library much larger than ever before."

Temporary Police Quarters.

W. P. Murray and Ald. Conley yesterday submitted plans for the new temporary police headquarters to the board of corrections and charities. The old postoffice on West Third street, known as the Cullen building, is the site selected by the special council committee, and the place will be fitted up with eighteen cells for men and women, a tramp room, officers' quarters and rooms for the police alarm and telegraph systems. In the rear of the building will be placed the barns for the patrol wagon and horses. If the board pass the plans the council will be called upon to authorize the leasing of the building and the fitting up of the same. Should the "lords" and "commons" agree, the work will be pushed ahead as rapidly as possible, and as soon as completed will be occupied. There will be little regret felt by the police force in leaving the present ramshackle building on Washington and Fifth.

Fidele.

The very newest thing in Correspondence Papers. For sale by H. E. Wedelstaedt & Co.

FLEECING THE PUBLIC

State Insurance Department After the Equitable of Minnesota.

A Flagrant Fraud and Scheme to Deceive the Public,

Is the Way Commissioner Dearth Speaks of the Company's Operations.

Action to Be Taken to at Once Exterminate the Organization.

The Equitable Insurance Company of Minnesota will soon disappear. The concern has for months past been possessed of an unenviable notoriety, as a result of alleged crooked methods of transacting business. The concern was strongly denounced by newspapers all over the southern part of the state, and the insurance commissioner was called upon to look into the matter. Accordingly, Deputy Commissioner Elmer H. Dearth was dispatched to investigate. His report, just submitted, shows that the stories about the Equitable have not been exaggerated in the least, and Insurance Commissioner Smith stated yesterday that he would at once proceed to wind up the affairs of the company. Attorney General Clapp will commence operations to that end to-day. The report submitted by Mr. Dearth says:

"Owing to varied and numerous complaints filed with this department, and in pursuance to the provisions of the laws of this state, I, Elmer H. Dearth, deputy insurance commissioner of the state of Minnesota, have made an examination of the affairs and condition of the Equitable of Minnesota, covering a period from date of commencement of business to June 24, 1891:

Total amount collected on account of life department as shown by its record	$11,000 33
Paid out on account of matured certificates	6,723 53
Paid out on account of expenses	3,156 66
Balance to credit of mortuary fund	976 55
Balance to credit of expense fund	143 60
ASSETS.	
Cash in Second National Bank, Winona	1,129 15
LIABILITIES.	
Due for matured certificates (No. 5)	5,000 00

Besides the above, twelve proofs of death have been received, covering $12,000 insurance. This makes seventeen certificates, covering in the aggregate $17,000, now to be settled for; but under the terms of the

Contract Contained

in the certificates, or rather bonds, the liability of the society is whatever may be realized from one assessment upon all certificates in good standing, the proceeds to be divided pro rata as per conditions contained in the contract. As there are only 484 certificates in force, it will readily be seen that the amount the society will be able to pay on each claim is very small. While the books of the society show the above transactions to be legitimate and regular, still, by a thorough investigation of all the papers and records of the said Equitable of Minnesota, I find plenty of convincing evidence that the business being carried on by said society is dishonest and irregular. It appears that the Equitable of Minnesota was organized and received its license to transact business in January, 1890, with its home office at Mankato, Minn. That in September, 1890, its base of operations was transferred to Winona, Minn. From its records I observe that there was

No Business Transacted,

or certificates issued, until October, 1890. During said month the bonds of the so-called National Bond Installment and Disbursement company, of Ithaca, Mich., which was operated in that state under the management of William A. Leet and Theo S. Barnes, president and secretary, respectively, of the Equitable of Minnesota, were transferred without any reservation into said Equitable society. I find that the so-called bond company, as above named, never had a legal or corporate existence, the same existing in name only; therefore, every one of the bonds issued was an unlawful transaction, and every dollar collected from members of the Equitable to pay for these matured bonds was nothing more nor less than pure and unadulterated robbery. The bonds issued are practically life insurance certificates, and are issued principally upon lives of old people, being under the disguise of a company that

Never Existed,

for the purpose of evading the insurance laws of Michigan. These bonds are still being issued upon the lives of Michigan citizens, each one as issued being transferred into the Equitable, and, as fast as they mature, an assessment is made, not only upon the holders of these bonds, but also upon all members of the Equitable of Minnesota, to pay the same.

Of the total number of claims assessed for up to June 24, 1891, only one was on account of a certificate issued by the Equitable; consequently, with this one exception, all the money collected of the members of the Equitable of Minnesota and paid over to the beneficiaries of said bonds has been illegally obtained and disposed of, which fact alone

Makes It the Duty

of the insurance department to see that proper steps are taken for closing up the business and affairs of said society, thereby protecting the people against such fraudulent transactions. Under the provisions as contained in its articles of incorporation, the said society in January last commenced to issue endowment certificates. The plan and method of conducting this branch of the business was as follows, viz.: The certificates are issued for $500 each, upon which a monthly assessment of $3 is required to be paid, from which amount 20 per cent is retained for expenses, and 10 per cent goes toward the formation of a security fund, leaving 70 per cent to be placed in the endowment fund. Whenever the amount in the endowment fund shall reach $500, then the lowest numbered certificate in good standing shall mature and be paid, and in like manner the next lowest shall mature and be paid, and so on. It is needless for me to state that this is an unpractical plan upon its face, and not at all in keeping with sound insurance principles. But the irregular, dishonest and unlawful proceedings by which the society has paid off certificates numbered one, two and three makes it imperative upon the insurance commissioner to protect the public against

This Nefarious Business,

which is being transacted by said society. Upon examining the books and records I find that the total amount collected to date on account of the endowment certificates, and the dispensation of same under the terms of the contract contained in the certificates, is as follows:

Total amount of assessments collected		$1,314 00
Twenty per cent reserved for expenses	$262 80	
Ten per cent reserved for security fund	131 40	
Total amount of endowment fund (70 per cent)		$919 80

I find that, regardless of the fact that only $919.80 was legitimately available in the endowment fund, the society has receipts showing that three certificates have been paid in full, amounting to $1,500, and still has cash in the bank to the amount of $226.20. Investigation

Reveals the Fact

that special contracts were made with the persons taking certificates numbered one, two and three. As a sample I give herewith the contract made with H. Hackett, of Winona, who took out Certificate No. 1:

"In consideration of the issue of certificate numbered one applied for, I hereby agree, upon the maturity of said certificate, to accept in full payment of same, two hundred and fifty dollars ($250) in cash, and apply seventy-five dollars ($75) in payment of the monthly dues on certificate numbered two hundred and fifty, which I have this day applied for; and one hundred and seventy-five dollars ($175) in payment of monthly dues on a certificate to be applied for upon the maturity of said certificate number one."

When the society had only $250 in the endowment fund, Mr. Hackett gave his check to the society for $250, and immediately received back from the society a counter check for $500. Thus the society holds a receipt to snow that policy numbered one had been paid the full $500, and so advertised, when in fact the amount paid was only $250. In like manner were certificates numbered two and three disposed of. A more flagrant fraud and scheme for deceiving the public could hardly be conceived of. Even under the terms of this special contract, the society had no

Legal or Lawful Right

to pay said claim in full, until they had the actual amount required in the endowment fund to mature the same, then if the holder of the matured certificate desired to make advance payments to the amount of $250 on new policies, the society would have the cash on hand to his credit. He surely should have received credit upon the books of the society for the $75 as advance payment on certificate numbered 250, which would cover a period of two years and one month, and a like credit of $175 on another certificate covering a period of four years and ten and a half months; but no such credit was given. Neither did H. G. Miller, of Winona, holder of certificate numbered 2, nor John H. Leurs, of Owatonna, holder of certificate numbered 3, receive any credit for the $225 and $200 respectively, which they were supposed to have paid in. Mr. Barnes, the secretary, gave as his reason for not allowing the above

Parties the Proper

credit, that inasmuch as none of this advance payment was in the hands of the society, the same having all been given directly back to the same parties, he did not feel like making an entry on his books that would likely render him liable for the production of the same, sometime in the future. W. T. Gary, vice president of the society, and manager of the endowment business, who is responsible for the above dishonest and irregular transactions, took a different view of the case, and claimed to believe that no one connected with the society could in any event be held liable for the return of any part of said amounts, as a provision to that effect was embodied in the receipt given by the society. In justice to Mr. Barnes, I wish to state that the frank and straightforward manner in which he answered all questions of inquiry, and the full explanations made by him regarding his methods of transacting business, is evidence to me that he was acting in good faith, and supposed that he was not doing other than a straight and legitimate business."

The report closes with a recommendation that application be made to the courts through the proper channel, for the appointment of a receiver to close up the business of the company.

GOT A MOVE ON 'EM.

The Y. M. C. A. Building May Yet Be Erected.

The new quarters of the Y. M. C. A. have given quite an impetus to its work. The directors, after mature consideration, have decided to on with the erection of the building, corner Minnesota and Tenth streets, as soon as possible. The following plan has been devised for erecting the building:

There is $145,000 needed to complete building and pay for entire property, including lot, 70x80, which it is proposed to sell.

Subscriptions uncollected	$38,000	
Questionable	3,000	$35,000
Amount needed		$110,000

It is proposed to place a first mortgage upon the building at 5½ per cent for $60,000; to issue ten-year second mortgage bonds bearig 7 per cent interest for $50,000; bonds to be purchasable at any time by the association.

The interest on above to be provided for by rental from parts of the building, together with amount now paid in rent for association quarters.

With a live enterprise and the building in progress of erection, a stirring canvass to be made for the $110,000 in subscriptions payable in one, two and three years.

The association would then have the building completed, and in addition to the lot on which the building would stand a lot 70x80 feet, fronting on Minnesota streets, which lot would be enhanced by the completion of the building, and it is estimated would be worth $20,000. This would make assets as follows:

Building and lots	$140,000
Lot 70x80	20,000
Total	$160,000
Liabilities—	
First mortgage	$60,000
Security for second mortgage bonds	100,000

If lot 70x80 is sold, the bonds would be reduced by the amount of proceeds from the lot.

There is already $23,000, or nearly half of the amount of the bonds, subscribed for, and it is hoped that the citizens of St. Paul will co-operate with the men who have this work in hand so that our city may soon have a building fitted for this special work for young men. The Minneapolis association has made arrangements whereby it expects to complete and and occupy their building by Jan. 1, 1892, and St. Paul is about the last city in this country of its size that has not a Y. M. C. A. building. The present quarters occupied by the St. Paul association, in the Lowry Arcade building, are pronounced by all who visit them to be the best rented rooms that are seen anywhere; but the occupancy and patronage of these new quarters demonstrate more fully than ever before the great need for a building especially adapted to the work of the association.

Interest Allowed

From July 1 on deposits made before July 4, at The State Savings Bank, Germania Life Insurance Building, corner Fourth and Minnesota streets.

BIN BURNED WHEAT.

Ex-Commissioner Murdock Exonerates the Elevators.

W. R. Ford, car accountant of the Northern Pacific Railway company, was called before the wheat investigating committee yesterday. He testified as to the ultimate disposition of the twenty-six cars billed out of Duluth elevators as screenings in September and October, 1889. The testimony of the witness showed that the cars referred to were not billed as stated, but that some days later they were shipped and loaded with coal and other merchandise. At the noon adjournment the committee held a consultation as to the advisability of an early adjournment until autumn. Many of the members of the committee are compelled by the press of personal business to absent themselves from the sessions. It was finally decided to adjourn on Thursday afternoon, until Jan. 1892. At the afternoon session S. H. Murdock was called and examined as to the rules and regulations for establishing grades. Mr. Murdock was a member of the original grain and warehouse commission, which is responsible for the existing rules. He also testified regarding bin burned wheat in elevator E at Duluth. He said the board was notified of the bad condition of the wheat in that elevator on June 18, 1886. The elevator company requested that it be allowed to purchase the warehouse receipt covered by the burnt wheat. This, after due deliberation, they were permitted to do, it being held that no injury could result from permitting the burnt wheat to be removed, and thus avoiding a possible panic in the wheat market, as well as the loss of confidence that might result in the Duluth wheat market. Mr. Murdock was on the stand the entire afternoon. The committee adjourned at 4:40 until 10 o'clock to-day.

Races at the Fair Grounds.

There will be frequent trains over the Great Northern running direct to the fair ground races on the Fourth of July. Cheap rates.

WHO HANDLES IT?

Condition of the State Treasury at the Close of the Month.

State Treasurer Bobleter issued his monthly financial statement yesterday, showing funds in the state treasury amounting to $807,328.49. The revenue fund is credited with $6,125.97. The money is deposited as follows:

Merchants' National Bank of St. Paul	$130,975 27
Bank of Minnesota, St. Paul	113,000 14
National German-American Bank, St. Paul	115,059 56
Commercial National Bank, St. Paul	57,522 38
Germania Bank, St. Paul	114,000 53
People's Bank, St. Paul	9,062 69
St. Paul National Bank, St. Paul	36,331 88
Scandinavian-American Bank, St. Paul	15,056 87
Scandia Bank, Minneapolis	20,074 72
Security Bank, Minneapolis	20,981 47
State Bank, Minneapolis	65,400 26
Swedish-American Bank, Minneapolis	25,991 87
St. Paul & Minneapolis Loan and Trust Company	18,044 84
State Bank, Duluth	13,673 28
Merchants' National Bank of Sleepy Eye	4,269 42
Bank of Sleepy Eye	3,732 48
Yellow Medicine County Bank	17,321 89
Bank of Willmar	9,259 76
Bank of North St. Paul	17,374 28
Security Bank of Luverne	4,183 41
Total	$807,328 49

Four Special Trains.

In addition to the seven regular trains run over the Great Northern between St. Paul and Minneapolis and Lake Minnetonka, there will be four extra ones put on Fourth of July, giving every one a chance to spend the day out among the trees, or on the water.

GREAT DAY AT DULUTH

Provided for Members and Ladies of the Loyal Legion.

By request of members of the Loyal Legion residing at Duluth, the Minnesota commandery will hold a meeting at the Spaulding house, in that city, tomorrow. The following programme has been arranged:

Leave St. Paul and Minneapolis by the evening train over the Chicago, St. Paul, Minneapolis & Omaha railroad, arriving at Duluth the next morning about 7 o'clock. Meeting of the commandery at 10 o'clock at the Spaulding house, which will be headquarters. Steamboat ride on Lake Superior in the afternoon by invitation of Duluth companions. Reception and supper to which ladies will be invited, at the Spaulding house in the evening. Leave Duluth via the St. Paul & Duluth railroad same night at about 12 o'clock. The same sleeping cars will be held for the use of the commandery during the round trip.

Arrangements are being made for a very pleasant excursion of members and ladies to attend the G. A. R. reunion, which be held at Detroit, Mich., during the first week of August. The party will leave Duluth by the steamer India on the night of July 30, after the meeting, and arrive at Detroit Monday afternoon, August 3, and return by lake or by rail via Chicago, as they desire.

Eleven Trains to the Lake.

Seven Regular and Four Special Trains via the Great Northern to Minnetonka Beach and Spring Park on July 4. Sailing, rowing and fishing on the lake. Free concert in afternoon at Hotel Lafayette by Brooke's orchestra. Band also at Spring Park. Last train from the Beach at 11 p. m.

GOT OFF EASY.

Some Tall Swearing in the Municipal Court.

The case of Joseph French, teamster, arrested last night on a charge of stealing a quantity of fish, the property of the Booth Packing company, was yesterday heard by Judge Twohy in the municipal court. Pierce Butler represented the state, and G. Willrich the prisoner. The case of the prosecution was that French was employed by the packing company to haul away condemned fish, and was paid 15 cents a barrel for his work. It was alleged that, having access to the warehouse, French had stolen some sound fish, which he had disposed of. French testified that the foreman sold him the fish for a small sum, but this the foreman denied. The case occupied over three hours, and Judge Twohy in passing upon the case said that perjury had been committed by one or the other of the parties. He was convinced of the guilt of French, and imposed a fine of $100 or ninety days. The defendant was charged with petit larceny on one indictment, though the packing company claim that the pilfering has been going on for a long time.

Cut Rates.

The Great Northern railway will sell, July 3 and 4, excursion tickets along its line at greatly reduced rates. Tickets will be good to return on July 5. This will be a good time to visit your friends.

Newell's Close Call.

Police Officer John Newell almost lost his life yesterday, and it was only by a miracle that the sad fatality of Officer McCarrick was not repeated. Newell jumped off an electric car on West Seventh street, near Chestnut, and crossed behind the car to the opposite track. He was struck by an incoming car and thrown to the ground, sustaining some very severe cuts on his face. It was a fortunate circumstance that the car which struck him was not traveling at the usual rate of speed, but had slowed upon approaching the temporary switch near the Seven corners. The officer was able to report in the evening for duty.

Have You Had the Grip

If so, look out for the weakness and prostration so sure to follow. To restore your strength and overcome That Tired Feeling, take

Hood's Sarsaparilla

Hand-Turned.

$3

Per pair. Worth $5

NEW ENGLAND SHOE CO.,

133, 135 & 137 E. Seventh St.

DEMAND

POND'S EXTRACT

Accept No Substitute.

The Boston St. Paul

"JUDGMENT!"

That is what we ask you to pass upon our $20 Tailor-Made Suits. You don't have to be a base ball umpire to tell whether they are worth the money or not. There is not a clothing expert in the land who would hesitate a moment about rendering a verdict on them. They are actually worth more than we are asking for them, and they are just what you need in this kind of weather. We appeal to you for a decision. Come and look at them, and give us your opinion. You will see that you are passing judgment upon what we have exercised judgment in selecting. Here is a case of bottom rates if there ever was one:

$15 for good Tailor-Made Suits all ready to wear.

$20 for the best Suits.

$5.00 for Perfect-Fitting Trowsers.

Mailorders solicited. Catalogue free. Goods sent on approval.

BOSTON

One-Price Clothing House,

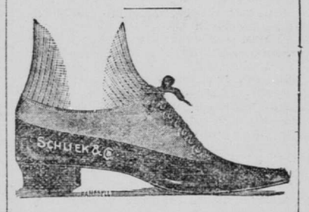
THIRD STREET,

ST. PAUL.

HOT WEATHER SHOES.

KEEP COOL BY WEARING

LOW-CUT SHOES!



Ladies' low-cut Shoes in new and stylish shapes. The largest selection west of New York city. We have one hundred styles to select from, in French Kid, Patent Leather, with Cloth, Kid and Vesting tops, plain and tip toes, with pointed toes and Common Sense shapes. Thin soles for house wear and thick soles for street wear—$1 to $5.

Ladies' Tan and Russet Color Oxfords at one-half former prices.

Gentlemen's low-cut Shoes in Calf, Kangaroo and Patent Leather—Tan and Russet.

Misses and Children's Low Cut Shoes—Tan, Goat, Kid and Patent Leather.

SCHLIEK & CO.,

87 and 89 East Third Street,

ST. PAUL MINN.

HOTEL METROPOLITAN

A First-Class House on the European Plan, Corner of Fourth, Third and Washington Streets.

Rooms $1.00 a day and upwards.

Elegant Cafe on the First Floor, particularly adapted for ladies' and gentlemen's lunch and theater parties.

Accommodations for permanent boarders at reasonable rates.

Table d'Hote Dinner at night, seventy-five cents.

N. LEHNEN Ph.D., Analytical and Technical Chemist Office and Lab., No. 138 East Fifth street St. Paul, Minn. Personal attention given to all kinds of Assaying, Analyzing and Testing. Chemistry applied for all arts and manufactures.

DICKINSON'S

Fourth, Fifth & St. Peter Sts.

ST. PAUL, MINN.

HIRSH & BROTHER MAKERS

Gloria Silk Umbrellas, 26-inch, silver crook handles, in different styles,

99c.

English Gloria Umbrellas, 26-inch, gold knob handles,

$1.25.

Fine English Gloria 26-inch and 28-inch Umbrellas, in natural wood, bright silver and oxidized handles,

$1.98.

Orient Silk Umbrellas, 26-inch, natural wood sticks,

$2.75.

26-inch Silk Umbrellas, horn handles, or oxidized silver inlaid with mother-of-pearl. Newest thing this season.

$3.25.

Orient Silk 26-inch Umbrellas, natural wood sticks tipped with sterling silver,

$4.75.

Others at all prices between and above those quoted, up to $7, equal to any $10 Umbrella in the city.

Watch Our Friday Bargains.

HOW TO MAKE MONEY.

If you are looking around for a safe place to invest a few hundred dollars, and want to be sure of a big profit, buy some of our cheap lots in Union Addition to South St. Paul. It is the very cream of the South St. Paul property, in the very heart of the city, and is bound to bring a very big price soon. South St. Paul is admitted to have the cheapest property about St. Paul, and, with its great future before it, this must soon change. South St. Paul and the lower part of West St. Paul, of which it is merely a continuation, will necessarily be the place where all the factories requiring much ground will go. For there is no other place near enough to St. Paul, where land enough, even at a big price, can be had. But the West side levee is now being used for factory sites, and this will be given practically free for this purpose, and it is virtually in the heart of St. Paul. This is the very thing for factories requiring only a lot or two for a site.

But just below this the Kansas City road has over five miles of sidetracks for the use of factories, and on these tracks are the very finest sites for factories; and the owners of this land will not only give as much land as may be needed for large plants, but will take stock in good concerns. So, as factories naturally get together, partly to be sure of abundant labor, this will undoubtedly soon be THE manufacturing part of St. Paul, and the new bridge at Newport, with three more railroads into South St. Paul, will hasten it. Our manufactures are increasing now in a greater ratio than those of any other city, and the result must be an early rise in real estate values Think of lots within twenty minutes of the heart of the city, with 5-cent fares and more than hourly trains, for $250!

We have also a lot 50x210 feet on Summit avenue for $1,600, and as cheap lots in other places.

Odin G. Clay & Co.,

97 Globe Building.

DEAFNESS CURED by Peck's Pat. Invisible TUBULAR EAR CUSHIONS. Whispers heard distinctly. Comfortable. Successful where all remedies fail. Ill book and proofs free. Address or call on F. HISCOX, 853 Broadway, N. Y.

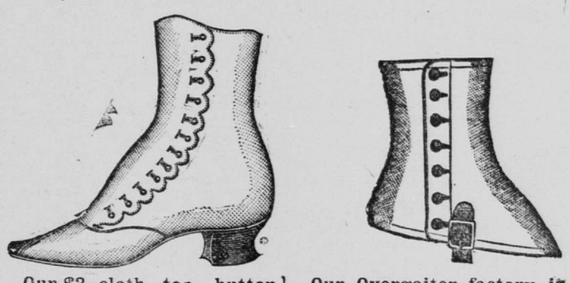
POPULAR WANTS.

THE RESULT

Of our efforts to please, and our desire to excel in everything in the Shoe line, has been gratifying to us and beneficial to our many customers.

Our stock of Oxford Ties and Low Shoes in all the newest patterns and combinations in light and heavy soles, low and high heel, plain and patent tip, opera and common sense lasts, is the largest in the Northwest. They are all perfect-fitting, durable and comfortable. All sizes and widths, 1 AA to 9 EE. We take special pains in fitting all our Shoes.

Special sale this week of Oxford Ties, $1.50, $1.75, $2 and $2.50.



Our $3 cloth top, button and lace, patent tip, opera toe and medium heel is perfect-fitting and very stylish. Our own make of hand-turned button and lace Shoes in all sizes and widths, $3.50 and $4.00.

Our Overgaiter factory is turning out the finest and most perfect-fitting Overgaiter in the country. We make them in all shades to order when one-quarter yard of goods is furnished. Our Black Broadcloth Overgaiter for $1 is a beauty.

Russet Oxfords, in opera and common sense, 1 to 7, A to E; an elegant Shoe for lake wear, very cool and comfortable. Tennis, Bicycle and Outing Shoes for everybody.

LOVERING'S $3.50 Calf Sewed Shoes for Men Sent C. O. D. on Approval to any address. We pay express when money comes with order.

We Run the Largest Custom Shop In the West.

IMPORTER, MAKER, AND RETAILER LOVERING THE SHOEMAN ST. PAUL MINN.

Our Patent Hygienic Shoes Absorb all moisture, ventilate and keep the feet cool.

All goods sent C. O. D., on approval, to any part of the United States.

OPEN EVERY EVENING THIS WEEK.

MANNHEIMER BROS.

In addition to the long list of unusual Bargains announced for this week in our last advertisement, we offer to-day 50 pieces Excellent Printed

CHALLIES,

36 inches wide, Light and Dark Colorings, at

10 CENTS PER YARD.

We invite attention to our EXTRAORDINARY OFFERING of FIRST-CLASS

TRAVELING -:- BAGS!

Of Genuine Alligator and English Grain Leather, at prices fully 35 and 50 per cent less than actual value. This is an opportunity that should not be lost.

As the Fourth comes on Saturday, the special attractions of our usual "Saturday Sale" will this week be offered on Thursday.

Third and Minnesota Streets, St. Paul, Minn.

SHIRTS TO ORDER!

PATRONIZE HOME MANUFACTURES.

Men's Furnishers

Finest Line in the city. Agents for Dunlap's Celebrated Hats.

R. A. LANPHER & CO.

153 EAST THIRD,

FOUR DOORS ABOVE MERCHANTS' HOTEL.

"KIDD'S GERM ERADICATOR"

Positively Cures All Diseases.

Because it kills all Germs, Bacteria, Parasites, Microbes and Animalculæ in the system. The air, water, vegetables, fruit are full of these worms, causing Catarrh, Consumption, Diabetes and Brights' Disease, Cancers, Tumor (never known to fail to cure Catarrh and Syphilis), and all so-called incurable diseases: retailed in $2, $3 and $5 sizes; sent on receipt of price. This is the only genuine article. Am. Pill and Med. Co., Props., Spencer, Io. We issue guarantees to cure. Faber & Co., Cor. 7th and Wabasha sts.; Lyons' drug store, 227 E. 7th st., St. Paul, and in Minneapolis by Weller's drug store, corner Sixth and Nicollet avenues.

Chichester's English Diamond Brand.

PENNYROYAL PILLS

Original and Only Genuine. SAFE, always reliable. LADIES ask Druggist for Chichester's English Diamond Brand in Red and Gold metallic boxes, sealed with blue ribbon. Take no other. Refuse dangerous substitutions and imitations. At Druggists, or send 4c. in stamps for particulars, testimonials and "Relief for Ladies," in letter, by return Mail. 10,000 Testimonials. Name Paper. Chichester Chemical Co., Madison Square, Philada., Pa. Sold by all Local Druggists.