WOMAN A MYSTERY

HYPNOTIST MAKES CURIOUS DISCOVERIES REGARDING THE SEX.

THEY DEFY HIS POWER

WHERE MAN IS A HELPLESS VICTIM—CAUSE IS UNEXPLAINABLE.

OLD THEORIES DISPROVED.

Individuals Cannot Be Hypnotized and Forced to Commit Crime.

HYPNOTIZED BEFORE THE CAMERA.

Scene in the Famous Clinic of M. Liebeault—From an Instantaneous Photograph.

Special Correspondence of the Globe.

PARIS, Feb. 3.—The popular mind is absorbed in a new study, one which is almost startling in its results. It is the effect of hypnotism upon women. The deeper one delves into the question, the greater becomes the interest. It might naturally be supposed that hypnotic suggestion would be largely the same in effect and result regardless of sex. That is not so at all. The greatest hypnotists of the day have taken the matter up and have demonstrated by experiment that woman is one of the easiest to receive a suggestion of this nature, and at the same time, the hardest.

This seems an odd enough subject for volatile France to plunge into head over heels, and yet savant and commoner both seem to look into it with the same degree of interest, the professional instinct of the first being counterbalanced by the curiosity of the other. Experiments made by the most famous French hypnotists show the singular fact that in spite of the supposed inferiority of women in point of nervous and physicial organization, it is a third easier to place a man under the influence of hypnotism than it is to induce a woman to accept hypnotic suggestion.

Perhaps the leading mind among the French scientists who have devoted their attention solely to hypnotism, is Dr. Liebeault. He has paid particular attention to the difference between the sexes in the matter of acceptance of hypnotic suggestion. A series of experiments at Nancy, the doctor's home, extending through twelve months, firmly established the truth of the assertion made regarding the sexes. During the time mentioned, Dr. Liebeault caused, by hypnotic power, 682 persons to sink into a deep sleep. It was shown beyond question that the influence of the scientist upon the person in point of sex was exactly in the proportion stated.

Opinions differ widely as to the reason for this. It is generally thought, however, that it is because the mind of women lacks the strength of that of a man. It is often true that a person of exceedingly nervous temperament, lacking in a measure ability to concentrate thought, is a very poor subject for the hypnotist. This is shown by the fact that it is rarely possible to actually hypnotize a person whose mind is unbalanced. It is, as a matter of fact, almost impossible to place a person under hypnotic influence unless the mind of the subject is passive and is acquiescent to the wish of the hypnotist.

Dr. Liebeault, whose portrait is given herewith, is, as stated, the leader of the scientists who have made hypnotism the study of their lives. Whatever he says upon the subject may be accepted as the latest and most fortified opinion of those whose views regarding hypnotism are worthy of consideration. It is, therefore, no ordinary statement which follows, just as it came from the lips of the distinguished savant and made as the result of a request to enlighten the American people regarding the latest and most convincing facts regarding hypnotism, the majority of which will be found entirely new to the non-scientific reader:

"It may surprise you to know," said Dr. Liebeault, "that it is possible to hypnotize 95 per cent of mankind. The remaining 5 per cent are impervious to the direction of the hypnotist, let him be of as strong mind as he may. All these persons who are susceptible to the influence of hypnotism are not affected to the same degree, by any means. The influence of the hypnotist on woman is very different to that upon the sterner sex. It is more difficult for a woman to fix her attention upon a given object than for a man to do so. Just why this is I cannot tell. Of course we all have our theories. This much we know, that a woman does not possess the power of concentration given to man. That is my explanation.

"You see this is the case. Persons who are easily distracted, who, from nature or training, have not the power of fixing the attention or concentrating thought, and persons in agitation, those who are heavy and dull, idiots whose brains lack the power of understanding what is required of them, these are the least capable of hypnosis."

"The central idea of hypnotism is simple enough. It is merely making a suggestion to a certain person, instead of that person making the suggestion for himself. The hypnotist must be able to impress that suggestion on the mind of the subject so thoroughly that the result will be the same as if it came from the individual himself. To do this, the subject must first be placed in the hypnotic state. When in this state he is practically asleep.

"The process of placing a subject in the so-called hypnotic state is simple, despite the great efforts which have been made to cloak it, about with mysterious rites and incantations. When one wants to produce hypnosis in its most ordinary form, he asks the patient to fix his eyes upon the orbs of the hypnotist's, that is, himself. This is the first step towards concentration. The subject is desired in this way to free himself from direct excitation, such as light, sound and touch. In order to produce this, it is necessary for a person to possess the faculty of concentration. In other words, it requires a strong mind to gradually slacken mental activity, strange as that may seem.

"This state of affairs being arrived at, the operator or hypnotist then, by means of hypnotic suggestion, gradually induces the subject to think of sleep, and with the thought comes slumber. It simply amounts to this: Sense and activity are subtracted from the subject's mind, and in their place is sleep. That is all there is of it. Once the subject accepts the suggestion of the operator, it naturally follows that he will accept suggestions other than those which are first given. Yet, according to my belief, it is absolutely impossible to make a person who is hypnotized perform a crime. No person can be hypnotized against his will. I am fully aware that in saying this, particularly the first assertion made, I am contradicting generally accepted beliefs. Yet I do not hesitate to say what I have said is not only true, but that the statement is the result of thorough, extensive and complete investigation and experiment. It is no deduction from theory, but fact, fact, fact.

"You ask me why a man cannot be induced to commit crime while under the influence of hypnosis. Simply because the power of the hypnotist does not extend that far. A person may be made to become thoroughly insensible to pain, and his mind may be turned in various directions, up to a certain limit, but that limit reached, then a halt must be called, or rather, the hypnotist finds himself incapable of forcing further action on the part of his subject. Truly, he may make the subject think of crime by offering such a suggestion, but he cannot force him to commit action of that sort.

"It is very plain to the hypnotist who has given the subject thought and who has tested his ideas by experiment, that hypnosis as applied to women to relieve them of frightful pain is of inestimable value. For instance, in the matter of therapeutics, it is exceedingly useful. You see, for centuries it has been admitted that there was no medicine that equaled sleep. Therefore the doctor who can place his patient at a critical time under the influence of hypnosis, is really giving her an opportunity to find in that blessed oblivion the relief that can be gained in no other manner, except by the use of anodynes. I am sure that there is no woman who would object to being placed under the influence of hypnosis if she understood how beneficial it would be to her under such circumstances.

"I do not hesitate to make the assertion that hypnotism is of far greater benefit than the ordinary sleep. Neither sleep nor medicine can approach in power the effect of thought reacting by suggestion upon the organism. Of course, the hypnotized subject is possessed of but a single idea—whatever may have been suggested by the hypnotist. If it be a woman, she is practically isolated mentally from the world about her. She possesses no thought, no knowledge of the pain she is really enduring. Under the influence, then, of this suggestion the nervous force of the subject, liberated freely from or accumulating in certain organs of the body, reacts without hindrance upon the morbid affections to which it is directed, and that often with a prodigious intensity which seems to work miracles. The subject wakens at the proper time at the suggestion of the hypnotist, and has no recolection or idea that she has been subjected to a great physical strain.

"It is not true that hypnotism is dangerous, provided that the power is exercised by fit persons. But if the would-be hypnotist is not a proper individual to use the wonderful power, then his influence is evil indeed. I would say that the successful hypnotist must have absolute self-confidence; must be sure of success when he begins, and above all things, be the possessor of a manner which is persuasion itself. These qualities insure any person the power to place a subject under the influence of hypnosis. Since mankind has existed, they have voluntarily put themselves into an ordinary sleep. There is no difference in the way in which they enter induced sleep—if they wish it. The hypnotizer is nothing in the world but an intermediary. He only helps his subjects to go to sleep, just as the subject enters into slumber habitually each night."

Much of what M. Liebault says is like a revelation to those who have a mere superficial knowledge of hypnosis and what it performs. Here his utterances are always looked upon as being absolutely authoritative. The wave of interest and investigation which has swept over La Belle France has stirred thousands to look into the mysteries which Dr. Liebeault and his confreres have long studied. Of course, this portion of it relating to the effect of hypnotism upon woman is but one of the ramifications of what seems to be a science of tremendous import.

M. LIEBEAULT,

Greatest Living Hypnotist.

HOW MANY ARE WE?

DR. OSGOOD MASON SAYS HE HAS FOUND ALTERNATING PERSONALITIES.

SOME ASTONISHING FACTS.

MOST IMPORTANT DISCOVERY FROM A MEDICO-LEGAL POINT OF VIEW.

OUR SECOND SELVES DISCUSSED.

We Are Often Ignorant That a Personality Other Than Our Own Controls Us.

ALTERNATING PERSONALITIES.

Dr. R. Osgood Mason, the Eminent Medical Expert Who Has Discovered Why People Are Jekylls and Hydes.

Dr. R. Osgood Mason, the medical scientist whose investigations in psychical phenoena have attracted wide attention, is about to make public a series of exceedingly interesting facts bearing on a most important discovery regarding an actual dual personality.

It is that a large proportion of the civilized world possesses alternating personalities.

The strangest feature of the condition referred to is that the existence within us of the second self is not realized, and yet it is the impelling force which provokes the commission of actions totally foreign to the known nature of the individual. It shows that the novelist's creation of "Dr. Jeykll and Mr. Hyde" is not in the least improbable. In fact, it is demonstrated beyond question that there are many persons in this world who are the conglomerate of two individuals of exactly opposite characteristics.

Even further than this, the facts which Dr. Mason presents go to prove the truth of the famous Biblical quotation: "The sins of the fathers shall be visited upon the children unto the third and fourth generation of them that hate me." This is shown by what some persons are pleased to improperly call heredity. Technically, hereditity refers to certain personal peculiarities noticeable in each generation of a family. The Biblical assertion, however, is proved by the fact that frequently the dual personality of an individual is composed of the nature which his father and mother have directly transmitted to him, and a second nature or self which is a direct reproduction of the evil that lay in an ancestor, three, four, or perhaps, five generations before.

It is a matter of common knowledge that in almost every family there has been at one time or another a marriage which has given cause for regret, often from the fact that the person who has married into the family proved to be of a nature not at all desirable. It may be the children which result from such a marriage will be devoid of the maternal characteristics, and the same statement may prove true of the generation that succeeds them. So it runs along until perhaps the fourth generation following, and then the child of parents whose natures are all that could be desired, in whom the spirit of evil finds no lodgement, develops a character such as might have been bestowed upon him by the fiend incarnate. Then the world marvels and wonders why this is so, but cannot dispute its truth.

Now then, this is when the nature of the individual, in whom Satan has an interest, is plainly visible. Dr. Mason's investigations and deductions relate to those among us, who possess these dual natures, and yet, as a rule, have sufficient moral courage to repress, so far as appearances are concerned, the Mr. Hyde individuality. However, sometimes Mr. Hyde will not down, and then are committeed those strange actions which the world, and even the persons who commit them, find it impossible to reconcile with the character of the individual as understood. There are few persons who have not felt mysterious impulses to stray from the path of rectitude in a violent and startling manner. It is these impulses which have led some medical men to assert that all humanity is more or less insane. Dr. Mason proved that there is nothing of the sort, but that these impulses are simply the influence of the second, or evil, self. The second self is not necessarily evil, but it is an unpleasant fact that generally this is the case. All these things will be set forth in a statement Dr. Mason is soon to issue to the public containing the result of his investigations regarding the dual personality. He has given the members of the American Medical association something to think of in a paper read by him before the section on neurology of that organization, treating principally of the origin and the medico-legal aspect of the dual personality. He says:

It is a well recognized fact that certain clearly defined traits or characteristics, either physical or mental, existing in ancestors, near or remote, may, after passing by one or more generations, at length crop out distinctly and unmistakably in a later one. Physical peculiarities or deformities, tendency to certain diseases or peculiar mental characteristics are frequently in this manner transposed, also a peculiar insight into or genius for certain pursuits, as for instance, hunting, fishing and frontier life, a military career, mathematics, music, acting or scientific pursuits, existing in a marked degree in some near or remote ancestors may be inherited directly in the succeeding generations, but on the other hand, it may pass over one or more generations to appear in an unmistakable manner in a later one.

Suppose, for instance, that five generations back there and appeared a man of marked and thoroughly bad characteristics married to a right-minded, moral, even religious woman, that he was a villifier of religion, profane and vicious in life and unscrupulous in his dealings with others, that the generations which immediately succeeded came under influences which, aided by inherited characteristics from the mother, led to lives of morality, uprightness, or even conspicuous piety. In the fifth generation appeared a man who, in the midst of these moral and religious environments, was conspicuous for his profanity, his vicious life and unscrupulous conduct, so identical with his remote ancestor as to make the connection undoubted. Where did this evil tendency exist during the four intervening generations? Let us tap the main line between the two extreme points and see what information may be extracted. In the fourth generation was a mild, religiously inclined woman of delicate health and perhaps unstable persanality.

From some sudden shock, syncope or loss of consciousness occurs, and on recovery an entirely new and different personality is found to have taken the place of the original one. It professes to be a man and to the horror and consternation of the good people surrounding her the patient commences to curse, to villify everything good, and to uphold sentiments and practices of the most offensive and criminal character. This newly-arriver personality has a chain of memories and individual history quite foreign and unknown to the primary self, but consistent with those of the remote ancestor whom we have considered. In an hour or a day the primary consciousness has returned, but there is not the slightest recollection of the character which she has represented in her second personality, and very likely the case is diagnosed as temporary insanity; in a more primitive age it would have been called possession by an evil spirit.

It was in reality the strongly impressed characteristics of a distinct personality, which had lain dormant in the sub-conscious self for three generations, now coming to the surface temporarily under favoring circumstances in the fourth. In another generation it actually appeared, an atavism, as the primary and usual personality. In like manner a personality of conspicuous goodness or talent might pass over many generations of mediocrity or of evil-doers, and appear a pleasant atavism, after one or many generations had intervened. Less extreme personalities might be formed in like manner, and more than one might be impressd upon individuals in successive generations, giving rise to the perplexing and much debated condition of multiplex personalities. Kraft-Ebing, as we have seen, found in his patient "three physical existences," or personalities. Prof. Janet's patient, Madame B., possessed three widely different ones, while one of my own cases presented there and another two, alternating spontaneously at longer or shorter intervals, not including the case in which changes of personality were brought about by hypnotism.

With this view of the origin and nature of ordinary, as well as alternating personalities, it is not difficult to determine the medico-legal aspect from which these cases should be viewed. It is evident, first, that the primary self must not be held responsible for action, either good or bad, committed by the second or any succeeding personality, since it is absolutely ignorant of the doings or even of the existance of these personalities. It would undoubtedly be just to restrain the individual from violence or wrong doing during the presence of the personality committing the wrong, but no longer, and it would be abhorrent to all our ideas of justice to take the life of or even punish severely the individual whose identity we have been accustomed to associate with the ordinary self, on account of the wrong doing committed by any succeeding personality while the ordinary self was wholly unconscious."

In a certain degree, Mr. Mason's assertions coincide with the claims of the theosophists regarding reincarnation. While the individual in real life is not the exact prototype, it is held, of a remote ancestor, the characteristics of that ancestor exist in the form of this second half of the dual personality. The theosophist claims that the strange impulses foreign to the nature of a person are merely reawakened memories. This is also held to be true of the occasional realization, when visiting a strange place, that sometime, and under other conditions, it has been seen before. This is practically what Dr. Mason's investigations and deductions signify, only he shows that it is not a reincarnation, but the transmission of certain qualities and ideas that have lain dormant for a century or more to a person whose predominating self is far apart from them. It will readily be seen that there is sufficient room for argument in the interesting and startling statements of Dr. Mason to occupy a regiment of debaters. It is one of those medical revelations which not only interest the scientist and the student of human nature, but the entire world.

BREADMAKING IN ZUNI.

Peculiar Process Employed by the Pueblo Indian Women.

"During a residence in Zuni, the largest of the Indian pueblos, in Northwestern New Mexico, I have often watched the mothers and daughters of the tribe at their interesting work of making haiwe, or 'paper bread,' writes Edward Page Gaston in the January Woman's Home Companion. "They use a basis of either corn or wheat, which is often boiled in advance to make it more tender, and is then ground on much the same primitive style of stone handmill as that used in old Mexico. * * * After the maize or wheat has been once ground through the hand-mill it is passed through the same operation at least once more, to make it still finer, and it is mixed into a very thin batter in an olla, or decorated water jar, fashioned from clay, fired and painted by the women pottery makers of the tribe, who are wonderfully adept in the potter's art and that of decoration in striking and yet tasteful design.

"If the flour prepared for the baking be of wheat the bread will be of a bluish tint, and if of corn, whiter. While the preparation has been made above the wood-fed flame burning in the fireplace of the stone or concrete house, there has been slowly heating a slab of stone, the upper surface of which is smooth and oily by long use in making haiwe. Kneeling before the hot stone when all is ready, the Indian woman dips her hand into the jar of batter at her side, and then swiftly sweeps that dripping member over the face of the tablet, leaving a broad veneer of liquid dough, which thoroughly bakes in a few seconds. Catching the thin edge of the sheet of bread by the fingers of the other hand, she then peels it almost off the smooth stone by one dextrous jerk, leaving one edge still attached. Giving another sweep of her now freshly battered palm, she joins the two separate sheets into one, by slightly overlapping the adhering film with the fresh application. The double operation of smearing and peeling continues in swift succession, and by the method described there is no break in the long strip of bread, which falls in ever-lengthing folds by the side of the panadera as she works. A Zuni woman takes great pride in her ability to show the entire baking in one unbroken sheet, no matter how long she may continue. When finished the long bolt of bread is folded much after the fashion of the leaves of an uncut magazine, and is then tightly rolled, that it may not dry. In that manner it is in a state of preservation for future use, for it is seldom baked for immediate consumption. This 'paper-bread' is not used for ordinary household purposes, but is baked when a party of warriors or hunters is making ready for a long trip into the wilds, or when some one is departing on an extended journey."

Trust.

"Harold," she said almost in a whisper, "am I the first girl you ever kissed?"

"You are," he answered with eager earnestness.

"I believe you," she replied, looking him full in the face.

"Sincerity must command confidence."

"Yes," she went on with a far-away look in her eyes, "sincerity must ever show for itself with those who think. And the amateur is always sincere. You are the most inexperienced kisser I ever encountered."—Detroit Free Press.

"Straws show which way the wind blows"

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MECHANICS' INSURANCE COMPANY.

PRINCIPAL OFFICE, PHILADELPHIA, PA.

Organized in 1854.

SIMON J. MARTIN, President.
JOHN A. SNYDER, Secretary.

Attorney to accept service in Minnesota, Insurance Commissioner.

CASH CAPITAL, $250,000

I. ASSETS.

Value of real estate owned	$87,000.00
Loans secured by mortgages on real estate	330,985.00
Interest due on said mortgage loans	5,553.71
Market value of bonds and stocks	314,776.50
Loans secured by bonds and stocks as collateral	52,000.00
Cash on hand and in bank	52,565.69
Premiums in course of collection	43,502.84
All other assets	8,901.47
Total admitted assets	$895,285.21

II. LIABILITIES.

Capital stock paid up	$250,000.00
Unpaid losses	20,454.45
Reserve for reinsurance, ordinary policies	137,107.61
Reserve for reinsurance, perpetual policies	230,445.00
Other liabilities	17,604.47
Total liabilities, including capital	$655,611.53
Net surplus	$239,673.68

III. INCOME IN 1896.

Net cash actually received for premiums	$228,536.32
Received from interest and dividends	35,044.57
Received from rents and all other sources	3,511.34
Total income	$267,092.23
Excess of income over expenditures	$33,982.57

IV. DISBURSEMENTS IN 1896.

Net amount paid for losses	$118,408.56
Paid dividends	20,618.00
Commissions and brokerage	60,813.20
Salaries of officers and employes	14,200.87
Taxes	4,725.85
All other disbursements	14,943.18
Total disbursements	$233,109.66

V. MISCELLANEOUS.

Fire risks written in 1896	$29,179,435.00
Premiums received thereon	280,285.92
Total risks in force Dec. 31, 1896	$37,858,100.00
Total premiums received from commencement to date	$2,830,344.37
Total losses paid from commencement to date	1,519,407.60
Excess of premiums over losses	$1,310,936.77

BUSINESS IN MINNESOTA IN 1896.

Fire—	
Risks written	$721,551.66
Premiums received	11,251.80
Losses Paid—	
Fire	$4,273.80
Losses Incurred—	
Fire	$4,930.24

State of Minnesota,
Department of Insurance,
St. Paul, Feb. 13, 1897.

I, the undersigned Insurance Commissioner of the State of Minnesota, do hereby certify that the Mechanics' Insurance Company, above named, has complied with the laws of this State relating to insurance, and is now fully empowered, through its authorized agents, to transact its appropriate business of Fire Insurance in this State for the year ending Jan. 31, 1897.

ELMER H. DEARTH,
Insurance Commissioner.

MICHIGAN MILLERS' MUTUAL FIRE INSURANCE COMPANY.

Principal Office, Lansing, Mich.

(ORGANIZED IN 1881.)

GEO. W. JENKS.....President
A. T. DAVIS.....Secretary

Attorney to Accept Service in Minnesota, Insurance Commissioner.

ASSETS.

Face value of premium notes	$400,215.73
Amount of notes less assessments (collected and in process)	$400,215.73
Real estate owned by company	7,000.00
Mortgages on real estate	16,550.00
Bonds and stocks	79,007.50
Endorsed loans	29,000.00
Cash on hand and in banks	32,984.25
Uncollected cash premium (not more than three months due)	4,281.25
Total assets	$569,038.73

LIABILITIES.

Losses unpaid	5,294.67
Reserve for reinsurance (50 per cent of cash premiums)	22,530.77
Total liabilities	$27,825.41

INCOME 1896.

Premium notes received, face value	$91,869.35
Cash premiums received	$30,530.30
Interest, $6,008.20; other items, $60.00. Total	6,068.20
Cash received from assessments	47,433.40
Total income	$84,031.90

EXPENDITURES 1896.

Premium notes returned, face value	$70,368.58
Net amount paid for losses	$23,062.17
Paid commissions and brokerage	5,568.38
Salaries, officers and employes	5,558.58
All other expenditures	2,892.12
Total expenditures	$37,081.25

MISCELLANEOUS.

Fire risks written in 1896	$2,872,030.87
Notes or contingent premiums received thereon	91,869.35
Total risks in force Dec. 31, 1896	$3,261,281.19
Total losses incurred during the year	$26,062.17
Total assessments ordered during the year	47,433.40

BUSINESS IN MINNESOTA IN 1896.

Risks written	$151,650.00
Premiums received	2,072.13
Deposit notes or contingent premiums received	6,877.00
Losses paid	7,312.74
Losses incurred	6,891.64

State of Minnesota,
Department of Insurance.
St. Paul, Feb. 19, 1897.

I, the undersigned Insurance Commissioner of the State of Minnesota, do hereby certify that the Michigan Millers' Mutual Fire Insurance Company, above named, has complied with the laws of this State relating to insurance, and is now fully empowered, through its authorized agents, to transact its appropriate business of Fire Insurance in this State for the year ending January 31st, 1898.

ELMER H. DEARTH,
Insurance Commissioner.

KNIGHTS OF THE GLOBE MUTUAL BENEFIT ASSOCIATION.

Principal Office, Freeport, Ill.

A. C. SCHABEL...President.
WM. W. KRAPE...Secretary.

Incorporated Dec. 20, 1890.
Commenced Business Dec. 22, 1890.

Attorney for Service of Process in Minnesota, Insurance Commissioner.

Reincorporated July 27, 1896.

Net Assets, December 31, Previous Year.....$12,172.10

INCOME DURING 1896.

Membership fees	$8,324.00
Certificates and reinstatement fees	275.80
Assessments—Mortuary, $41,858.75; expense, $12,164.30	54,023.05
Medical examiner's fees	1,622.00
Total income	$64,244.85

DISBURSEMENTS DURING 1896.

Losses and claims paid	$43,500.00
Returned to rejected applicants	124.30
Commissions to agents	7,736.00
Salaries of managers and agents	837.91
Salaries of officers, $2,924.99; other compensation of officers, $705.77	3,630.76
Salaries of office employes	1,385.15
Medical examiner's fees	2,357.11
Rent, $174; taxes, $1.91; advertising and printing, $1,911.03	2,086.94
All other items	1,799.84
Total disbursements	$63,457.01

INVESTED ASSETS.

Cash in office	$1,697.19
Cash in bank on emergency or reserve fund account	8,079.25
Other deposits in bank	3,183.50
Total	$12,959.94

LIABILITIES.

Salaries, rents and office expenses	$547.24
Borrowed money and interest	1,146.92
Advance assessments	145.80
Total actual liabilities	$1,839.96

CONTINGENT ASSETS.

Assessments due and unpaid	$508.75
Assessments not yet called for losses unadjusted	13,000.00
Total due from members	$13,508.75

CONTINGENT LIABILITIES.

Losses reported (No. 6)	$13,000.00
Total contingent liabilities	$13,000.00

TOTAL BUSINESS OF 1896.

Total Business—	Number.	Amount.
In force January 1	4,834	$9,422,500
Written during the year	1,603	2,999,000
Total	6,437	$12,421,500
Ceased during 1896	762	1,427,500
In force December 31	5,675	$10,994,000
Claims unpaid January 1	5	$10,000
Claims incurred during 1896	24	46,500
Total	29	$56,500
Claims paid during 1896	23	$43,500
Policies terminated by death	24	46,500
Policies terminated by lapse	738	1,381,000

Note—No business in Minnesota in 1896.

State of Minnesota,
Department of Insurance.
St. Paul, Feb. 19, 1897.

I, the undersigned Insurance Commissioner of the State of Minnesota, do hereby certify that the Knights of the Globe Mutual Benefit Association, above named, has complied with the laws of this State relating to insurance, and is now fully empowered, through its authorized agents, to transact its appropriate business of Life Insurance in this State for the year ending January 31, 1898.

ELMER H. DEARTH,
Insurance Commissioner.

UNITED STATES BRANCH OF THE MANNHEIM INSURANCE COMPANY.

Principal Office, New York City

ORGANIZED IN 1887.

JAMES JOHNSTONE RILEY, - Manager.

Attorney to accept service in Minnesota, Insurance Commissioner.

Deposit Capital, $300,000

I. ASSETS.

Market value of bonds and stocks	$369,500.00
Cash on hand and in bank	4,323.99
Premiums in course of collection	32,390.08
All other assets	2,839.37
Total admitted assets	$400,053.44

II. LIABILITIES.

Deposit capital	$300,000.00
Unpaid losses	37,678.50
Reserve for reinsurance, ordinary policies	43,472.65
Other liabilities	1,749.26
Total liabilities, including capital	$382,900.41
Net surplus	$17,153.03

III. INCOME IN 1896.

Net cash actually received for premiums	$212,900.64
Total income	$212,900.64

IV. DISBURSEMENTS IN 1896.

Net amount paid for losses	$198,084.93
Commissions and brokerage	16,141.96
Salaries of officers and employes	12,546.00
Taxes	4,744.00
All other disbursements	8,278.20
Total disbursements	$239,795.09
Excess of disbursements over income	$26,894.45

V. MISCELLANEOUS.

Marine and inland risks written in 1896	$52,254,735.60
Premiums received thereon	235,336.50
Total risks in force Dec. 31, 1896	$1,879,130.00
Total premiums received from commencement to date	$1,987,750.79
Total losses paid from commencement to date	1,323,132.64
Excess of premiums over losses	$664,618.15

BUSINESS IN MINNESOTA IN 1896.

Inland—	
Risks written	$1,256,350.00
Premiums received	5,302.32
Inland losses paid	$16,932.07
Inland losses incurred	$1,780.32

State of Minnesota,
Department of Insurance,
St. Paul, Feb. 18, 1897.

I, the undersigned Insurance Commissioner of the State of Minnesota, do hereby certify that the Mannheim Insurance Company, above named, has complied with the laws of this State relating to insurance, and is now fully empowered, through its authorized agents, to transact its appropriate business of Marine Insurance in this State for the year ending January 31st, 1898.

ELMER H. DEARTH,
Insurance Commissioner.

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Opposite Metropolitan Opera House.

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