

LOCAL DEPARTMENT OF THE

ESTABLISHED 1865.

ST. PAUL FIRE AND MARINE INSURANCE CO.

TELEPHONE 448.

CORNER THIRD AND JACKSON STREETS, ST. PAUL, MINN.

Fire Insurance! Tornado Insurance! Marine Insurance! Plate Glass Insurance! Burglary Insurance!

PATRONIZE YOUR HOME COMPANY.

ST. PAUL FIRE AND MARINE INSURANCE CO.

PRINCIPAL OFFICE, ST. PAUL, MINN.

(ORGANIZED IN 1865.)

C. H. BIGELOW, President A. W. PERRY, Secretary

CASH CAPITAL, \$500,000.

Table with columns for Assets and Liabilities. I. ASSETS: Value of Real Estate Owned, Loans Secured by Mortgages, etc. II. LIABILITIES: Capital Stock Paid Up, Unpaid Losses, etc.

Table for Income in 1896. III. INCOME IN 1896: Net Cash Actually Received for Premiums, Received from Interest and Dividends, etc.

Table for Disbursements in 1896. IV. DISBURSEMENTS IN 1896: Net Amount Paid for Losses, Paid Dividends, Commissions and Brokerage, etc.

Table for Miscellaneous. V. MISCELLANEOUS: Fire Risks Written in 1896, Premiums Received Thereon, etc.

Table for Business in Minnesota in 1896. BUSINESS IN MINNESOTA IN 1896: Risks Written—Fire, Premiums Received—Fire, etc.

STATE OF MINNESOTA, DEPARTMENT OF INSURANCE. I, the undersigned Insurance Commissioner of the State of Minnesota, do hereby certify that the St. Paul Fire and Marine 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 and Marine Insurance in this State for the year ending January 31, 1898.

TEUTONIA INSURANCE COMPANY

Principal Office, New Orleans, La. (ORGANIZED IN 1871.)

ALBERT P. NOLL, President GEORGE MEYER, Secretary

Attorney to Accept Service in Minnesota, Insurance Commissioner.

Cash Capital, \$250,000

Table with columns for Assets and Liabilities. I. ASSETS: Value of real estate owned, Loans secured by mortgages, etc. II. LIABILITIES: Capital stock paid up, Unpaid losses, etc.

Table for Income in 1896. III. INCOME IN 1896: Net cash actually received for premiums, Received from interest and dividends, etc.

Table for Disbursements in 1896. IV. DISBURSEMENTS IN 1896: Net amount paid for losses, Paid dividends, Commissions and brokerage, etc.

Table for Miscellaneous. V. MISCELLANEOUS: Fire risks written in 1896, Premiums received thereon, etc.

STATE OF MINNESOTA, Department of Insurance, St. Paul, Feb. 11, 1897. I, the undersigned Insurance Commissioner of the State of Minnesota, do hereby certify that the Teutonia 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 and Marine Insurance in this State for the year ending January 31, 1898.

GERMAN-AMERICAN INSURANCE COMPANY

Principal Office, New York City. (ORGANIZED IN 1872.)

EMIL OELBERMANN, President WILLIAM N. KREMER, Secretary

Attorney to Accept Service in Minnesota, Insurance Commissioner.

Cash Capital, \$1,000,000

Table with columns for Assets and Liabilities. I. ASSETS: Value of real estate owned, Market value of bonds and stocks, etc. II. LIABILITIES: Capital stock paid up, Unpaid losses, etc.

Table for Income in 1896. III. INCOME IN 1896: Net cash actually received for premiums, Received from interest and dividends, etc.

Table for Disbursements in 1896. IV. DISBURSEMENTS IN 1896: Net amount paid for losses, Paid dividends, Commissions and brokerage, etc.

Table for Miscellaneous. V. MISCELLANEOUS: Fire risks written in 1896, Premiums received thereon, etc.

STATE OF MINNESOTA, Department of Insurance, St. Paul, March 2, 1897. I, the undersigned Insurance Commissioner of the State of Minnesota, do hereby certify that the German-American 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 31, 1898.

LANCASHIRE INSURANCE COMPANY

Principal Office, Chicago Ill. (ORGANIZED IN 1822.)

C. B. GILBERT, Manager

Attorney to Accept Service in Minnesota, Insurance Commissioner.

Deposit Capital, \$221,000

Table with columns for Assets and Liabilities. I. ASSETS: Value of real estate owned, Market value of bonds and stocks, etc. II. LIABILITIES: Deposit capital, Unpaid losses, etc.

Table for Income in 1896. III. INCOME IN 1896: Net cash actually received for premiums, Received from interest and dividends, etc.

Table for Disbursements in 1896. IV. DISBURSEMENTS IN 1896: Net amount paid for losses, Paid dividends, Commissions and brokerage, etc.

Table for Miscellaneous. V. MISCELLANEOUS: Fire risks written in 1896, Premiums received thereon, etc.

STATE OF MINNESOTA, Department of Insurance, St. Paul, March 2, 1897. I, the undersigned Insurance Commissioner of the State of Minnesota, do hereby certify that the Lancashire 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 31, 1898.

TWIXT CUP AND LIP

THERE'S MANY A SLIP, SINGS SADLY SENATOR KNATVOID, OF FREEBORN.

THURSDAY IS SET IN SENATE

TO HEAR THE WOES OF ANOKA AND OF HASTINGS TOWNS, TOO.

REAPPORTIONMENT FOLK FREE.

Senate Refuses to Tie the Committee's Hands With Any Limitation—Some Bills Killed.

The senate yesterday ran the gamut from tragic dreariness to the wildest farce comedy, but its day was not spent in vain. In the morning it fixed tomorrow for the hearing of the Anoka-Hastings imbroglio, and cleared the calendar, passing, among other bills, the Spencer measure which provides fixed lines for the reorganization of insolvent banks.

In the afternoon it decided not to limit the reapportionment committee at all in its deliberations, considered Senator Larson's bill, which was to require private banks to report to the public examiner, and, after plodding through a lot of measures that approached the routine, closed with an amusing, even though exciting, fight over the Knatvoild bill which would have fixed a uniform saloon license, country and city, of \$1,000.

The bill came from the temperance committee without recommendation, and the field was uninvaded. Senator Knatvoild made a long plea for his bill making a uniform saloon license of \$1,000, and an equally sincere and doubly enthusiastic oratorical effort was contributed by Senator Keller. Senator Lillis also attacked the bill. It was denominated as practical prohibition. Some semi-serious amendments were offered and defeated. Senator Greer wanted cities of less than 3,000 excluded, which would save his county. This was lost, too, and the bill was then on a motion for indefinite postponement. This was lost, 15 to 10.

There were nearly forty senators in the chamber, and Keller was indignant. "What are you doing?" he shouted at Hastings. "Why don't you make these people vote? When Keller is called for he votes."

Mr. Wyman explained that he fully concurred in the sentiments of the senator from Stearns as to the gentlemen who had not voted, but he had no power to compel them to vote. He then requested the senators all to vote, and his words were of some force, anyway, for one more senator voted on the next vote, which was 15 to 11 that the bill be recommended to pass.

The committee then rose, and when its report came up for acceptance, S. F. 230, the license bill, was excerpted from the rest of the report, which was adopted without dissent.

Senator Knatvoild then moved that the report on the Knatvoild bill be adopted. The latter proposition was lost on a viva voce vote, but Senator Keller voted against his own motion, and there was general confusion.

Before getting to the final question, a roll call of the senate was ordered for a roll call, and some confusion resulted from the claim of sharp practice which was put in by Senator Pottgieser, who called for the reading of the street list about the time that Senator Knatvoild moved that further proceedings under the bill be dispensed with. The Knatvoild motion was adopted, and then came the roll call. Barr was not present. Cole and Collette voted no, and Cronkite explained, as he voted, that he did so after a careful consideration of the wishes of his constituents, and some self-abnegation. Keller and Knatvoild were so busy hustling up votes that they did not have time to watch the count. When it was over, the roll call showed that he had kept the count that, while the Knatvoild bill still had its ever constant 16, the roll call had helped the opposition so materially that it now had 18 votes.

Keller was so excited that he had moved over into Senator Greer's seat in the center of the chamber. Knatvoild was quieter, but scarcely less nervous.

Neither knew, in the language of the poet, exactly where "he was at." Keller started back down the aisle, and cordially invited Knatvoild to help him dig up the absentees.

A friend had been keeping tab. He whispered the result in the Sauk Center man's ear. Keller turned around, and saw his bill killed by the roll call. The vote was—Ayes—Cronkite, Currier, French, Knatvoild, Miller, Peterson, Ringdahl, Sevastian, Sperry, Stebbins, Stockton, Thompson, Thorpe, Wing, Wyman, Yale—16.

Noes—Cole, Collette, Dunn, Fuller, Greer, Hanna, Heneman, Lillis, Jones, Johnson, A. G. Johnson, W. J. Keller, Larson, Lloyd, Potter, Pottgieser, Reishus, Smith—18.

IT HAS FULL POWER. Senate Refuses to Limit the Reapportionment Committee. The house resolution fixing the maximum membership of the house and senate under the proposed reapportionment being a special order for 2:30, the senate went into committee of the whole, with Senator Wyman in the chair. The house resolution fixed the maximum for the senate at sixty-five and the house at 120.

Senator Whitney moved to increase the house maximum to 125. He said it would be hard for the committee to fix up all the holes without at least that many. It would be unreasonable, perhaps, to expect the legislators of the southern part of the state to legislate themselves out of office, and in order to preserve an equitable representation should be increased.

Senator Greer said the senate could be kept within sixty. The substitute had been at work and had reached a point where that seemed reasonable. Senator Knatvoild thought the committee should be given full authority and no limitation.

Senator Greer said he thought the basis of a reapportionment should be senatorial district. But he did not want to see the reapportionment bill increased which would give all the increase to the three large cities. The reduction of the legislative branches would be of lasting benefit to the state. While he had previously stated that he would not vote for any increase in the present apportionment, but that he would thought he had changed, and he might vote on fair lines for a senate of fifty-five, fifty-seven or fifty-nine. He was in favor of leaving the matter entirely to the committee.

Senator Stebbins said the present apportionment had been forced by circumstances. He thought that it would be unwise to tie the committee's hands. He moved that the senate do not concur in the house resolution, and this was adopted unanimously.

CULKIN AND SPENCER. They Share in the Cold Sweats of the Day. When the Spencer bank reorganization bill came up, under the constitutional provision requiring thirty-six votes to pass a banking law, a call of the senate was necessary. Even then barely enough were present, and it was apparent that a very few negative votes could beat it. Senator Spencer asked if there were any objections, and Senators McHale and Hanna gave him a bad scare. It was passed, however, with three votes to spare.

Senators Heneman, McHale, Yale, Roverud, Schaller and Sheehan voted no. A call was also resorted to on the Culklin bill authorizing attorneys to issue subpoenas. There were still a number of absentees when Senator Knatvoild had the call suspended. Senator Culklin said that while the bill was a meritorious measure, and deserved to pass, would pass if it had a full senate. It had been fought since it was on general order, and he thought it was a damnable lobby.

Senator Yale—What kind of a lobby? Senator Culklin—A damnable lobby. Senator Yale—It is hardly parliamentary. Senator Culklin—It is parliamentary, and I'll try to show that it's true. They meet here at the opening of the session and decide what they want, and they try to intimidate the legislators by threatening them with political annihilation if they voted for this bill. The senate was not here to legislate for the clerks but the people. The clerks were taking in thousands of dollars from the pockets of the people under the constitutional amendment governing the elective franchise, and yet they were not willing to consent to this slight reduction. He asked that the bill be laid over until there was a fuller attendance.

Senator Yale resented the imputation that it was a damnable lobby. Senator Culklin said an organization of public servants who had combined to keep up their fees and to prevent legislation must be a damnable lobby. It was wrong in principle.

Senator Reishus said the bill had been introduced in the interest of the attorney. Senator Culklin said this was not true. The bill was in the interest of the people of the state.

The bill was finally laid on the table. WILL HEAR IT THURSDAY. Senate Sets the Hospital Fight for Tomorrow. Senator Culklin presented the reports of the majority and minority of the insane hospital location inquiry, and it was moved that they be made a special order for today, Thursday or Saturday. Anoka urged the early date. Senator Greer said he did not see what the legislature had to do with the fight over the insane hospital. He thought the matter should be taken up at once. Senator Wyman thought so, too. Senator Culklin thought it should be taken up at once. Senator Greer said he did not see what the legislature had to do with the fight over the insane hospital. He thought the matter should be taken up at once.

Senator Culklin said that he had a great deal of opposition, on the ground that the bill left the council of that city, or any other, the same power that it has now. The amendment was lost, and then Senator W. E. Johnson moved that the bill be recommended for indefinite postponement. This, too, was lost, and the bill was favorably reported.

Senator Peterson's "good roads" bill, providing for a highway commission, was opposed by Senator Thorpe on the ground of expense. He believed, too, in home rule. If a commission better roads, let it go to work. Senator Culklin said that the bill was amended so as to include counties and towns. Senator Yale said that the bill had been passed by intelligence. Millions of dollars were being expended on roads, and some places were no better now than they were forty years ago. The people were demanding the bill. Senator W. E. Johnson moved that the bill be recommended for indefinite postponement. This, too, was lost, and the bill was favorably reported.

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Senator Larson's bill, requiring reports from private banks, seems to be having a hard time of it. Senator Culklin said that he had a great deal of opposition, on the ground that the bill left the council of that city, or any other, the same power that it has now. The amendment was lost, and then Senator W. E. Johnson moved that the bill be recommended for indefinite postponement. This, too, was lost, and the bill was favorably reported.

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CARE OF DRUNKARDS

CAUSES A LIVELY TILT IN THE HOUSE WHEN UNDER CONSIDERATION.

OPPOSITION TO THE SCHEME OF HAVING COUNTIES ADVANCE MONEY TO HAVE THEM REFORMED.

CHEAPER THAN TO KEEP THEM. Anti-Trust Bill Met With Approval When the Question Was Tested.

When the house went into a committee of the whole yesterday with Judge Littleton in the chair, a comparatively innocuous looking bill, submitted for a house file by the committee on general legislation and numbered H. F. 288, relating to inebriates, provoked an exceedingly warm tilt between Representatives Fred Snyder and Judge Hicks, both of Hennepin, which was as dignified as it was warm, and the passage was heard with no little interest by the other members.

The substitute called for an expenditure by the county of \$100 for each inebriate, and this seemed a bit high to Judge Hicks, who straightway offered an amendment cutting the figure to \$50. Mr. Snyder wished the amount left discretionary with the county commissioners, but this met with the objection from the other side of the house that, if this were the case, the county commissioners would send all the drunkards to one institution, a state of affairs much to be deprecated. This brought from Mr. Snyder the remark that such an institution was an aspersion on the dignity and integrity of every probate judge in the state. In answer to a query from Mr. Von Lebe, Mr. Snyder said that perhaps 92 per cent of drunkards were permanently cured by treatment and became respectable citizens.

Mr. Dale was a taxpayer and could not agree to vote for a bill paying out for the care of drunkards money belonging to the state. He wanted indefinite postponement on the ground of righteously economy. Mr. Staples believed Mr. Dale's position untenable and explained that if looked at only from the standpoint of economy, it was cheaper to cure drunkards than to keep them along and not attempt to reform their habits. Mr. Staples urged, however, that there was another standpoint from which to view the matter, that of common humanity, and further that, as he thought the bill a meritorious one, he intended to vote for it. After Mr. Stockwell had added his mite to the favorable recommendation side, the original tilt was lost sight of and

several amendments annexed. House File No. 90, by Mr. Johns, relating to trusts brought out the sentiment that all trusts should be prohibited, but that labor organizations bandied together for the purpose of the promotion of wages or the advancement of the same, must be exempted from the provisions of the measure. The bill, it was explained, had 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 31, 1898.

CUT IT IN TWO. Appropriation for Butter Making Instruction. The agricultural committee of the house met yesterday and considered a number of bills, including one introduced recently, providing for an appropriation of \$50,000 for field instruction in butter and cheese-making. The measure of the committee liked the idea, but under the present conditions felt the amount was too large, and therefore cut the appropriation to \$25,000, a sort of revolving fund, similar to the seed fund, which was started the same way by the agricultural committee, but came to grief, and the revolving fund was abandoned. The author took it before the appropriations committee with a favorable recommendation from the committee on agriculture. Mr. Fox's bill, providing for a farmers' relief fund of \$75,000, a sort of revolving fund, similar to the seed fund, which was started the same way by the agricultural committee, but came to grief, and the revolving fund was abandoned. The author took it before the appropriations committee with a favorable recommendation from the committee on agriculture. Mr. Fox's bill, providing for a farmers' relief fund of \$75,000, a sort of revolving fund, similar to the seed fund, which was started the same way by the agricultural committee, but came to grief, and the revolving fund was abandoned. The author took it before the appropriations committee with a favorable recommendation from the committee on agriculture.

CANNOT GET TOGETHER. Sentiment of Labor on Douglas Bill Somewhat Mixed. Since the day the Douglas "distance tariff bill" was turned down in the house after splitting the grain and warehouse committee, the sentiment of labor has been somewhat mixed. It is intimated, when the discrepancy is referred to, that the railroad employes have either been coerced into signing or that the facts have been misrepresented to them in the shape of statements that the plan is to reduce their wages. Some of the representatives are of the opinion that the rights of the matter, so active are both sides in their efforts. It is a clear case of your money and take your choice. Short House Calendar. The house calendar contained but three bills to-wit: H. F. 290, Mr. Dahl's bill for free text books, which was unanimously passed; Judge Hick's forestry bill, which is still in his hands for amendment, and Mr. Dunn's measure relating to the method of adopting constitutional amendments. Mr. Dunn, when his bill was called, rose, and after explaining that several interested members were absent, moved that the bill be referred, without being taken up, to a special committee consisting of

several amendments annexed. House File No. 90, by Mr. Johns, relating to trusts brought out the sentiment that all trusts should be prohibited, but that labor organizations bandied together for the purpose of the promotion of wages or the advancement of the same, must be exempted from the provisions of the measure. The bill, it was explained, had 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 31, 1898.

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CUT IT IN TWO. Appropriation for Butter Making Instruction. The agricultural committee of the house met yesterday and considered a number of bills, including one introduced recently, providing for an appropriation of \$50,000 for field instruction in butter and cheese-making. The measure of the committee liked the idea, but under the present conditions felt the amount was too large, and therefore cut the appropriation to \$25,000, a sort of revolving fund, similar to the seed fund, which was started the same way by the agricultural committee, but came to grief, and the revolving fund was abandoned. The author took it before the appropriations committee with a favorable recommendation from the committee on agriculture. Mr. Fox's bill, providing for a farmers' relief fund of \$75,000, a sort of revolving fund, similar to the seed fund, which was started the same way by the agricultural committee, but came to grief, and the revolving fund was abandoned. The author took it before the appropriations committee with a favorable recommendation from the committee on agriculture.

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