INSURANCE MEN AT WORK

NATIONAL UNDERWRITERS IN SESSION AT MINNEAPOLIS

The Opening Day Devoted to Address of Welcome, the Annual Report of the President and an Excursion to Minnetonka—Attendance Larger Than It Was at the Convention of Last Year.

MINNEAPOLIS, Aug. 17.—The first day's session of the ninth annual convention, National Association of Life Underwriters, passed off very smoothly. The verdict now is that the local association has made a success of its undertaking, and, when the time for final adjournment comes, nothing will have been left undone.

The gathering at Century hall, where the convention assembled, was larger than at Milwaukee last year, over 150 delegates and alternates responding to the roll call. Before the call to order there were mutual greetings, handshaking and other evidences of the friendly feeling that exists among the rival insurance companies. Gov. Clough, Mayor Pratt and Frank M. Joyce, president of the local body, addressed the delegates, bidding them welcome to the state, city and hospitality of the Minneapolis association, aided by the citizens of the city.

The addresses of President Bowles and F. C. Oviatt were heartily applauded, and tomorrow the convention will settle down to hard work. That is, the morning will be devoted to business and the afternoon to pleasure.

The convention was opened with prayer by Rev. J. J. Faude, who closed with the Lord's prayer, in which the entire assembly joined.

Upon the motion of Mr. Scott, of Philadelphia, Willard Merrill, first vice president and superintendent of agencies of the Northwestern Mutual Life Insurance Company of Milwaukee, was asked to take a seat upon the platform. He was there seated with President Bowles, Secretary E. W. Christie, Gov. Clough, Mayor Pratt, Rev. J. J. Faude and President F. M. Joyce, of the local association.

WELCOME EXTENDED.

President Joyce, of the local association, extended the welcome of the association in a pleasing and happy address, alluding wittily to the efforts of the Minneapolis association to secure the convention for the year and their pleasure over their success. His address related chiefly to the work of the national association, which, he said, had been more effective in furthering the interests of the life insurance business than all of the legislation that has yet been enacted. For this reason, and because he knew the delegates were all royal good fellows, he took especial pleasure in welcoming the convention to Minneapolis.

Gov. Clough extended the welcome of the state. He said;

I welcome you to a state within whose borders the members of your association can with wisdom put forth their greatest efforts to secure business. In no state in our Union is the average health so good, or the average length of life greater or the expectancy of life longer. In no state, therefore, are life insurance risks so desirable as in Minnesota. I welcome you, then, to the state where good health prevails, where clear skies are the rule, where beautiful scenery and fertile soil conspire to make the farmers happy and prosperous, and where the mines and forests contribute their resources to bless and enrich the toilers. I welcome you not only as representatives of the greatest business interests of the United States, of an interest that has in its keeping more money than the banks and trust companies; I welcome you as the missionary agents of a better time to come, the time dreamed of for ages by poets and reformers; I welcome you as men engaged in teaching the world the virtues of prudence and foresight—the virtues that lie at the basis of personal independence, the virtues which, when properly cultivated and directed, will largely do away with want here below, rob death, for countless thousands, of the stings that those must feel who die thinking of the wives and children as necessarily dependent upon an unfeeling world for charity.

The keys of the city were turned over to the delegates by Mayor Pratt, who paid a happy compliment to the local association for the energy it displayed in capturing the convention for this year. He cleverly worked in a paraphrase of some of the insurance man's stock arguments in connection with an allusion to the opportunity offered the insurance men of the country to visit this city. He said Minneapolis a good many years ago took out a mutual policy in the Northwestern Enterprise company; the underwriter was Providence; the premium, energy and push, and the guaranty, enduring prosperity. At the conclusion of the addresses of welcome, Mr. Plummer, of Philadelphia, proposed three hearty insurance cheers for state, city and local association, which were given with enthusiasm.

The following associations responded to the roll call: Boston, Chicago, Cleveland, Connecticut, Georgia, Indiana, Iowa, Kansas City, Maine, Western Massachusetts, Michigan, Minneapolis, Minnesota, Nebraska, New York city, Eastern New York, Western New York, Philadelphia, Pittsburg, San Francisco, New Hampshire and Wisconsin.

PRESIDENT'S ADDRESS.

President Bowles' annual address was an able arraignment of the "switching evil" and an appeal for work toward some much-needed legislation. The following is an abstract:

For some years past, one of the worst evils in the field work of life insurance has been the practice by some agents of undermining the faith of the assured in whatever company he might be insured, and, by specious arguments, to induce him, if possible, to change his insurance to another company, a practice probably more particularly indulged in by agents of the larger companies toward the business of the smaller one. The unfortunate but general lack of knowledge of the insured of the insurance business and of a clear conception of the average policy contract under which he is insured, makes it readily possible for the agent of questionable methods, avaricious to secure a commission, to work great loss and injury to the insured and to the business of life underwriting as a whole, by transferring policies from one company to another.

The steps taken for the suppression of the evil show that some improvements are taking place already, evidencing—and, in fact, giving every assurance—that the associations will do everything possible to put down the practice.

This evil is closely allied to the one of rebating, which the associations have fought so bravely to crush out, as it usually requires the skillful hand of the rebater to most successfully ply the profession of the "twister."

The question of unjust legislation which has been working against the business of life insurance in very many states for a number of years past, and which, if not arranged, will become a serious menace to the business, is a matter that deeply interests every life underwriter in the country. Until the last year or two the insurance companies have been able to look after these measures and in the main to prevent the passage of hostile legislation; but with the rapid growth of prejudice of late against all moneyed corporations, even the beneficent institution of life insurance has been made to suffer from the unjust restrictions and taxation imposed by the ignorance of a large class of legislators, and the business of life insurance has met the most serious opposition where it should have received the strongest support.

Probably the most potent influence to be exerted in the future against such legislation will be the creation of a more intelligent public opinion of the great benefits of life insurance to the states and nation, more especially on the part of the masses, who, through the splendid work of industrial insurance, have become the most numerous class of insurers. They already number some 8,000,000, and are increasing at a wonderful rate, and their power and influence, manifested through their rights of suffrage in the selection of lawmakers, either for the state or the nation, will be felt in the election of men who will guard and protect their sacred investments by wholesome laws and such as will prevent burdensome taxation upon a business whose individual supporters have already laid a tax upon their own industry and frugality, whereby those dependent upon them may be protected from the ravages of poverty.

The closing address of the session was delivered by F. C. Oviatt, editor of the Philadelphia Intelligencer.

SOCIAL SIDE.

At 1:30 o'clock this afternoon the delegates and their wives were taken for an excursion around Minnetonka. They left the West on chartered cars which took them to the junction of the Milwaukee tracks and Nicollet avenue, where a special train was awaiting their arrival. At the St. Louis hotel boats were taken for the lake trip. Upon their return at 5:30 p. m. they were met with carriages and shown the sights of the city. The trip was in charge of the entertainment committee consisting of C. W. Van Tuyl, O. L. Gooding, F. W. Fiske, A. E. Steer and W. E. Covey.

The session tomorrow morning at 10 o'clock at the same place will open with the reading of the minutes of today's session. This will be followed by an address by Judge M. B. Koon, of this city. After the reports of the executive committee and of the treasurer, David N. Holway, a member of the Boston association, will deliver the closing address of the session. The afternoon will be given up to entertainment to be furnished by the St. Paul association. This will include a trip to Como and other interesting points in the Saintly city.

During the morning tomorrow the ladies will be treated to a visit to the art gallery of T. B. Walker at Eighth street and Hennepin avenue.

The Calef loving cup contest is to be decided on the closing day, when the various essays will be opened and read. The cup is the gift of Benjamin S. Calef, an ex-president of the association, who died a little over a year ago at Boston. Mr. Calef, wishing to develop the literary resources of the life men, offered the cup as a prize to the one presenting the best essay on insurance matters. This year's subject is, "The Relation of the Agent to the Company and the People." W. S. Martin, Manchester, N. H., won the cup last year and retains it until the winner of this year's contest is announced. Previous to Mr. Martin's securing the prize, it had been won in turn by W. Van Tuyl, Minneapolis, 1894; Henry K. Simons, Western Massachusetts, 1895, and Charles B. Soule, Chicago, 1896.

The Maine delegation has unfortunately been delayed in getting here. They are coming on the Soo line, but at last accounts were stalled somewhere in Michigan. George P. Dewey, a nephew of Admiral Dewey, is a member of the association, and his arrival will in some way compensate the association for the absence of Lieut. Hobson, who, on account of the recent termination of the war, will be unable to attend.

THEODORE WAS INCINERATED.

Fairfax Sued for Five Thousand Dollars by His Relatives.

MINNEAPOLIS, Aug. 17.—The case of Simon E. Olson, administrator of the estate of Theodore Edwin, deceased, against Luther Nichols, Charles Lanners, John Mahovold, Emil F. Cell, Albert E. Carver, Eugene A. Duter and Frank Carver, came up this evening before Judge Powers, of Renville county, sitting in chambers in Minneapolis. The defendants compose the village council of Fairfax, Renville county, Minn. The deceased on the evening of Oct. 30, 1897, was arrested for violating one of the petty laws of the village. He was locked up about 4 o'clock that evening, and at 7 o'clock an explosion occurred in the lockup and the prisoner was incinerated. His family bring this action for $5,100 damages.

Club Women in Charge.

MINNEAPOLIS, Aug. 17.—University day, judged from the very large attendance, was a great success. The programme presented by the educational committee of the Minnesota Federation of Women's clubs was held in the university chapel, which was completely filled. The meeting was presided over by Mrs. H. F. Brown, district vice president. The first address was by Mrs. C. S. Cairns, who gave an encouraging record of traveling libraries supported by state aid in New York, Michigan and Iowa. Mrs. H. C. Burbank, of St. Paul, spoke on "Art in the Schools." Miss Martha S. Anderson spoke on "The Educational Work of Women's Clubs," giving a brief outline of the many lines of work pursued by various organizations to advance the interests of education, and the greater gains which have been made through co-operative work in these bodies. Following the programme, which occupied less than an hour, there was an informal reception.

Double Liability.

MINNEAPOLIS, Aug. 17.—One of the most voluminous findings ever handed in to the district court came before Judge Elliott for his signature this morning, in the City bank receivership, in which the law is to be settled regarding the stockholders. The chief point in the case is that the court holds that the stockholders will be obliged to face the double liability on all stock and debts prior to Aug. 1, 1895. Subsequent to that date, when the new law went into effect, only a single liability will be assessed against the stockholders.

Minneapolis Weddings.

MINNEAPOLIS, Aug. 17.—The wedding of Miss Ida Mae Hollander and Charles Wall Henderson Jr., was celebrated this evening at 8:30 in Trinity M. E. church.

Miss Adele Langdon Linton, daughter of Alonzo H. Linton, was married this afternoon to William Wade Hodgman.

The marriage of Miss Edythe Edna Cates to John K. Mahan Norris Jr., was celebrated this afternoon at 5 o'clock at the home of the bride's parents, Mr. and Mrs. George W. Cates, 3438 First avenue south.

Indorsed by Populists.

MINNEAPOLIS, Aug. 17.—The adjourned Populist city convention met at Labor Temple this morning at 10 o'clock, and, after listening to a report from the notification committee as to the methods adopted to bring about fusion, the names appearing upon the Democratic city and judicial tickets were unanimously made the nominees of the Populists.

Charter Changes.

MANKATO, Minn., Aug. 17.—(Special.)—The subcommittee of the charter revision committee is making a number of important changes in the charter. Among the changes is one increasing the number of aldermen from six to nine. Under the new charter the mayor will not be required to preside at council meetings, as that body will be given power to chose a president for that purpose. About four chapters of the charter have thus far been revised.

Sale of Pine.

CROOKSTON, Minn., Aug. 17.—(Special.)—The second sale of pine land in the history of the opening of the Red Lake Indian reservation has begun, and large tracts are selling at a rapid rate. Much of the timber is going at the government estimate of $3 per thousand, but in some instances much higher prices are being realized. In one instance a tract appraised at $878 sold for $1,800. The total sale will aggregate about $150,000.

Tug Burned.

DULUTH, Minn., Aug. 17.—(Special.)—The tug R. F. Goodman, belonging to Thompson Bros., of this city, was burned to the water's edge yesterday while on her way up the north shore. A number of the crew had narrow escapes, but all reached shore safely.

Norman County Bolted.

CROOKSTON, Minn., Aug. 17.—(Special.)—The Fourteenth judicial district convention, held here this evening, nominated William Watts. W. W. Calkins, of Ada, was also a candidate before the convention. Watts' Republicanism was questioned, and Norman county bolted when the Watts men voted down a resolution compelling a declaration of principles.

RAIL AND RIVER EXCURSION.

St. Paul to Maiden Rock and Return.

An excursion to Maiden Rock, Wis., will leave the St. Paul union depot via the Burlington Route, Thursday, Aug. 18, at 8:15 a. m.

The return trip, Maiden Rock to St. Paul, will be made on the passenger steamer Vernie Mac, through Lake Pepin and up the Mississippi river, making frequent landings at river points and reaching St. Paul at 7 p. m. Points of interest:

Maiden Rock,
Frontenac,
Point-No-Point,
Red Wing,
Barren Bluff,
Horse Shoe Bend,
Diamond Bluff,
Hastings,
Prescott,
Grey Cloud Island.

Only $1.25 for the round trip. Take your kodak along and secure some fine views.

Tickets at Burlington City Ticket Office, 400 Robert street (Hotel Ryan), and at union depot.

NEWS OF THE RAILROADS

ADVANCE OF FREIGHT RATES DETERMINED UPON

At the Meeting of Representatives of Chicago-St. Paul Lines—Applies From Albany to the Twin Cities—Change Will Do Away With All Prorating of Eastern Lines—Local Railway Gossip.

A meeting of Chicago-St. Paul line representatives met at the Aberdeen yesterday and recommended an advance of freight rates to all points between Albany and the Twin Cities to meet the changes made by the Central Freight association. This will mean an advance of about 30 per cent on rates between Chicago and Minneapolis. The change will do away with all pro-rating of Eastern lines, as they will get local rates to Chicago.

Those who were present yesterday were Chairman C. A. Parker, of the Western trunk line committee; Vice Chairman C. L. Wellington, General Freight Agents Hopkins, of the Minneapolis & St. Louis; Lyman, of the Burlington; Martin, of the Soo; Orr, of the South Shore & Atlantic; Wilson, of the Wisconsin Central; Knapp, of the Northwestern; Stohr, of the Chicago Great Western, and Pierce, of the Omaha.

The general meeting of the Western trunk line committee will open at the Aberdeen at 10 o'clock this morning. There will be two sessions daily until the business of the committee is disposed of. Besides the regular docket of ninety subjects, a supplementary docket has been issued, which brings the total number of questions for discussion up to 125. Some are simple, but others are complex and will require considerable thought, and it is expected the committee will continue in session until tomorrow night. The question of pooling, which the general freight agents were unable to settle, may not be discussed.

The railroad men registered at the Aberdeen last evening were Chairman Parker, Vice Chairman Wellington, C. E. Wilson, of the Wisconsin Central; C. H. Knapp, of the Northwestern, and J. E. Gorman, of the Atchison, Topeka & Santa Fe.

STOP CUTTING THEM

Is the Only Way, a Man Says, to Maintain Rates.

The demoralization of Chicago-St. Paul passenger rates is as great as ever and there seems little hope of an improvement. The passenger agencies no longer profess that rates are being maintained on the $8 basis, but openly admit that they are cut right and left, but of course no agent will confess that he is selling tickets at reduced rates. But in Third street where the scalpers abound, the suggestion that rates are maintained by any line now is ridiculed. Last week Chicago tickets were quoted on the street at $6. They are now in the market for $5.50, and the chances are that they will go lower before Saturday.

An agent from Minneapolis said yesterday that Chicago tickets in that city were sold for $5.

The general passenger agents are talking of a meeting in Chicago to agree upon a standard rate which all will observe, but the prospect of such an agreement is not promising. Two lines are said to be cutting all the time and supplying their tickets to scalpers so they may be sold at reduced figures. As long as that practice continues no agreement will hold.

"The only way to maintain rates," said a passenger agent yesterday, "is to stop cutting them."

FIGHT OVER A STREET.

The Milwaukee and City of Red Wing Getting Together.

A fight between the Chicago, Milwaukee & St. Paul and the city of Red Wing over the occupation by the road of certain streets which has been in progress two years is about to end. The city council of Red Wing wished the railway company to remove its tracks from Levee street, but the road paid no attention to the council's orders until last week, when the street commissioner was directed to remove the railway tracks.

The railway officials then requested an armistice which was granted and the council was asked to prepare an ordinance defining the company's rights upon Levee street. Such an ordinance has been drafted. It allows the company a right to operate tracks in Levee street, but the right is subject to revocation whenever the city sees fit to remove the tracks. The ordinance has not been adopted, but unless further complications arise it will be passed.

New Railroad to Be Built.

SALT LAKE, Utah, Aug. 17.—A contract has been signed by the Oregon Short line officials and a Utah and Montana syndicate for the construction of a railroad from Milford, Utah, to the Nevada state line below Pioche, which will only leave a gap of 250 miles to make an all rail connection between Salt Lake and Los Angeles.

RAILWAY NOTES.

The Great Northern is arranging an excursion to Honolulu on the City of Columbia, of the new Seattle-Honolulu steamship line, which is run in connection with the Great Northern system. The excursionists will pass near the famous volcano of Kilauea, and will have six days in Honolulu. On the circulars which have been issued by the steamship company, the mid-Pacific city is described as "Honolulu, U. S. A."

The Northern Pacific passenger department are advised that there have been fine rains all through Yellowstone park and there is no further possibility of dust on the roads for the balance of the season. This is quite an important factor, as the absence of dust very materially contributes to the pleasure of the tourist.

The track for the Lewiston branch of the Northern Pacific was completed to that city on the 13th inst., and business is now being handled in construction trains, although it is not expected that regular passenger service will be put on for a couple weeks yet. The new branch runs from Lewiston to Juliette, Idaho.

John G. Allen, agent in this city for the Beaver steamship line, received word yesterday that the company's new steamer, Tangariro, had arrived at Montreal and will start on her maiden trip next Wednesday. The accommodations are described as first-class throughout. The steerage is fitted with baths, which is unusual among trans-Atlantic liners.

A special train arrived over the Omaha yesterday afternoon with 120 harvesters, who were bound for North Dakota points and Winnipeg. Fifty went out by way of the Great Northern and the balance by the Northern Pacific, which sent them away on a special train last evening.

Sixteen Dunkers, under the direction of Elder J. W. Brooks, started for Devil's Lake on the Great Northern Tuesday night and nineteen more, headed by Elder D. C. Campbell, of Colfax, Ind., went out last night.

F. H. Teed, editor of the Ruthven Free Press, and a party of five have gone to Park Rapids and Akeley, on the Great Northern, for a week's fishing trip.

Immigration Agent McKinney, of the Northern Pacific at Chicago, yesterday took charge of a party of Michigan people who are going to settle in Washington.

An excursion party numbering 200 went to Manitoba over the Great Northern yesterday. They came from Ontario. They will return in two weeks.

P. H. Kelly went on the Northern Pacific to the Yellowstone yesterday. Mr. Kelly is in poor health and hopes to be benefited by the trip.

Chief Clerk R. H. Walker, of the general freight department of the Northern Pacific, has gone West on a vacation.

Rev. J. W. T. Winters, of Sioux Falls, was a passenger on the Northern Pacific yesterday. He is going to China.

J. B. Hobbs, general freight and passenger agent of the Santa Fe railroad, is in the city.

W. F. Lord, general freight agent of the Wisconsin Central, has gone to New York.

CUDAHY CASHES UP.

Last of His Pork Corner Notes for a Million Dollars Paid.

CHICAGO, Aug. 17.—At 10 o'clock this morning, at an office desk in the Rialto building, a check for $390,000 was signed. The bit of paper bore the signature of John Cudahy.

In this act Mr. Cudahy wiped out of existence the last of the notes given five years ago and aggregating $757,000. This was about one-half of John Cudahy's obligations growing out of the disastrous pork deal, one of the most noted chapters in the history of the Chicago board of trade. Today Mr. Cudahy stepped from under the load caused by the memorial crash and now faces the financial and business world ready for a joust with the best of competitors.

In 1893 John Cudahy failed for $1,514,000, paying his creditors 50 per cent of their claims in cash and giving notes payable two, three and five years thereafter, the first two for one-quarter each and the last for one-half of the balance of the claims. These creditors' notes have been paid at maturity, or before, the last of the issue, due this year, having on them a credit of 20 per cent, which was voluntarily paid last year.

THE NORTHWEST.

STILLWATER.

The Members of the City Council Are Going to Omaha.

STILLWATER, Minn., Aug. 17.—(Special.)—R. M. Jenks, a farmer, residing a few miles west of Stillwater, died yesterday afternoon of paralysis, with which he had been afflicted for some time. Deceased resided for many years on Morgan May's farm in the town of May, and was a brother of Ald. Austin Jenks, of this city. He was born in New York state and was nearly 70 years of age. The funeral will be held from the family residence at 10:30 tomorrow forenoon, the interment occurring in the Rutherford cemetery.

John S. Glennon, formerly assistant deputy warden at the prison in this city, has been offered a position as cell house keeper, at the prison in Anamosa, Io., and will probably go there in the near future.

The Musser departed today with a raft of logs for the Empire Lumber company, Winona.

The city officials and members of the city council leave for an outing next Sunday evening. They will go to Omaha to take in the exposition and expect to return on Thursday.

The steamer Vernie Mac brought a large excursion from Maiden Rock to this city today.

Mrs. Philip Schaar, a resident of the town of Baytown, died yesterday of a cancer of the stomach. Deceased was 56 years of age, and leaves a husband and four children. The funeral will be held from her late home o-morrow afternoon.

Alfred Johnson and Miss Hilda Dahlberg were married this evening at Odd Fellows' hall.

Thos. Ives, a member of the well-known logging firm of Zimmerman & Ives, at Guttenburg, Io., was in the city today looking over the log and lumber market.

The city council held a short meeting last evening, but transacted no business of importance. Most of the evening was devoted to a discussion of the improvements now being made by the city.

Miss Mattie Hurley, of this city, and Albert P. Manion, of Panama, Io., were married this morning at St. Michael's church.

KNIGHTS AT WINONA.

Their Annual Meeting Held by the Catholic Order.

WINONA, Minn., Aug. 17.—The Catholic Knights of Minnesota are holding their fifteenth annual convention in Winona today. About 100 delegates are present.

The annual report of the secretary showed a total membership of the order in the state to be 263. There was a decrease in membership during the year of twenty-five. The total amount of insurance in force in the state is $326,000, a decrease of $62,500 in the past year. The amount of insurance paid during the year was $10,500. Following this several other reports were presented, mostly covered in the secretary's report.

The Knights elected the following officers: President, M. H. Muyres, Chaska; vice president, John O'Dea, Winona; secretary, J. P. Roths, Minneapolis; treasurer, M. J. Gill, Minneapolis; supreme delegate, P. A. Pauly, Minneapolis; alternate supreme delegate, H. H. Kohls, Shakopee. The Knights will meet next year at New Prague, Minn.

A reception to the visiting ladies was given by Mrs. D. F. O'Brien this afternoon at her residence on West Wabasha street.

Northwestern Pensions.

WASHINGTON, Aug. 17.—Northwestern pensions were granted yesterday as follows:

Minnesota—Increase: Samuel S. Clevenger, Winthrop, $8 to $12. Widow: Amy Van-Quiliger, Cannon Falls, $12.

North Dakota—Original: William H. McIlvain, Lisbon, $8.

St. Paul Postal Receipts.

WASHINGTON, Aug. 17.—A statement given out by the postmaster general shows that the postal receipts at Minneapolis aggregated $42,714 for the month of July, as against $42,591 for the corresponding period of last year. This is an increase of $123, or 2 per cent. At St. Paul the receipts were $37,051 and $31,685, respectively, an increase of $5,366, or 16.9 per cent.

State Fair Exhibit.

MOORHEAD, Minn., Aug. 17—(Special.)—Clay county will send an exhibit to the state fair. This was decided upon at a meeting of representative men from various parts of the county. A committee, of which W. J. Bodkin is chairman and J. M. Dahlby secretary, was appointed to procure and arrange the exhibit.

Only $8.00

To Chicago via Chicago Great Western, the favorite route. Ticket office, corner Robert and Fifth streets, St. Paul.

New Paynesville Burglary.

NEW PAYNESVILLE, Minn., Aug. 17.—(Special.)—The residence of A. E. Buglee was burglarized this morning. Not less than $20 was taken, together with a lady's watch, gold sugar spoon and a dozen silver spoons. It is supposed to have been the work of tramps.

Cannot Amend the Complaint.

The motion for leave to amend the answer of the defendant in the case of the receivers of the Bank of Minnesota vs. S. G. Iverson has been denied by the district court.

The defendant desired to amend in order to show that the stock upon which he was being sued was bought by him under a misapprehension and that the person from whom he bought was properly liable.

The motion was denied on the ground that it would bring into the suit questions that were extraneous.

CASTORIA.

Bears the Signature of Chas. H. Fletcher. The Kind You Have Always Bought

Subscriptions for Ramsey County Bonds.

Office of the County Auditor,
St. Paul, Minnesota,
August 2, 1898.

Subscriptions will be received until August 20th, 1898, for fifty thousand (50,000) dollars of the bonds of Ramsey County, Minnesota, to be issued in denominations of one hundred (100) dollars each, and to run for ten (10) years from date of issue, bearing interest at 3½ per cent per annum, payable semi-annually at the office of the County Treasurer of Ramsey County, Minnesota, or at the Financial Agency of Ramsey County in the city of New York. Bonds will be dated September 2nd, 1898. No subscriptions will be received for less than par and accrued interest; interest being computed from date of issue to date of delivery, both included.

Right is reserved to reject any and all bids. Bids should be marked, "Subscriptions for Ramsey County Bonds," and addressed to D. M. Sullivan, County Auditor, or A. R. Kiefer, Mayor, St. Paul, Minnesota. Preference will be given to small bidders of our citizens. Bids for small amounts will be awarded in the order filed.

RELIEF SOCIETY
Employment Register.

Office, 141 East Ninth Street, Telephone 183.

We wish to secure work for:

BOYS—Two good boys needing work as office or errand boys.

BOOKKEEPER AND COLLECTOR—An efficient, reliable man will take any suitable work; moderate salary.

REPAIRING of Trunks and Valises wanted by a man who understands the work thoroughly.

NURSES—We have efficient women who would like to get nursing to do.

WOMEN for washing, ironing, house-cleaning, etc., can be obtained from this office; also men to do odd jobs, such as cleaning up yards, removing ashes, beating carpets, etc.

Munyon's Headache and Indigestion Cure.

Is the only remedy on the market that will cure every form of Headache in 3 to 10 minutes, correct Indigestion, stimulate the nerves and build up the system. It should be in every home and every traveller's gripsack. At all Druggists. 25 cures 25c.

GLOBE WANT ADS

Same rate as charged at Globe Office, Fourth and Minnesota.
No advertisement less than 20 cents.
Two cents per word for Personal, Clairvoyants, Palmists, Massage and Medical Ads.
Leave your want ads at any one of the following

ARLINGTON HILLS.

Bedford and Decatur.....C. R. Marelius
Payne, 954.....A. & G. A. Schumacher

DAYTON'S BLUFF.

East Third, 679.....Sever Westby

LOWER TOWN.

Broadway, 442.....M. D. Merrill
Grove and Jackson.....Joseph Argay
Seventh and Sibley.....William K. Collier

MERRIAM PARK.

St. Anthony and Prior.....A. L. Woolsey

ST. ANTHONY HILL.

Dale, 171.....A. T. Guernsey
Grand and St. Albans.....Emil Bull
Rondo and Grotto.....Straight Bros.
Rondo, 235.....A. A. Campbell
Selby and Western.....W. A. Frost & Co.
Victoria and Selby.....Brackett's

UNION PARK.

University and Prior.....C. A. Monchow

UPPER TOWN.

East Seventh, 29.....B. J. Witte
Rice, 496.....F. M. Crudden
Robert and Twelfth.....W. E. Lowe
Rice and Iglehart.....Ray Campbell
Seven Corners.....S. H. Reeves
St. Peter and Tenth.....C. T. Heller

WEST SEVENTH STREET.

James and West Seventh.....J. J. Mullen
West Seventh, 499.A. & G. A. Schumacher

WEST SIDE.

South Robert and Fairfield....The Eclipse
State and Concord....Concord Drug Store
Wabasha and Fairfield.....George Martl
Wabasha and Isabel.....A. T. Hall

Help Wanted—Males.

BANKERS' LIFE ASSOCIATION ASSETS, $850,000; largest, strongest, best Minnesota life company; wants capable agents; gives producers every assistance. Address Douglas Putnam, Secretary, St. Paul.

LABORERS and one teamster wanted at Burr street bridge.

SALESMEN for cigars; $125 per month and expenses; old firm; experience unnecessary; inducements to customers. C. O. Bishop & Co., St. Louis, Mo.

WANTED—Experienced men to fit up architectural iron work. Robert's A. & O. Iron Co., corner East Seventh and Cypress sts.

WANTED—To engage capable ladies and gentlemen as local representatives; good salary. Londeen, Hotel Sherman, third floor, corner Fourth and Sibley sts.

$15 TO $35 A WEEK and expenses paid men to sell cigars on time; experience unnecessary. W. L. Kline Co., St. Louis, Mo.

Help Wanted—Females.

CHAMBERMAID—Wanted, experienced hotel chambermaid at Hotel Metropolitan.

HOUSEWORK—Girl wanted for light housework. 420 Wabasha st., up stairs.

HOUSEWORK—Wanted, a good girl for general housework. 462 Holly av.

KITCHEN GIRL—Wanted, kitchen girl and chambermaid at Hotel Northern, 14 West Fourth st. Call early.

WANTED—To engage capable ladies and gentlemen as local representatives; good salary. Londeen, Hotel Sherman, third floor, corner Fourth and Sibley sts.

Situations Wanted—Males.

Advertisements under this classification inserted free to the unemployed of St. Paul and Minneapolis.

A GOOD strong boy of 19 would like work of any kind; good milker; can attend horses. Call or address J. L., 238 East Lucy st.

A STRONG BOY of 16 would like work as delivery boy; got experience for two years. Address 870 Palace st.

A YOUNG MAN wants work driving a delivery wagon or work around some private family; very useful and handy around a place, and well acquainted in the city. Address Young Man, 451 East Sixth st.

BOOKKEEPER—Wanted, position as bookkeeper or collector; can devote two or three hours each day; ten years' experience. Address M 24, Globe.

COACHMAN—Wanted, by man, situation as coachman; has had experience. Address 542 Cedar st.

COLLECTOR—Good collector, with horse and buggy, needs more work; responsible. C. E. H., North St. Paul, Minn.

STATIONARY ENGINEER, with fifteen years' experience, wishes a position in or out of the city, or would like to secure a heating plant for the winter; best of references; first-class license, etc. Address or Call L. S. Jackson, Engineer, 381 East Sixth st., city.

MAN AND WIFE would take entire charge of kitchen in restaurant or small hotel; country or city; moderate wages. Address S 48, Globe.

NIGHT WATCHMAN—Position wanted by an experienced night watchman; can give bond and references. Address K 38, Globe.

OFFICE WORK—Young man who is a good penman and very good at figures would like a position in an office; best references furnished and small salary expected. Address Q 6, Globe.

SALESMAN—Wanted, position by an experienced dry goods salesman; good trimmer; A1 references; or position on the road for a specialty house. J 23, Globe.

SHIPPING CLERK—Shipping clerk wants position or as assistant in shipping department; has had experience; can give good reference. Address Q 25, Globe.

WANTED—Steady employment of any kind by two young men. Address S. A. M., 223 East Sixth st., St. Paul, Minn.

WANTED—Work on farm by an experienced man; answer, stating work and wages paid. P 40, Globe.

Situations Wanted-Females.

Advertisements under this classification inserted free to the unemployed of St. Paul and Minneapolis.

BOOKKEEPER—Lady bookkeeper, with six years' experience, desires a position; wages reasonable. H 9, Globe.

GOVERNESS—Kindergarten teacher desires position as governess in family of small children; best of references. Address J 51, Globe.

HOUSEKEEPER—Situation wanted by an American lady with child ten years old as housekeeper in some respectable widower's family. Call or address H., 542 Cedar st., near capitol.

HOUSEWORK—A girl wants a place to do general housework or second work. Call at 723 York st.

HOUSEWORK—A good girl for general housework. Please call Monday, at 433 Selby av.

HOUSEWORK—Wanted, a place in small private family by a neat girl. Address C. L., 4 Park place.

HOUSEKEEPER—First-class American, middle aged lady wishes place as housekeeper for widower or bachelor; best of reference exchanged. Address Q 32, Globe.

MRS. E. F. DENNEY, dressmaking and sewing of all kinds. 265 Canada st., corner Fourteenth, St. Paul, Minn.

NURSE—Wanted, by first-class child's nurse, position; no objections to leaving city; best city references. N 35, Globe.

STENOGRAPHER—Competent stenographer, in practice, desires good permanent position; has had two years' experience. Address S 35, Globe.

WASHING—Woman goes out washing, ironing and housecleaning. Inquire 385 Rice st., entrance in yard, first stairs; up stairs.

WASHING—Wanted, washing and ironing; gentlemen's clothes repaired and mended; very reasonable prices; satisfaction guaranteed. 538 Jackson st., in rear.

WOULD like a place for myself and child; will work part of the day for room and board. Please call or address M. A. L., 544 Jackson st.

WASHING—Wanted, washing and ironing to do at home; 35 cents per dozen; first-class; ladies' shirt waists a specialty. Call or address 197 East Thirteenth st.

YOUNG LADY of good education would like position in office; understands bookkeeping; can furnish references. Address 436 Superior st., city.

Business Personals.

TWIN CITY HAIR FACTORY.

Switches, Waves, Bangs and Gentlemen's Hair Chains, all made in the latest styles, wholesale and retail. Shampooing, 25 cts. Hair Dressing and Scalp Treatment. Office and Petri's Hair Store, 476 Wabasha St., Valentine Block, cor. Ninth St. Mail orders filled. St. Paul, Minn.

Horses and Carriages.

AUCTION SALE of draft Western and driving horses first Saturday of every month. E. Mark Live Stock Co., Princeton, Minn.

A LARGE SUPPLY of farm mares, heavy drafters and fine drivers is constantly kept in stock; private sales daily; part time given if desired. Barrett & Zimmerman's Stables, Minnesota Transfer, St. Paul, Minn.

MULES, MULES—Fifty head of mules of best quality just arrived, and will be sold cheap. Barrett & Zimmerman, Minnesota Transfer, St. Paul.

THE FINEST lot of heavy draft drivers and farm mares we have had in years, at South St. Paul, at G. W. Wentworth & Co.'s Stables.

Business Chances.

FOR SALE—$10,000 to $12,000 stock dry goods, boots and shoes, groceries, &c.; store started less than two years ago; doing prosperous business; located in one of the best towns in Northwestern Iowa; junction of three railroads. Address Merchant, Globe.

I AM AN UP-TO-DATE MILLER open for engagement; either salary or per cent of profits; or would join a company and build a modern mill; can take a small amount of stock. For credentials and particulars, address H 31, Globe.

$150 INVESTED EARN 35 per cent weekly; established twenty-two cities; third year; particulars free. D. Sloane, New York Office, 23 Duane st.

Lost and Found.

AMERICAN FOX HOUND LOST—Black and tan; white breast. Return to R. R. Driese, 361 Fort st. Reward.

DOG LOST—Young black fox hound, goes by the name Sampson; four brown paws and two brown dots over each eye. Reward if returned to 361 Fort st.

CAPE LOST—A fur-trimmed shoulder cape, on Maria av., between the bridge and Indian Mound park, Thursday noon. Finder will be rewarded by returning to 400 Robert.

HAT PIN LOST—Hat pin, shape of a pansy with pearl in center, on Wabasha street between Tilton and Tenth street. $5 reward for return of same to 669 Wabasha.

KID GLOVE FOUND—Found, a lady's white kid glove. Owner call at the office of Davis, Kellogg & Severance. P. J. Healy.

Financial.

$500 TO LOAN on good security. Address G 50, Globe.

MONEY loaned on life policies; or bought. L. P. Van Norman, Guar. Bldg., Minneapolis.

For Sale.

BARBER fixtures, suitable for neat two-chair shop, for sale cheap. Apply to Geo. F. Patwell, 623 Selby av.

PUPS FOR SALE—A litter of fox terrier pups; three males and three females; mother imported from England. Address J 27, Globe.

Wanted to Buy

A COUNTRY BUYER wishes to buy second-hand furniture for cash for the next ten days. Call at 224 Smith av.

Room Wanted

ROOM—Wanted, by gentleman, furnished room with all conveniences, near business center. Address, with terms, C. F. F., care Globe.

Wanted to Rent

HOUSE—Wanted, to rent small house or flat; must be centrally located, with modern conveniences. Address F. E. C., Globe.

Chiropodists.

LOCKWOOD'S Good Luck Salve; best thing for sore feet; all druggists; established 16 years.

Farm Lands.

FOR SALE—Apiary, house, barn, bee cellar, small greenhouse, fruit and nuts on the place; three acres will be sold at a bargain. Geo. F. Nussel, Faribault, Minn.

Mortgage Sales

Mortgage Sale.

WHEREAS DEFAULT HAS BEEN MADE in the payment of the sum of three thousand five hundred and seventy-two and 50-100 (3,572.50) dollars, which is claimed to be due, and is due, at the date of this notice, upon a certain mortgage, bearing date the 15th day of November, A. D. 1888, duly executed and delivered by Francis F. McIver (an unmarried man), of the City of St. Paul, Ramsey County, State of Minnesota, as Mortgagor, to Sarah H. Jacobson, of the Town of Hackensack, Bergen County, State of New Jersey, as Mortgagee, and which mortgage was duly filed for record in the office of the Register of Deeds in and for the County of Ramsey, in the State of Min