TWO MORE PLUMS RIPE

JULIUS J. HEINRICH, OF MINNEAPOLIS, WILL BE STATE OIL INSPECTOR

ZENAS H. AUSTIN, OF DULUTH

He Is Being Considered for the Insurance Commissionership—Defeated Candidates on the State Ticket Will Be Provided for Where Possible — Something About Prospective Appointees.

In addition to the selection of L. A. Rosing for private secretary and the probable appointment of Gen. E. M. Pope as public examiner and superintendent of banks, the following may be taken as pretty reliable prognostications as to some of the other appointments of Gov.-elect Lind:

Julius J. Heinrich, of Minneapolis, to be state oil inspector.

Zenas H. Austin, of Duluth, to be insurance commissioner.

It may also be set down as pretty certain that Louis Nash, of this city, will not be the next labor commissioner.

Gov.-elect Lind's policy is said to be generally that the men who have fought the campaigns of the last few years, contributing of their time and energy and means to the battle of the allied parties, should be, where compatible with a sound business administration, given places where they can at once reap a reward for their fealty, and render valuable assistance to the head of the administration.

Julius J. Heinrich, the prospective oil inspector, is a scion of one of the oldest and most substantial German families in North Minneapolis. He has been more or less active in political affairs in his own city all his life, but his only previous office holding was a term as register of deeds in Minneapolis in 1891 and 1892. At the close of his term of office he engaged in the laundry business with George E. Ledgerwood, his contemporary as county auditor, since deceased. In 1896 Mr. Heinrich was nominated for secretary of state and defeated, but he accepted the nomination again this year and made a hard run against long odds, his opponent having spent the greater part of the last two years in a continuous canvass of the state for renomination and re-election. Mr. Heinrich's business record is a worthy one, and he represents a class which will not have the effect in Spain or anywhere else of creating the impression that Minnesota has fallen into the hands of either anarchists or robbers.

Zenas H. Austin is a more recent entry in the field of state politics. He was formerly principal of the Duluth high school, but, during the boom in Duluth, resigned to engage in the real estate and insurance business, in which he amassed a considerable fortune. He has had considerable experience as an actuary, and is well fitted by this experience for the position to which Gov.-elect Lind is said to have him in mind. Of late Mr. Austin published a paper, The Microcosm, which was very pointed in its arraignment of some local and wider evils. He is a People's party man and has been prominent in St. Louis county politics.

At the state convention of the party in Minneapolis last June he presided with marked firmness, and, although, by one form of tactics and another, the convention was dragged along into the middle of the night, his efforts to check this dilatoriness won from the midreaders the charge of unfairness.

The governor-elect is said to have pretty definitely determined that the successor of the present labor commissioner will not be Louis Nash, the objections to him being of various sorts. The fact that Nash is a comparatively recent comer, having located here in 1887, is being considered. He was indorsed by a number of labor organizations, but these organizations have also indorsed a number of other candidates.

It is understood that Maj. J. M. Bowler, the defeated nominee for lieutenant governor, will be given some state office, and Alex McKinnon, of Crookston, who has twice made an unsuccessful run for state treasurer, has been mentioned as prospective surveyor general of logs and lumber for the Crookston district.

* * *

L. G. Pendergast, of Eagle Bend, seeks appointment as adjutant general at the hands of Gov. Lind. He is the oldest silver man in his part of the state and a tireless party worker. He served for three years with Sheridan, Butler and Merritt, and wals in a score of battles.

* * *

It is very probable that the reform forces in the legislature will cast a complimentary vote for Philip B. Winston, of Minneapolis, for senator, when the senatorial contest comes up.

* * *

Otter Tail county wants twenty appointive offices. The Fergus Falls Journal says:

The opinion seems to be very general that Gov. Lind is going to make a clean sweep in officials, so far as he is able. It is true that there are some changes which he cannot make, but nearly all the offices are at his disposal. These offices pay from $50 a month to $15,000 a year, and are filled from all walks of life. All the appointees will be men who have supported John Lind. The way to secure an office is to pick out such a one as you think you would like. It is better not to select one of too much importance, as the competition will be harder. There are about a thousand of these at Gov. Lind's disposal. About twenty of these will come to a large county like Otter Tail. The Republicans now hold at least this many positions under Clough. After selecting the office which you want, have a petition drawn up and secure the signatures of as many leading men of your party as possibe. Gov. Lind being a fusionist, the signatures of Democrats, Populists and Silver Republicans should be secured. When a suitable petition has been secured showing your standing as a man, your influence in your community and the work which you have done for the reform cause, send the petition to Gov. Lind at New Ulm. If you can, it is better to have a delegation wait upon him and present it. He has "at homes" twice every week now, and the rush is so great from Minneapolis and St. Paul that the railroads are giving excursion rates. There are other places, however, besides the Twin Cities, and Gov. Lind realizes that the reform movement had its birth in the Red river valley, and that the "rejuvenated Democracy" is but the tail to the kite.

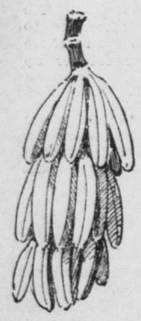
* * *

J. P. West, deputy public examiner, was in town Thursday checking over the county officials. It is said Auditor Collins is watching carefully to see how he does the work.—Fergus Falls Journal.

Mr. Collins wants a place under prospective Bank Examiner Pope.

YERXA

Hints for quick buyers. Bright chances which should be taken on the fly.



BANANAS 10 Cts DOZEN.

We will have a large number of fine bunches of Bananas nicely ripened for Monday purchasers at 10c per dozen.

11 Cents

For one-gallon Glass Tin-Covered Oil Cans (usually sold at 25c each) for a few days.

5 Cents

For seven dozen Best Wooden Clothes Pins.

50

Bars of the Favorite Brand Laundry Soap for one dollar (12 bars for 25c).

42

Bars of the Supreme Brand Laundry Soap for one dollar. These are extra large bars. (Ten bars for 25c.)

15 Cents

Per dozen for Selected No. 1 Fresh Eggs.

16 to 20 Cents

Per pound for Good Dairy Butter.

24 Cents

Per pound for the Very Best Creamery Butter.

CANNED CORN

We have made a very advantageous purchase of New Packed Sweet Corn of fine quality, and can offer it at 7c per can or 80c per doz.

7 Cents

Per can for 3-lb cans of Good Standard Packed New Tomatoes (for a few days).

8 Cents

Per can for 2-lb cans of Marrowfat Peas, packed by the Woman's Packing Company.

Batavia Canned Goods

We are now receiving the new crop. Goods all raised and packed on the farm in Batavia, New York. There are few goods as perfect as these. There are none better, and they are not high priced. (Come and sample them.)

$2.50

For 16-gallon barrels of that perfect Cider from the same shipper as the last lot. There is nothing better. It's a good keeper; 20c per gallon in smaller quantities.

5 Cents

Each for large jars German Prepared Mustard.

28 Cents

A peck for good Baldwin Apples.

APPLES

Good New Hampshire Baldwins, large barrels, only $2.95
Good Michigan Wagners, Ben Davis, Talman Sweets, Russets, Seek No Furthers, only $3.25
Very Fancy Rhode Island Greenings, per barrel $3.75
Very Fancy Large Spicy Northern Spies, per barrel $3.75
Good Baldwins, per peck 25c

SIXTEEN SICK ONES ARE STILL HERE

NUMBER OF THE VOLUNTEERS REMAIN IN HOSPITALS IN THIS CITY

Thirteen of Them Are at St. Joseph's—One at Least of the Men Will Be Kept Inside for Months—Others Are Rapidly Convalescing

Of the many sick soldiers confined in local hospitals since the call for troops but sixteen patients remain in the institutions, and practically all of these are convalescent. With few exceptions the men will be discharged within the next few days. None of the soldiers at present in the hospitals is dangerously sick, though several of them may be confined for perhaps a month yet.

At St. Joseph's hospital there are thirteen soldier patients, all members of the Fourteenth regiment. Nearly all of these are men who were taken ill shortly before the regiment came home and were brought along, or those who became ill after the return. One or two are typhoid convalescents, while the others have been ill with various other troubles. Following are the men and the companies to which they belong:

Sergeant Joseph Walsh, Company H, Glencoe.
Sergeant Charles Josten, Company C, Duluth.
Corporal J. H. Barbard, Company A, Duluth.
Private Peter Mestord, Company G, Minneapolis.
William Enright, Company E, St. Paul.
Private Edward Bidwell, Company D, Holyoke, Mass.
Private David Cline, Company A, Duluth.
Private H. A. Dudley, Company A, Duluth.
Private O. H. Dahl, Company H, Sacred Heart.
Private Albert Stykkeehang, Company L.
A. F. Bois, Company H, Renville.
Private William Jackson, Company L.
Private James A. Ward, Company F, Fergus Falls.
Private Louis Johnson, Company F.

Private Dudley is afflicted with what the physicians term "typhoid leg," a swelling of the limb, resulting from the fever, which may keep him at the hospital for several months.

The only other three soldiers confined in hospitals here are Charles Goodrich, Company M, Fifteenth regiment, Mankato; Norman Clark, Company, G, Fourteenth regiment, Augusta, Wis., and Peter Rivers, Company L, Fifteenth regiment, Lake Porte, Mich. These are typhoid fever convalescents and are almost well enough to leave the hospital.

WORSTED THE ROBBERS.

Valiant Achievement of Harry Opdihl, a Snelling Soldier.

Harry Opdihl, a private in Company B, Third regiment regulars, stationed at Fort Snelling, reported to the police at an early hour yesterday morning that he had been in an encounter with two other men, one a civilian, the other a soldier, who he thought intended to rob him. Opdihl claimed to have worsted his assailants, one of whom had tried to use a knife on him. For a man who had been in such a desperate fight, the police say Opdihl bore an exceptionally neat and orderly appearance when he reported the affair.

According to the soldier's story, he was about the city with the men who he claims attacked him until shortly before midnight, when he said his companions led him into an alley on Second street, near Robert, where both of them jumped on him. He had $3 with him, and Opdihl thinks his assailants were after the money. He put up such a good fight, however, he told the police, that the men finally ran away.

Cheap Homeseekers' Excursions to the South

Are run twice every month by the Wisconsin Central Lines; tickets are good for stop over in Land Seekers' Territory south of the Ohio river. For particulars call at City Ticket Office, 373 Robert, St. Paul, Minn.

AID FOR THE COLLEGE

APPEAL MADE TO CONGREGATIONALISTS TO AID A FARGO INSTITUTION

IT IS CARLETON'S NEIGHBOR

But as It Is Three Hundred Miles Distant Their Rivalry Is Somewhat Remote—Secretary Clifton, of the Congregational Educational Society, Made Two Stirring Talks for It Yesterday.

Theodore Clifton, national secretary of the Congregational Educational society, is making a canvass of the churches of the Congregational denomination of the Twin Cities in the interest of the Fargo college. The institution has for some years labored under a very heavy debt, which was but recently reduced to $11,000 by the friends of the college in North Dakota, and particularly the business men of Fargo.

Mr. Clifton made an urgent appeal before a large audience at the Plymouth Congregational church yesterday morning, and spoke in the evening at the St. Anthony Park church. At both churches liberal subscriptions were made towards assisting the institution. The Congregationalists of Minneapolis and the other St. Paul churches will also be asked to assist in placing the college on its feet.

The trustees of the institution have succeeded in raising $12,000 of the debt, and the Congregational Educational society proposes to assist in raising the $11,000 necessary to wipe out the debt.

Mr. Clifton is a forcible speaker and aroused considerable enthusiasm at both churches where he appeared. He explained that the college had at present fully 100 students, and, if its future had been assured at the opening of the fall term, many more would have entered. The college is the only Congregational institution of its kind in North Dakota, and is 300 miles from its nearest neighbor—Carleton college. Mr. Clifton pointed out the great future of the school if it could be footloose of the debt which had been a great impediment to its progress. The friends of the school in North Dakota were many, and all were working to raise the debt, and had partially succeeded, but it had been found necessary to go outside of the state for part of the money. The friends of the school were anxious to place the institution on a par with Carleton college, of this state, of which the Congregationalists of Minnesota were justly proud.

Mr. Clifton spoke at some length of the work of the Congregational Educational society, which was a consolidation of the two organizations, the American College and Education society and the New West Education commission. The consolidated organization supported during 1897 ten free Christian schools in Utah and New Mexico, assisted nine home missionary colleges and seventeen academies in the West and South, and partially supported 400 candidates for the ministry in theological seminaries.

The primary object of the society was to promote Christian education in all its branches. Its field extends from Maine to California, and its work had covered a period of ten years. The mission schools in Utah and New Mexico had prospered in a surprising manner during the last five years, and were considered one of the most valuable adjuncts to the association's work. The schools in Utah among the Mormons had been especially productive of good, and among the educational legislation which had been secured through the efforts of the society was the law against polygamy.

A vast amount of good had been done by the organization in assisting struggling students through the academy and seminary. Of those assisted, a large percentage would finish and be ordained as pastors.

The general method of the work of the society, aside from a general interest in all the colleges of the denomination, was to assist such institutions as might need help. The Fargo college had been especially commended to the association, and by heroic efforts of the trustees and the support of the Congregationalists success was about to crown their efforts.

In closing, Mr. Clifton said he regarded the school as one of the most promising institutions of a denominational character in the Northwest.

HAS LEARNED THE SECRET.

A Few Wise Republicans Let a Connecticut Mayor in on It.

Mayor William P. Taylor, of Bridgeport, Conn., was in this city last week, and to a reporter for The Globe he said business conditions in the Nutmeg state are improving very rapidly.

"The Eastern states," he said, "are recovering from the depression which they suffered during the recent war, and in all sections of New England manufacturing has taken a new lease of life. In Bridgeport, where there are many factories, plants are being enlarged and more men and women are employed than in years. Wages are not increasing, but they are not being reduced, so the balance is maintained. There is a growing demand in the West for our goods, and we are getting good prices. The West demands a first-class quality of manufactured articles. The time is coming, I believe, when this section of the country may be a manufacturing center. I do not know of a more promising field for such enterprise. I think local conditions may be overcome, and the West will take its place with the East as a competitor for the trade of the country.

"Politically, Connecticut is Republican by a majority of 17,000, and the Democrats will have a hard time to wrest the supremacy from that party. The Democrats in the last campaign made the mistake of advocating a silver standard. They evaded the issue direct, but put a plank in the platform affirming a belief in bimetallism as enunciated by Thomas Jefferson. Joe Barbour, who led the Republicans, looked the matter up, and declared that he was unable to find in any of Jefferson's writings any reference to bimetallism, and the break hurt the Democrats more than if they had come out flat-footed for silver. If they had let the issue alone they might have made a much better showing.

"We were, of course, surprised at the election of a Democratic governor in Minnesota, but since talking with several Republican politicians here about it, I can understand how the miracle was accomplished.

"Politics in New York state is attracting attention in the East now. It is expected that Col. Roosevelt will cause an investigation to be made in the matter of the canal steals, and both parties are wondering how it will end. It is the belief there that if Roosevelt lives up to his record he may be a powerful opponent against McKinley in 1900."

COSTLY NIGHT'S SLEEP.

Few Hours' Slumber Cost Victor Schmidt $65.

Victor Schmidt, hailing from Grand Forks, N. D., took a stranger for a bedfellow at a hotel at 444 St. Peter street Saturday night, and is now mourning the loss of $65. According to Schmidt's story, the police think he was "hooked" in Minneapolis.

The Westerner reached Minneapolis last Thursday. He says he went to an employment office and was promised work with a dairyman near Hastings. He says he deposited $2 and was told to come back Saturday, when arrangements would be made for him to go to Hastings. When he returned, Schmidt says he was introduced to a young fellow who was said to be the son of the man for whom he was to work. The pair came to this city, Schmidt says, and put up at the hotel. When he awoke yesterday morning Schmidt's companion was gone, also $65 which he had left in his pocket when he retired.

Dr. Bull's Cough Syrup can be relied on. If you suffer from coughs, colds, hoarseness, bronchitis or other throat and lung affections, this old reliable remedy will cure you.

BRIDAL PARTY RODE IN THE BLACK MARIA

EDITOR TRENHAM IMITATES A NOVEL WEDDING CUSTOM

After an All Night's Stay in a Snow-Stalled Street Car, He and His Bride Revel in a Luxurious Black Maria.

Newton Trenham, editor of the Alexandria Citizen, has had his cup of bitterness filled to overflowing lately. Trenham trotted to the Pacific slope and back with the rest of the state editors in ten days and a fraction, and liked the speed so well he thought he would take a little exercise this fall and run for the legislature. He was in the also ran class, so he came to St. Paul and wedded a charming girl to console him for the loss of political honors on the advice of some neighboring editors who had found the salve a healing one in such cases.

The wedding was a delightful one, but before starting on their honeymoon trip Mr. and Mrs. Trenham engaged two seats on a Como interurban car at a maximum rental of five cents per seat, intending to ride to see some friends. This was last Monday afternoon at 4 o'clock. If they had started at 3:30 it might not have been so bad, but the 4 o'clock car had troubles of its own. It wasn't running for the legislature either. It was running for home the best it could, and that wasn't very well. It was the first time the Como interurban had ever experienced a snow flurry and it was not acclimated. Trenham did not see how the engineering talent that had surmounted the Rockies and Selkirks could balk at a little thing like a snow shower, and he and his bride made out imaginary menus and things for the nervous passengers on board who had no honeymoons with them and knew the grocery bill was going on at home just the same. It was lots of fun for a while. But as the shades of night began to get two and three feet deep, and the snow drifts even deeper, and the conductors on the other cars that were stalled in the drift began to carry coal into Mr. and Mrs. Trenham's and prepare to stand a siege, the Alexandria editor began to wonder if matrimony was all it was cracked up to be, in St. Paul, at least.

At midnight the bride and groom had become somewhat reconciled to their fate, and the dawn of the next day was a time of delight, for the coal supply wasn't high, except in price. At last a car from Minneapolis arrived early in the afternoon, and "toted" the bridal party to the workhouse, which is a somewhat out of the way resort for honeymooners, but none the less an interesting innovation in bridal parties. The street railway people assured the passengers that they would find Supt. Fitzgerald a real nice man, and Mr. Lowry would send a four-horse 'bus over to "the works" just as soon as he could.

But Trenham had read about Black Marias, and while he had never before had an ardent desire to woo one, he had a more or less well defined notion that Mr. Lowry's 'bus was a Hans Christian Andersen fairy tale, and he handed Supt. Fitzgerald a glorious jolly about his workhouse being the finest he, Trenham, had ever spent a honeymoon in, and if he had his way he never would patronize any other workhouse on any of his wedding tours, so there was nothing for it but for the superintendent to hitch up the Black Maria and see that his admiring visitors got over to the University avenue line, which was then open, on a sort of Raines law compromise.

So the bride and groom and sundry other of the belated passengers rode to city life again in the workhouse van, and the Minnesota editor has again demonstrated his ability to go out of the beaten paths and challenge the world by the originality of his devices.

MISSING FOUR DAYS.

Theresa Roeller's Friends Are Worried About Her Absence.

Theresa Roeller, a girl seventeen years of age, formerly employed in the family of Thomas Wallace, a farmer living three miles out of the city on the Sunfish lake road, has been missing since last Wednesday, and the police have been requested to institute a search for her. Miss Roeller came to St. Paul Wednesday morning. She left town to return at noon. She has not been heard of since.

The girl's friends do not know what to make of her disappearance, fearing some harm may have befallen her.

Miss Roeller is described as a rather tall, stoutly built girl, with light hair and fair complexion. When last seen she wore dark clothes and a large black hat, with blue rim and a large black feather ornament.

LIGHT OF THE WORLD.

Dr. Wright Says It Was Christ and Not Buddha.

Rev. John Wright, of St. Paul's church, preached the first of a series of sermons yesterday morning on "Comparative Religion." He discussed "Christianity and Buddhism." His text was St. John viii., 12: "Then spake Jesus again unto them, saying, I am the light of the world."

Dr. Rhodes said in part:

A lad born near Benares, in India, 500 years before Christ was destined to move the minds of multitudes, until the followers of his faith now number 500,000,000 souls. The only son of a king, he led a worldly and idle life, such as was common to an Eastern court. At twenty-nine he forsakes palace, home and pleasure and enters upon the life of a hermit. All the historians admit that his life was lofty and pure. He died at the advanced age of eighty years, having lived to bring nearly the whole of India to his feet.

What is the Buddhist way to salvation? Summarized, it is as follows: There are four great truths. First, misery accompanies existence; second, all forms of existence result from passion; third, there is no escape from existence except the destruction of desire; fourth, this may be accomplished by following the four-fold way to Nirvana. Then follows the four-fold way. First, freedom from evil desire; second, from ignorance; third, from doubt; fourth, from unkindness and vexation. As a reward Nirvana is reached. This is not heaven nor a future state, but a condition in this life of perfectism. It will be seen that Buddhism is a system of morality without a spiritual side. It holds a pessimistic view of life. Christianity is optimistic. Christ preached a gospel of hopefulness. Buddhism has no conception of sin, for while it talks in a mystic way of "Karma," by which it means the demerit of man, it has no definite idea of our accountability to God. The incarnation and atonement are wanting, for it is the consciousness of sin that makes an atonement a necessity. Buddhism encourages meditation, but has no place for prayer. This is quite to be expected in a system that leaves God out. Neither does it express a belief in the supernatural. The Gospel writers are careful to record of Christ that He went about working miracles. The historic church has always held that the supernatural is one of the marks of the divine origin of Christianity. The most serious defect of Buddhism is its silence upon the immortality of the soul. What would Christianity be without its glorious utterances concerning the certainty of the future life? Buddhism in its day was a thousand times better than the gross Hinduism that preceded it. It is also better than the agnosticism and atheism of our day. But the comparison fails when we place this Indian philosophy by the side of the simple gospel of Christ.

Reformers and teachers have come and gone, attracting and influencing the minds of multitudes. They have been lights in their day, but their lamps went out in darkness.

It was left for only one among the sons of men to say: "I am the light of the world."

Something New in Car Furniture.

An elegant Dresser is included in the furniture of the commodious Ladies' Dressing Rooms on the New Drawing Room Sleeping Cars leaving Chicago 10:30 a. m. daily via Pennsylvania Short Lines, and arriving Twenty-third Street Station New York City in time for dinner next day. Other through trains for New York via Pennsylvania Short Lines leave Chicago 3 p. m., 5:30 p. m., 8:15 p. m. and 11:30 p. m. every day. For further particulars apply to J. M. Greaves, Traveling Passenger Agent, 611 Guaranty Building, Minneapolis.

SPLIT UP THE LAWS

COMMISSIONER DEARTH DISCUSSES THE INSURANCE LEGISLATION NEEDED IN MINNESOTA

ONE LAW FOR FRATERNALS

Which Should Be Framed in Harmony With the Ideas of the Fraternal Congress — Another Enactment Necessary for the Regulation of Life Assessment Companies—The Fire Business.

"I am in favor of the passage of an insurance law governing fraternal societies," said State Insurance Commissioner Dearth yesterday, "that will meet the indorsement of the Fraternal Insurance congress. The men who constitute that congress have the interest of the societies which they represent at heart, and I believe they are in favor of laws that will insure the permanency of their organizations. There is no reason why fraternal societies conducted on business principles should not be as sound as other insurance companies."

"But in the matter of life assessment companies," continued Mr. Dearth, "the fraternals should, in my opinion, be divorced from all assessment companies. They want a law in keeping with what will ensure their future permanency and solvency. Every member of a fraternal insurance association wants the solvency of his company maintained without increasing the cost beyond a reasonable amount, and no person wants it more than the leading men in these organizations. There is no reason why a fraternal shouldn't be as sound as an old line company. I am also of the opinion, as I said, that a bill framed in harmony with the opinions of the fraternal congress, which is composed of leading responsible fraternal societies, should be accepted and passed by the Minnesota legislature. But I think that each fraternal should have some reserve fund to provide for the increased mortality rate that may be expected to come.

"There is no necessity for any such reserve fund as is carried by some of the old line companies, that is, for the protection of fraternals. These reserves keep accumulating until they are beyond any possible demand that might ever be made on them. A fraternal society should simply have such

A MODERATE RESERVE

as would be actually required to meet the contingency of an unusual death rate, or such increase as may naturally be expected to come sooner or later. That insures the stability and solvency of the associations.

"But our present assessment law is worthless. When fifty persons can now file articles of incorporation with the secretary of state they are entitled to a certificate allowing them to do business. The record shows that only a small number of them have lived to any length of time. Here is what I say about the subject in my report:

I would suggest the passage of a law governing strictly assessment, or what are more properly called natural or stipulated premium associations, and a separate law governing societies operating strictly upon the lodge or fraternal plan. Such separate enactments have been passed in certain other leading Eastern states, and Minnesota should leave no stone unturned to place upon her statute books laws covering these different classes of associations or societies which shall merit the confidence and respect, not only of our own citizens, but also those of the country at large.

As an illustration of the opinion entertained by the insurance officials of other states relative to the efficiency of the Minnesota statutes governing our so-called assessment life and casualty associations (including fraternals), I quote from a statement made to the commissioner of Minnesota by a certain state official:

"A certificate from your department, to the effect that a Minnesota assessment life or casualty association has fully complied with the statutes of said state, carries no weight whatever with the insurance department of my state, as your laws practically afford no protection whatever to the policy holders of this class of companies."

This statement, coming from a well known and able insurance official of another state, is certainly in itself alone a sufficient argument in favor of an immediate passage of

GOOD AND SUFFICIENT LAWS,

that shall afford ample and full protection to all members, or prospective members, of this class of associations and societies. Such a law should provide for and definitely fix a standard of solvency, whereby it shall be required that the actual cash funds of any such company or association are sufficient at all times to cover the net value or future increasing cost of its outstanding policies, as calculated upon some acceptable table of mortality, and should it ever fail below such an amount an assessment upon its policy holders should be immediately levied to make good such deficiency.

The old post mortem, or "pass the hat" plan, originally followed by practically all so-called assessment insurance associations, is fast becoming obsolete. Practically every association now in existence, which originally conducted its business upon this plan, is now upon, or making desperate efforts to get upon, what is termed the natural or stipulated premium basis, with rates based upon some well established mortality tables, all contracts, as a matter of course, containing a safety clause providing for additional assessments, should such additional funds be required on account of an epidemic or other unusual causes. The plan of simply requiring the members to pay barely a sufficient amount to take care of the death losses, as they accrue, together with management expenses, has resulted, sooner or later, in

NO END OF FINANCIAL TROUBLE

for the company. Unless a sufficient amount is collected from the members during the earlier years of its existence to provide for a reserve fund sufficient, at least, to cover the constantly increasing mortality expense, the only alternative is a very material increase in the number of assessments to be levied, or an increase in the assessment or premium rates, either of which steps, if too long delayed, is bound to result in disaster, and many poor people who have, in meeting their assessments, denied themselves the actual necessities of life, presuming that they were providing for the future protection of their families are shocked upon being brought to realize that the protection which they have made such sacrifices to secure is null and void. Under the provisions of the present Minnesota statute governing this class of associations a continuance or repetition of this condition of affairs still remains possible.

Some such enactment as is here proposed may be presented to the legislature this winter, but Mr. Dearth says so far he has not given the matter any attention. A law was introduced in the last session, but certain features were too burdensome for the bill to carry and live.

Mr. Dearth was asked who drew up that bill, but was unable to say, as it was drafted before his appointment to the commissionership.

FIRE INSURANCE LEGISLATION.

Mr. Dearth went on to discuss what he considers necessary or advisable in the line of fire insurance legislation this year. In general the law governing fire insurance is good, but Mr. Dearth thinks it needs some amendments. The commissioner would throw up a stronger line of protection around the agents of the state in the matter of reinsurance of large risks. Under the present law a very large risk may be written in some foreign company by its agents in Minnesota, but when the time for which the risk has been written expires the property may be reinsured, in fact it is generally reinsured, Mr. Dearth says, automatically. No benefit accrues to the agent or the state in this way. Mr. Dearth thinks that, every time a large amount of insurance written in blanket form or otherwise expires, the Minnesota department and the Minnesota agents should get the benefit of it, whereas neither of them does at the present time.

Mr. Dearth doesn't think very favorably of that part of the present law which authorizes the writing of insurance in unauthorized companies.

"It is vicious," said he, "because it furnishes no protection for the insured. If there is a fire loss the companies pay if they feel like paying, and if they don't feel like paying they don't. I think the old law governing this point was better than the present one. Then a man who wanted to place insurance in unauthorized companies filed an affidavit in this office that he was unable to secure all that he needed in the companies authorized to do business in the state. Still the argument was made that to confine a man to the companies which were admitted to this state was an unfair limit to put on people who wanted to buy insurance, and if people feel that way about it and are willing to trust to the companies to pay all losses I suppose it is all right. If they cannot collect their insurance they have only themselves to blame for it. As a matter of fact there has been very little of that business written this year, not nearly as much as last year.

"In connection with fire insurance law I would be in favor of allowing the organization of fire insurance companies in the state with a paid up capital of $50,000 to do business exclusively in this state. If they want to do business outside of Minnesota then they should increase their capital stock to $100,000, as in the present requirement."

The commissioner also thinks the insurance laws of the state ought to be codified, but that is also touched upon in his report.

FEARS HER CHILDREN HAVE BEEN KILLED

MRS. H. FEIT IS WORRIED ABOUT SILENCE OF HER DAUGHTERS

They Went to La Crosse a Short Time Ago and Nothing Has Been Heard From Them for a Week.

Mrs. Herman Feit, living at 698 East Sixth street, requested the Margaret street police yesterday to make inquiry of the authorities at La Crosse, Wis., concerning her two daughters, Amelia and Annie, who went to La Crosse several weeks ago to secure employment. The mother has heard nothing from her daughters for a week. Before that the girls wrote home, one or the other, nearly every day. The sudden stopping of letters has alarmed the mother, who fears something may have happened to her daughters.

The girls went to La Crosse in answer to an advertisement, followed by correspondence with a widower of the Wisconsin town, who, Mrs. Feit says, represented that he would employ one of the girls as his housekeeper and would also get work for the other. The girls went away three weeks ago. They wrote to their mother and friends regularly for two weeks. Then their letters suddenly stopped. No one has since heard from them. Mrs. Feit says her alarm is caused by the tone of several of the girls' letters. She says some one will go to La Crosse today in search of the girls if the police learn nothing of them.

Both of the Feit girls are dressmakers. Amelia is thirty years of age, while her sister is twenty-eight years old.

LUNCH HOUR TALKS.

Commercial Club Announces a New Series.

The city development committee of the Commercial club has arranged several more informal noonday talks for business men.

The next one will be given at noon Wednesday by Superintendent of Mails O. H. Negaard, on the "Mail Facilities and How They Can Be Utilized by Local Merchants."

State Game Warden Fullerton will follow Thursday with the subject of the "Wealth of the Game and Fish of the State."

Dec. 5 John Caulfield, secretary of the St. Paul city waterworks, will deliver an address on the "St. Paul Water System, Supply and Its Value to the Community."

UNDER A BANK OF FLOWERS.

Mabel Davidson's Body Lay in State Yesterday.

The funeral of the late Mabel Davidson took place yesterday afternoon from the home of her sister, Mrs. W. J. Noble, 87 South Victoria street. The remains were taken to Forest cemetery, where they will be cremated.

The service was short and impressive. A quartette consisting of Harry George, Percy B. Churchill, Mrs. C. B. Yale and Mrs. S. V. Harris sang "Rock of Ages."

The floral gifts were numerous. Many came from organizations with which Miss Davidson had been a favorite, and a great many were sent by individuals as tokens of love and esteem. The Laurel Cycle club sent a huge bunch of chrysanthemums. There were crosses, pillows and bouquets of great variety.

Miss Davidson's body is cremated at her own request.

Police Took Her in Charge.

Mrs. Mary Kelly, whose husband, James Kelly, is serving a four months' sentence at the workhouse for maltreating her, was arrested yesterday afternoon on the charge of drunkenness. Kelly eked out a living as a cobbler in a tumble-down shack on Cedar street, between Seventh and Eighth streets. Since he was sent to the "works" his aged wife, who is a cripple, has been getting along as best she could. During the present cold spell she has had no fire in the shop. Secretary Hutchins, of the relief society, had requested that the police take Mrs. Kelly in as a humanitarian expedient, but before this order was issued she was locked up for drunkenness.

Sold Salt Spring Lands.

The board of regents of the state university has just effected the sale of 8,000 acres of salt spring lands lying in Wilkin county. These lands are near Lawndale, between Rothsay and Barnesville. These lands were first given to the state to develop the salt springs which were supposed to exist in certain places. It afterwards transpired that these springs were but alkali springs. Later these lands were turned over to the board of regents to furnish funds for a geological and natural history survey of the state. The Wilkin county lands have never been salable until now. Some of these lands are excellent for hay. The parties buying the land hope to colonize it.

Not Tomorrow Night.

Tuesday evening, Dec. 6, the Criterion Amateur Dramatic company will present at St. John's hall, Francis and Forest streets, a grand triple bill, consisting of three one-act plays: "The Marble Arch," "Sweet Will" and "Mister X." The casts of the three plays will include Frank H. Ford, Joseph J. Pfister, Philip Kempler, Francis W. Inden, George Dames, Kathryn Bersee, Agnes McDermott, May Shinners, Laura Hickey, Fannie Dean and Norah Clinton. During the intermissions specialties will be introduced.

Engineer Bartlett's Burial.

The funeral of Alfred W. Bartlett, the dead Omaha engineer, will be held today at 8:30 a. m. from his late residence, 253 Banfil street, under the auspices of Eureka Lodge No. 9, A. O. U. W.

Cooper Will Move It.

Bartley Cooper, a Minneapolis contractor, has gone to Omaha to superintend the removal of the Minnesota building to Illinois for its new purchaser.

Go South This Winter.

For the present winter season the Louisville & Nashville Railroad Company has improved its already nearly perfect through service of Pullman Vestibuled Sleeping Cars and elegant day coaches from Cincinnati, Louisville, St. Louis and Chicago, to Mobile, New Orleans and the Gulf Coast, Thomasville, Ga., Pensacola, Jacksonville, Tampa, Palm Beach and other points in Florida. Perfect connection will be made with steamer lines for Cuba, Porto Rico, Nassau and West Indian ports. Tourist and home-seekers' excursion tickets on sale at low rates. Write C. P. Atmore, general passenger agent, Louisville, Ky., for particulars.

Select Your Xmas. Gifts

In Jewelry and Watches and have them reserved at

EMIL GEIST'S,

66 East 7th St.

Beware of Imitations

LEA & PERRINS' The Original & Genuine Worcestershire SAUCE

JOHN DUNCAN'S SONS, AGENTS, NEW YORK.

ADVERTISED LETTER LIST.

List of Unclaimed Letters Remaining in the Postoffice, St. Paul, Nov. 28, 1898.

Free delivery of letters by carriers at the residence of owners may be secured by observing the following rules:

Direct plainly to the street and number of the house.

Head letters with the writer's full address, including street and number, and request answers to be directed accordingly.

Letters to strangers or transient visitors in the city, whose special address may be unknown, should be marked in the left-hand corner "Transient." This will prevent their being delivered to persons of the same or similar names.

Persons calling for letters in this list will please say they are advertised, otherwise they will not receive them. —Robert A. Smith, Postmaster.

Alene, Mr., 222 Tenth St.
Alling, Mrs. Gertrude
Ambeshaw, Monser.
American Production Co.
Andersson, Johan.
Andrews, F. W.
Arbrom, Mrs. J.
Archer, Miss Margaret
Armstrong, Miss Mollie C.
Aslaksen, Gunlek.
Aspinwall, Mrs., Cedar Ave.
Auroux, Mrs. Nellie, Rondo St.
Aye, Charley.
Bailey, Mrs. Fred E.
Bailey, Miss Mary.
Bailey, Mrs. Sarah.
Baird, James.
Baker, Lewis Jr.
Barslow, David B.
Bayley, Miss Edith.
Beede, Mrs. H. C.
Bell, Mrs. Annie B.
Belmont, Miss Florence.
Berg, Hon. Robert C.
Berlowitz, Joseph.
Berry, Fred W.
Bilder, Joe.
Bily, Mike.
Blain, W. P.
Blanchard, G.
Bohemn, Mrs. Chas. A.
Bonron, Mrs. R. H.
Brown, Mrs. Le Roy.
Brown, Mrs. Myron.
Burke, Wm. J.
Butterfield, Miss, Care Mrs. Webber.
Butler, M. D.
Byron, Clarance E.
Card, Howard.
Carleton, Ed.
Carter, Margaret E.
Castle, R. M.
Chadwick, W. S.
Chisholm, Mr., Summit Ave.
Clark, Dan.
Clark, Miss Grace.
Cockle, Miss Kathleen
Collins, Miss K. L.
Columbia, Miss E.
Conners, John.
Conwell, Miss Bertha.
Cook, Mrs. Bertha.
Cook, Miss Bernice.
Cooley, A. F.
Coy, Miss, Portland Hotel.
Crosby, W. A. & L. A.
Crozier, Stewart.
Cryderman, Geo.
Cummings, Rev. M. C.
Cushing, J. E.
Cylkowski, Stefan.
Daily, Mrs. P., 260 Nash St.
Danielson, Miss Rachel.
Danserew, Frank.
Darby, W. K.
Darby, W. H.
Drouet, Bell.
Davis, S. D.
Decker, C. H.
De Hart, J. F.
Delude, Miss Louise.
Dixey, N. L.
Dowe, Miss May.
Doyle, Mrs. Patrick, 2
Du Mond, J. L.
Dunn, Miss Mary.
Durham, Miss Bessie.
Dysart, Jno.
Eart, Miss Karven.
Ebbighausen, Miss Myrtle.
Edgewood, John.
Emerson, L. C.
Fallon, John.
Farnsworth, Mrs. J. A.
Ferguson, Jay.
Findlay, Sam.
Fitzgerald, Corinne.
Fitzgibbons, Charley.
Fohoell, Albert.
Forsyth, Wm.
Frame, Wm.