

C. E. HASSON,
Manager.

In These Days of Sales

"No Clothing Fits Like Ours."

IN these days of sales and cut prices there are many things for the buyer to consider; more, especially the Goods and Who Sells Them.

AT This Season many people are caught by the extravagant accounts of tremendous sacrifices that are so sadly out of reason as to be ludicrous to those who "stop to think."

OUR entire stocks of Men's and Boys' Clothing, Hats and Furnishings have been greatly Reduced, and you'll find Real Bargains Here.

If you are looking around the town for Values, take time enough to look stocks over before thoughtlessly deciding on your purchase.

Browning, King & Co.

Seventh and Robert Street.

City News.

Calendar Closes Tomorrow—Tomorrow is the last day for placing cases on the calendar for the next term of the United States circuit court, which will begin Jan. 13.

Mothers Will Meet—The Lower Town Mothers' club will hold their first meeting of this year at the Hawthorne school Wednesday afternoon at 3:45. Papers will be read and discussed.

Y. M. C. A. Meets Today—Y. M. C. A. men's meeting today at 3:30 in Odeon Music hall, Raudenbush building, Sixth and St. Peter street. Address by Rev. A. D. Harmon and special orchestral music. All men welcome.

Come Speedway Is Open—St. Paul horsemen will have the opportunity during the remainder of the winter of exercising their speeders on an ice track on Lake Como. A half-mile speedway has been constructed and will be opened today.

Will Supply Pulpit Today—Rev. H. Gough Borchby will begin a series of special sermons this evening at the First

A MONTH MEDICINE FOR RHEUMATISM SENT FREE OF CHARGE

A Letter Will Fetch It.

Send us your name, postoffice and express office address, and 40 cents in stamps to pay express, and we will send you free one month's treatment of our celebrated Cascoia Blood and Rheumatic Cure. If it cures, you can send us \$1.50; if not, it costs you nothing. It is the best remedy that medical science has been able to put forth. Cures cases of a lifetime even after all other remedies have failed. Gives quick relief and cures permanently rheumatism, neuralgia, sciatica, gout, nervousness, malaria, backache, asthma, constitutional catarrh, kidney troubles, Bright's disease, diabetes, heart weakness, paralysis, creeping numbness, stiffness of the joints, bad blood, ulcerations, scrofula, deep-seated abscesses, dropsy, nervous headache and all blood and skin diseases. No remedy ever produced will so certainly and surely cure rheumatism as Cascoia Blood and Rheumatic Cure. It makes no difference whether you are suffering from inflammatory, acute, chronic, nervous, muscular or any other form of rheumatism, or whether every part of your body is aching and every joint is out of shape. Cascoia Blood and Rheumatic Cure will positively give instant relief and effect a permanent cure. It cleanses the system of all impurities, purifies the blood and restores the patient speedily to health. We also make the celebrated Red Cross Pile and Fistula Cure, which cures by absorption after all others have failed. We make Red Bros' Cascarin, which cures all liver, kidney, stomach and bowel troubles. These remedies are on sale at the leading stores throughout the country or we will send a free sample treatment prepaid by mail to any one who will send us their name and address on a postal card. We are making this free offer in order to introduce our celebrated remedies. The Pile and Fistula Cure and the Cascarin will be sent by mail, free. The Cascoia, being too large to mail, will come by express. Only those interested need apply for this treatment. There is no string tied to this proposition. It is yours by asking for it and we mean just what we say. Drs. J. W. W. Kimball & Co., Dept. D. G., Minneapolis, Minn.

Presbyterian church, Lincoln avenue and Otto street. Rev. Mr. Borchby is making a tour of the cities of the country for the general assembly of the Presbyterian church, and will work in a number of churches in St. Paul during the winter and spring months.

DR. R. E. MOSS,

Supreme Medical Adviser of the Macabees, Who Will Visit St. Paul This Week.



During the coming week St. Paul tents of Macabees will entertain Dr. R. E. Moss, the supreme Medical Adviser of the K. O. T. M. Committees have been appointed to make the necessary plans for the entertainment of Dr. Moss, but the chairmen have not yet made them public. The week is likely to be a gala one in Macabee circles.

FUGITIVE WIFE NOW BOARDS WITH SHERIFF

St. Peter Farmer Finds Spouse Earning Living at Wash Tub.

Mrs. Belle Yeager, wife of Lawrence Yeager, the St. Peter farmer who came to St. Paul in search of his wife and son, was arrested yesterday morning at the home of a man named Day, on Alameda street, where she had been engaged to do the family washing. At the time of her arrest she had her ten-year-old son with her, and both she and the boy are now in the county jail.

The woman was arrested on the complaint of her husband, who charges her with adultery. The police have learned that the woman and a man named Edward Bryant had been living as man and wife for more than a week at the Bethel hotel. In police court yesterday the cases of both Bryant and Mrs. Yeager were continued until tomorrow.

The father will take steps to secure possession of the boy, for whom he has been searching since the disappearance of the latter and Mrs. Yeager from her home near St. Peter two weeks ago.

Automobile Tickets With Planes and Organs.
We issue Automobile coupons till January 1, 1903, two for every dollar of purchase, whether cash or time sale. We also issue them on all cash paid in on account of old contracts. W. W. Kimball Co., 332 St. Peter street.

Good Reading.

The holiday number of the New York Dramatic News is well worth perusal. It is liberally illustrated with handsome half-tones of prominent players and scenes from current productions and enriched with dignified, thoughtful, and entertaining articles relating to the stage

Our Windows

Are an index to the superior excellence of our merchandise.

INSURANCE MEN GET TOGETHER AND TALK SHOP

Local Board of Underwriters Have a Banquet and Are Congratulated by E. E. Hughson on a Prosperous Year—Joseph A. Rogers on Methods of Doing Business.

The St. Paul Board of Fire Underwriters held its fourth annual banquet last night at Magee's preliminary to the annual meeting and election to be held Tuesday. About fifty members participated.

E. E. Hughson, president of the board and toastmaster at the banquet, before introducing the speakers took occasion to congratulate the insurance men of the city on the prosperous and profitable condition of business during 1902.

As a concrete illustration of the blessings of which underwriters had to be thankful, Mr. Hughson cited the fact that 1902 showed the lowest loss ratio of any year for seven years back. In 1897, he said, the ratio was 48 per

sands of dollars by taking judicious action along these lines. In his hands lies the solution of this problem.

"Eliminate the moral hazard. Now we are getting out in still deeper water. We know the quality of a risk, and inspection proves the quality, but there is a competent feature and one of vital importance that cannot be seen, an invisible influence, subtle and intangible.

"Moral hazard. What is the definition? I will give you one. An unknown but maliciously persistent quantity, not measurable so far by any charges of human conception, and rateable only by the devil.

"Gentlemen, I believe the time has come for us to put a premium on honesty and success, and to attach a penalty to everything else, and you will then be able to control by an increased rate, such of the moral hazard as is perceptible."

J. J. Windie, of Minneapolis, formerly an insurance agent in St. Paul, made a highly humorous and entertaining address on his own part of the business. W. G. Strickland, of St. Paul, made a humorous speech followed by G. W. La Brande, secretary and manager of the board.

ELEVATOR OWNERS MAY BE PROSECUTED

Ordinance Requiring Safety Gates to Be Enforced.

Last June, by the passage of an ordinance by the council, all owners of passenger elevators were directed to equip the gates on each floor with a safety locking device. Six months has allowed for the installation of the same. Later three more months was added.

Of the 500 or more elevators in St. Paul, only one passenger elevator-owner, it is said, has complied with the demand, and a crusade of prosecutions in consequence is threatened. Even

TALKS TO INSURANCE MEN



Joseph A. Rogers of the State Board Who Read a Paper On Ancient and Modern Methods at the Underwriters Banquet.

LAWYERS AT BANQUET KEEP ON TALKING

Annual Dinner of Bar Association Is Informally Pleasing.

The annual banquet of the Ramsey County Bar association was held at the rooms of the Commercial club last night, and was well attended. John E. Stryker, president of the association, acted as toastmaster, and impromptu speeches were made by C. D. O'Brien, Judge Hascall R. Brill, Rome Brown, of Minneapolis, Senator Moses Clapp, Dar Reese, Judge Edwin A. Jaggard, T. D. O'Brien and Pierce Butler.

The speakers confined themselves to telling stories on some brother member, and the evening was passed in a very enjoyable manner.

While the banquet was in progress music was furnished by Hope's lady orchestra.

The annual meeting of the association, at which time the election of officers will be held, and other business transacted, will be some time during the latter part of the month, the date not having yet been fixed.

BROTHER-IN-LAW SAYS RELATIVE IS BIGAMIST

Charges William Ehlen, of Minneapolis, With Having Two Wives.

William Ehlen, a Minneapolis cigar-maker, who secured a license in St. Paul Nov. 26, and was married to Miss Mary Shief the following day by Rev. Father John J. Goergen, is charged by John Crogan, another resident of Minneapolis, with having a wife at La Crosse, Wis., from whom he has never been divorced.

The La Crosse woman is a sister of Crogan's, and the latter was in St. Paul yesterday for the purpose of making a thorough investigation of the matter.

The search being made by Crogan is at the request of his sister, to whom, he says, Ehlen was married three years ago, leaving a short time after their marriage. He says no divorce has ever been secured by either Ehlen or his first wife.

Crogan lives at 617 Fourth avenue, Minneapolis, and yesterday sent word to his sister at La Crosse asking her to come to Minneapolis at once. Since her abandonment by Ehlen wife No. 1 has been living with relatives at La Crosse, Ehlen remaining in Minneapolis.

Van Sant to Speak.
At the annual meeting in the Commercial club rooms of the Minnesota State Agricultural society, Jan. 13 to 15, Gov Van Sant and President Northrup, of the university, will deliver addresses. Experts on all matters pertaining to the welfare of the society will also give their opinions on subjects of importance.

St. Paul Women Sall.
Special to The Globe.
BOSTON, Mass., Jan. 3.—Miss Whelan, and Miss Marion Wheaton, of St. Paul, and Dan K. Getchell, of Northfield, will deliver addresses. The Dominion liner Commonwealth for the Mediterranean.

Deposits your savings with the Security Trust Company, New York Life Bldg.

Iverson Makes Good.
The personal bond of State Auditor-elect Samuel G. Iverson has been filed with the secretary of state, naming as his bondsmen, Michael J. Desmond and Peter Miller, the sum being \$20,000.

cent; in 1898, 47; 1899, 55; 1900, 152; 1901, 122; 1902, 42.2. He showed that premiums of board companies in 1901 amounted to \$707,000, and losses \$305,000, while the companies not represented received premiums amounting to \$8,000. In 1902 premiums were \$12,400, and losses \$250,000, while non-represented companies received about \$100,000 in premiums. The good showing he held to be due to the efficiency of the local agents and inspectors, the efficient fire department and the services of the special agents.

Duties of Local Agents.
Marcellus L. Countryman spoke upon the duties of local agents. He cited a number of questions in which local agents are interested relative to their liabilities in certain contingencies, especially in relation to the cancellation of policies. He showed how agents fail to write insurance paid for before the loss which it is supposed to cover occurs. He cautioned agents that a request from the company to cancel insurance was as binding as a pre-emptory order.

Joseph A. Rogers, president of the state board of local agents, was the next speaker. He said in part: "A woman in love is more or less foolish, but she never thinks it out as long as the man is good to her."

As long as the gods of profits and dividends are good to the fire underwriters everything ran smoothly, but when they ceased to accrue, then the underwriting profession somewhere. And that body of men, the underwriters, who are supposed to be the most careful and prudent of men, find what the trouble was and they were not compelled to look far before they discovered the cause of their trouble.

"Years ago, a Nestor of the insurance business gave the following definition of fire underwriting: 'Get the profit, eliminate the loss, and get the business.' This is the ancient definition."

"Get the profit rate." Well, last January the Western Union stock advanced by devising new schedules for application in certain risks, but the losses came in so rapidly that they thought a 25 per cent advance proper, and ordered it in force in mid-December.

"Until the new schedule, advancing rates on specialties and contents of all buildings and houses, and increasing it on brick mercantile, could be applied by an increased force of inspectors. After that time, however, the premium receipts; May a slight profit, and the larger profit, July a good profit, and August a still larger profit. Let us see, and September found so much profit that a few companies began to be effected with blindness and passed business without the advance, and without the charge for unapproved lighting devices.

trouble, and at a meeting of the union, called in December, it was decided to direct the 25 per cent advance called off of fifth and sixth-class towns, but to still direct it in third and fourth-class towns, as yet unratified. In other words, gentlemen, we find rates decreased in unprotected towns and increased in protected ones. A peculiar situation, it seems to me, and it looks to a man 'up a tree' as the expression of the union has been, a compromised verdict, and these verdicts are always unjust to all parties concerned."

As to Scattering Lines.
"Scatter your lines. That this rule is often violated is the sad experience of nearly all companies, and this is an evil that can be evenly divided and charged to the agent and the companies, because of the greediness of the one for promotion, and of the other for the premium. It is a feature of our business that can best be controlled by a central and field man with the proper authority."

"Avaricious people. Thousands of dollars are paid out in losses annually, which are caused by pure and criminal carelessness and such risks can be avoided."

A burnt child dreads the fire; is a good old maxim, but it does not seem to have much effect in some companies. A field man who is capable of using his brains can save his company many thousands of dollars.

The old see better. The young look better.

When the proper plans are used. This is our business. Let us measure our eyes. Examination is the key.

F. J. PRATT, Optician, 84-86 E. Seventh St.

DID NOT KNOW SHE HAD KIDNEY TROUBLE

Thousands Have Kidney Trouble and Never Suspect It.

Gertrude Warner Scott Cured by the Great Kidney Remedy, Swamp-Root.



Vinton, Iowa, July 15th, 1901.

Gentlemen: My trouble began with pain in my stomach and back, so severe that it seemed as if knives were cutting me. I was treated by two of the best physicians in the country, and consulted another. They all told me that I had cancer of the stomach, and would die. I grew so weak that I could not walk any more than a child a month old, and I only weighed ninety pounds. One day my brother saw in a paper your advertisement of Swamp-Root, the great kidney remedy. He bought me a bottle at our drug store and I took it. My family could see a change in me, for the better, and I continued the use of Swamp-Root regularly. I was so weak and run down that it took considerable time to build me up again. I am now well, thanks to Swamp-Root, and weigh 148 pounds, and am keeping house for my husband and brother. Swamp-Root cured me after the doctors had failed to do me a particle of good.

(Gertrude Warner Scott.)

Women suffer untold misery because the nature of their disease is not correctly understood; in many cases, when doctors, they are led to believe that womb trouble or female weakness of some sort is responsible for their ills, when, in fact, disordered kidneys are the chief cause of their distressing troubles.

The mild and extraordinary effect of the world-famous kidney and bladder remedy, Dr. Kilmer's Swamp-Root, is soon realized. It stands the highest for its wonderful cures of the most distressing cases. A trial will convince anyone—and you may have a sample bottle sent free, by mail.

Sample Bottle of Swamp-Root Sent Free.
EDITORIAL NOTE.—You may have a sample bottle of this wonderful remedy, Swamp-Root, sent absolutely free by mail, also a book telling all about Swamp-Root, and containing many of the thousands upon thousands of testimonial letters received from men and women who owe their good health, in fact, their very lives, to the great curative properties of Swamp-Root. In writing to Dr. Kilmer & Co., Binghamton, N. Y., be sure to say you read this generous offer in the St. Paul "Sunday Globe."

If you are already convinced that Swamp-Root is what you need, you can purchase the regular fifty-cent and one-dollar size bottles at the drug stores everywhere. Don't make any mistake, but remember the name, Swamp-Root, Dr. Kilmer's Swamp-Root, and the address, Binghamton, N. Y., on every bottle.

LOSES HIS HAND IN A CORN GRINDER

Employee in Mill Meets With Shocking Accident.

Peter Wilson lost his left hand yesterday afternoon in a corn grinder at the mill at Jameson & Hevener's feed mill on Chicago avenue yesterday afternoon, and was removed to St. Joseph's hospital in the police ambulance.

Wilson was feeding one of the corn mills and on finding that the corn was not feeding well started to loosen it up. His hand was caught by the rollers and before the machinery could be stopped, the entire hand to the wrist was torn off. Dr. Johnson was summoned and Dr. G. B. Moore, the police ambulance surgeon, assisted in making Wilson as comfortable as possible. Wilson lives at 618 Robert street.

Deposits received on or before Jan. 5 will receive three months interest on April 1. Security Trust Co., N. Y. Life Bldg.

DEAD MAN'S HAND HIS LAST DRAW

William Michelkees Dies As the Old Year Goes Out.

In the midst of the festivities of a New Year party, being celebrated at the home of Ernest Michelkees in North St. Paul Wednesday evening, William Michelkees, the aged father of the host, fell from his chair while seated at a card table and expired half an hour later.

Mr. Michelkees was seventy-six years old, but had always enjoyed the very best of health. He was one of the early settlers of Ramsey county, and was well known to some people who came here forty years ago. He had for some years made his home with his son, Ernest, in North St. Paul, and at the watch party he was one of the lively participants.

During the evening he appeared to be unusually good spirits, and was enjoying a game of cards with some of the younger people, when he was stricken with heart trouble and fell from his seat to the floor. Restoratives were applied and a physician was summoned, but his life went out with the old year, his death occurring at exactly 12 o'clock. The funeral was from his home to the cemetery at the cemetery in North St. Paul.

The most peculiar incident connected with the man's death was the cards he had in his hand at the time he was stricken. The game of high five was being played, and only four cards remained in the hand of each player, the cards held by Mr. Michelkees being two jacks and two eights, known as a "dead man's hand."

Deposits received on or before Jan. 5 will receive three months interest on April 1. Security Trust Co., N. Y. Life Bldg.

25 YEARS' EXPERIENCE AS AN EXPERT ELECTRICIAN

Electrical Work of all kinds at lowest prices. Same care given small jobs as large ones. Full line of dependable ELECTRICAL SUPPLIES

GORMAN ELECTRICAL CO. 313-315 Minnesota St.

TREADWELL SHOE CO. 129-131 EAST SEVENTH ST. BETWEEN JACKSON & ROBERT

Men's felt lace shoes, hair lined, leather soles and foxed, regular \$2.50, to close at..... \$1.79

Men's warm lined buckle rubbers, solid rubber heels, and vamps; worth \$1.75, to close at..... \$1.23

Men's fine jersey buckle Arctics, first quality 75c

Women's fine felt, Romeo, leather sole Slippers, worth \$1.50, to close at..... 98c

Women's rubbers, worth 45c, sizes 2 1/4 to 3 1/4, to close at..... 15c

Misses' and children's storm over-shoes, worth 65c. We have not every size, but may have yours, at..... 39c

Men's felt Romeo Slippers, worth \$1.00, to close at..... 59c

Women's felt lace shoes, leather sole and foxed, worth \$1.50, to close at..... 98c

Women's fine jersey cloth storm style Alaska's, all sizes, to close at..... 59c

Branch No. 28 of the Letter Carriers' association held its installation of officers last night at Central hall. The following officers were installed: President, L. J. Tierney; vice president, John Duignan; treasurer, J. J. Luby; financial secretary, A. J. Gohitbeck; corresponding secretary, John O'Brien; sergeant-at-arms, R. T. Moriarty; collector, J. L. Smith; trustee, George E. Leslie. The officers were installed by J. P. Maley and T. J. Doyle.

Will Observe Epiphany. Wednesday evening will witness the annual Epiphany-tide reception of Christ church in the guild hall. Mr. and Mrs. Van Kirk will perform the duties of host and hostess, assisted by Bishop and Mrs. B. C. Edsall, Rev. W. J. Andrews, and the Misses Andrews. The usual custom of the finder of the ring concealed in the cake entertaining the congregation will prevail.

Would Organize Express Drivers. John Sheridan, of Chicago, who is interested in organizing unions of express company employees, is in St. Paul, working among the express drivers and shipping clerks of the express companies, en-

The NEW STORE

Open 8:30 Close 5:30 615, 617, 619, 621, 623, 625, 627, 629 Nicollet Ave. MINNEAPOLIS, MINN.

"A Fair Field and No Favor." There is to be no temporizing in 1903. We've plans that will crowd each other thick and fast—plans in which YOU are vitally interested. Count that day wasted that doesn't include a "New Store" visit in its itinerary.

MAIL ORDERS FILLED—Conscientiously.

Evans, Munzer, Pickering & Co.