OF BOOKS AND WRITERS OF BOOKS.

The editor of The Bookman in his March number devotes a page or two to advice for aspirants in the perilous paths of literature, and certainly some of the things he says are worth while, from an editorial standpoint. And looking at these things from the editor's viewpoint one wonders whether these would-be writers ever stop to think what busy men editors are, what bored and weary men they are. Perhaps if they did so they might make their letters shorter, more to the point and refrain from telling their entire family history, and the story of their lives every time they submit a manuscript.

The editor of the Bookman says that the task of reading all the articles submitted to a first-class magazine is a large task in itself, and when there is a long letter attached to each one with tiresome details of how "a cousin once told me that he had met you and you seemed to be just the man for me to tell my literary longings to, and for years I have desired to see myself in print and it runs in the family," etc., etc., until the editor wearily wishes that her grandmother had died before she was married and the line had become extinct. The ditor of The Bookman very sensibly says that if you really think you have a talent for writing and have written something you consider worth while, the best way to find out is to submit it to an editor and he will let you know as soon as he conveniently can. But please remember that your letter is one of hundreds, and only one of hundreds to him. There is no "pull" with magazine editors, as has been so often stated; a manuscript is judged on its merits alone, and no amount of pathetic family history will induce him to publish it if he doesn't like it and doesn't want it. The editor of the Bookman reiterates that there is no resemblance between politics and literature in the matter of "pull." A conscientious editor will not publish the screed of his wife or mother if he does not consider it meritorious. And this not because it will hurt the sender of the manuscript, but because it hurts his reputation as an editor, and ten times out of twelve he is working on a salary for some company, and is responsible and held accountable for the value of the matter in his magazine.

Life Not All Sunshine.

How long would an editor last who would print a lot of trash because he felt sorry for the writers of it, or because "I am very poor and not knowing how to do anything else I thought I would write." An editor's life is not a happy one. How would one of the aspirants like to be in a position which makes it possible for thousands of persons all over the country to write him long letters, inclosing awful poems or impossible stories, which in honor he is obliged to read? For the editor is naturally on the lookout for new talent, for undiscovered genius, and he is quick to recognize it. To think of the yards of poetry he must read makes one's heart go out to him if for nothing else. When a writer desires to submit a manuscript to an editor his best way is to send it with as few words as possible, and inclose stamps for its return. Never forget the stamps; forget the manuscript if anything is forgotten, but send the stamps. You cannot expect the editor to spend his money to inform you that you have missed your vocation and should go to chopping wood.

This formula is a good one: "If the inclosed article is not desired at regular rates, please return to ——." It is brief and to the point and tells all that is necessary. If the editor likes what you have written he is more likely to take it than if you had confided to him that your father is dead, your mother has rheumatism and you must do something to support the family. Then when you are inclined to cavil and think the editor is heartless, just pause and consider that it is harder for him to have to crush out your hopes than it is for you, because he is doing it every hour in the day, and if he should run his business entirely by sentiment he would not last a week.

In a word, be as sensible and practical in literature as if it was any other business. The aspirant who thinks it strange that the editor doesn't buy what he doesn't want, certainly would not purchase what he did not want from every one who offered him something. In speaking of the different classes of articles submitted, the editor of The Bookman says he divides them into two classes, those that are found impossible at a glance and those that are put aside for future consideration and are quite likely to be retained. It is well for publishers occasionally to print some good advice like The Bookman has this month, for it sometimes saves amateurs a heartache and incidentally the editor much valuable time.

Too Much Introspection.

The following up of Mary McLane's ridiculous book by the "Journal of Arthur Stirling" is rather alarming to those who watch the signs of the times in matters literary. Are we to have an epidemic of morbid, erotic journals and dairies, kept—or purporting to be kept—by unappreciated geniuses, turned down by hard hearted editors who do not know a genius when they see one? This "Journal" of Stirling does not ring true according to the critics and it is very doubtful whether there ever was an Arthur Stirling. Its author is probably some sharp person who realized that the public likes introspective rot like Western Mary's, and while the craze lasts he proposes to profit by it. It is told of "Arthur Stirling" that while he possessed literary genius of a remarkable order, he was very short of hard cash, which a genius needs more than most, and in order to earn the common necessities of life was obliged at last to take a position as a street car conductor in New York, devoting his spare hours to the composition of poems. His great work was entitled "The Captive," and upon this concentrated his powers until he himself felt he had composed a masterpiece. In brief, the story is that while composing this work and for a short time after its refusal by an editor, he put down in this little book his thoughts and then saying good by to a cruel world that did not want his poem threw himself into the Hudson river and was no more. It is not recorded that his body was ever found, but his journal was, and is now offered as proof of his astounding genius and incidentally a monument to the crass stupidity of the editor who refused "The Captive." It is now time—in order to round out the tale—for the aforesaid editor to jump into the river after Stirling. But the difficulty seems to be in placing the editor.

The journal is erotic nonsense, but there is a class of persons who are always ready to cry "genius" when some poor soul bares its egotism and self-absorption to the world, and this class is quite convinced that the loss of Arthur Stirling can never be made up. All the wonderful things that are said by those who always see genius in saying what never should be said, when some one tells his own secrets, and who raved of Mary MacLane when she bared her unpleasant little soul to the world, are now being said of Arthur Stirling. Without doubt the penny-a-liner who wrote the journal is now hugging himself and living at the best hotels, rejoicing to think that he understood the public.

The reason why this affair strikes terror to the hearts of those who follow the times—and, above all, to the editors—is that it establishes a precedent for every subscriber of a repected poem to inflict his burning thoughts upon a suffering public, provided he can find a publisher. For something that pays the publisher can usually be found, therefore magazine and newspaper editors are quaking. If Arthur had only lived, he could have married Mary—for she is afraid of nothing she records—and they could have read their poems and burning thoughts to each other, finding much happiness therein, and the public a surcease. But is was not to be.

From "Lady Rose's Daughter." Copyright, 1903, by Harper & Bros.

AS THOUGH SHE LISTENED STILL TO WORDS IN HER EARS

Mme. Adam's Childhood.

"The Romance of My Childhood," by Mme. Edmond Adam, the well known French woman, is exceedingly interesting and excessively Frenchy. She gives first a sketch of her forebears who were interesting folk, though much inclined to family difficulties, which trait descended. The father and mother of Juliette (Mme. Adam) were a strange couple, who separated at one time and the child's grandmother, taking advantage of their trials, took the little Juliette home with her. Thus the child grew up with her grandparents, who ruined and spoiled her and let her have her own way. At intervals she would visit her father and mother, who would resort to force to get her, so it may be imagined that her childhood was not one of peace and quiet. Her father, Louis Lambert, had great influence over her mind when she grew to years of discretion, and, as his opinions and ideas were atheistic and revolutionary, there was much friction always, the grandparents being devout Christians. The book closes with a brief account of Juliette's marriage, which turned out unhappily after one short year of married life, and her return to her grandfather's house with her daughter, and the beginning of her literary career. She promises to continue the account of her experiences in a later volume. The book is entertaining and written in a quaint style.

Goes After the Lunatics.

In the March North American Review there is a thoughtful article by Hamlin Garland on "Sanity in Fiction." He asks some pertinent questions about the modern novel and quotes Max Nordau, who insists that fiction of today is merely a collection of tales of disease and of exceptional cases. Nordau would like to know why this is so. Garland answers his question in this way: "The chief reason is in the quality of the reader. The democrat of our day is on the lookout for sensations. The circumstances under which he lives ordinarily are so familiar or so distasteful that he fails to perceive their value, their interest. It is the distance which enchants and allures. He demands a fiction of the unusual, the far-off, the grandiose, something outside his own life, something to thrill, to excite." Mr. Garland gives high praise to Mr. Howells, who, he seems to think, has given us better examples of sane and healthful novels than any other American. His stories are not of the unusual or the morbid types, but of conventional life about us and of the commonplace. Mr. Garland does not give the impression that he wishes to glorify the commonplace, but he sees in conventional fiction a safer tendency than in much now popular. He denies to Zola the name of realist because he claims that he treated not of the average, but of the abnormal, of the "animal traits of men." Of Zola he says: "The majority of men are not libertines or thieves, nor the majority of women conscienceless, even in Paris. In his war upon the romantic school, with their superhuman and ideal characters, Zola swept to the opposite pole. He proceeded upon the supposition that the public could not be interested in average personalities and decent lives. As a result millions read his books for their brutal plainness of speech, rather than for their tragic breadth and bitter comment."

The Good Novel.

Mr. Garland very truly says a novel should blend, if it be true to life, the bad with the good, but this does not necessarily mean that it must deal with criminals, degenerates and defectives. He draws a comparison between Zola and Howells, calling the latter the true realist. This is the summing up of his conclusions: "I do not mean to claim for Mr. Howells any superhuman genius; his humanity is his strong point. I do not wish to be understood as saying that he is the greatest novelist of the age, for all are not agreed as to what constitutes a great novelist; nor that he has reached the further wall of the evolution of his art. But I am willing to be held responsible for this judgment: He is the most American, the most sympathetic, the truest writer in American fiction. He expresses his age and is inextricably bound up in it. He never can be separated from the air and thought of the present half century. His influence has been wholly good. It is to me a most notable fact that this man has risen to be our chief literary man on the strength of some ten or twelve novels wherein his critics may vainly search for a single murder, conflagration, abduction, divorce or pistol shot. We can safely challenge the world to produce his equal in sanity, sympathy and humorous insight."

In the same number of the North American Review there is a sort of an answer to Mark Twain's three articles against Christian Science by an ardent believer in its system, who uses few arguments and contents himself with quoting seriously what Mark Twain intended in ridicule and sarcasm. The truth is that Mark Twain's articles were not very good, he laughed at Mrs. Eddy and abused her financial management of her affairs, but he did not argue against her philosophy. Christian Science is a cult and not a religion; as a cult, it will live and die, as many others before it, and all that Mark Twain did by his articles was to make its adherents regard Mrs. Eddy as a martyr and think more highly of her than ever. The article in question is full of the usual hazy platitudes from Mrs. Eddy's book, and the writer asks the world to judge them by the cures effected and by the thousands of persons who have been made happy by their belief in Mrs. Eddy's "discoveries."

Railroad Accident Discussed.

The frequency of railroad accidents, which has become alarming this winter in particular, hardly a day passing without not only one, but several terrible collisions, with loss of life, has at last attracted the notice of writers, and various remedies are suggested. Those accidents, which have occurred in the Eastern part of the country, have been caused by the congestion in railroad yards and lack of track room. A writer in the March World's Work says that investigation always shows carelessness on the part of somebody, and suggests as partial remedy the duplication of men at danger points and the placing of two men in every engine cab. This has been suggested before, and some interviews published the other day with engineers seemed to show that it was not practicable, and they all expressed themselves as against the scheme of two engineers. This writer also speaks of a device in use in Germany which is claimed to be a success, by which warning is given to engineers of impending danger. It is a third rail, by which the engineer is given notice of the presence of another locomotive on the track by means of a bell which rings in the cab and a red electric light which flashes in the eyes of the engineer. —The Book Lover.

St. Paul, March 9, 1903.

BOOKS REVIEWED.

BY A POPULAR AUTHOR.

Lady Rose's Daughter—By Mrs. Humphrey Ward. Published by Harper & Brothers, New York.

The critics of England and America unite in saying that in "Lady Rose's Daughter" Mrs. Humprey Ward has written a novel that will live among the masterpieces of English literature. No more appealing heroine than the many-sided Julie has been created in fiction. In this story Mrs. Ward has abandoned the didactic tone of some of her earlier books, and has given us an intensely dramatic story, a brilliant picture of English society of today, and a vivid and striking character study. The book is, first of all, a "good story," with an ending which could not be more logical, more satisfying, and more idyllically beautiful. Beyond that, if the reader cares to look for it, it is a remarkable study in heredity and in the psychology of women. Throughout the novel brilliant scenes of London society at its best succeed each other with dramatic rapidity. It is unquestionably Mrs. Ward's greatest triumph.

A HELPFUL BOOK.

Happiness. Essays on the Meaning of Life—By Carl Hilty. Published by the Macmillan Company, New York.

The author of this helpful little volume is professor of constitutional law in the University of Bern, who found an adequate translator in the person of Francis G. Peabody, professor of Christian morals in Harvard university. The book is designed to help the reader find the greatest measure of rational happiness. It contains chapters on "The Art of Work," "How to Fight the Battles of Life," "Good Habits," "The Art of Having Time," "The Meaning of Life," and other subjects necessarily a part of a discussion of the general subject of happiness.

The author has thought profoundly on the subject, and his thoughts are forcefully and entertainingly set forth in the little book before us.

MORE MARCH MAGAZINES

The Cosmopolitan Magazine for March contains a number of noteworthy articles, "The Police Systems of Europe," by Avery D. Andrews, formerly police commissioner of New York, embodies many of the results of the investigations of the author on his recent official visit to Europe, where he went to study the police systems of the leading countries. It is capitally illustrated. "The Selection of a Home," by Clarence A. Martin, professor of architecture at Cornell university, is the first of twelve articles on the general subject of "How to Administer a Housenold."

The Review of Reviews for March opens with an editorial tribute to the late Dr. J. L. M. Curry, the veteran leader of the movement for popular education in the South. In the same magazine, Mr. George Perry Morris reviews the long public career of the late ex-Senator Henry L. Dawes, of Massachusetts, the steadfast friend of the American Indian. "The Sultan of Morocco and His Present Troubles" is the subject of an article by Dr. Talcott Williams which embodies full and accurate information regarding political and social conditions in Morocco; Mr. Walter Wellman describes the workings of the United States Steel Corporation's great profit-sharing and stock-distributing plans; there is a character sketch of the Hon. George B. Cortelyou, the first secretary of the department of commerce and labor, by Mr. H. B. F. Macfarland.

The cover of the March What to Eat is unusually beautiful and striking and an indication of the delightful things to be found within. In his series of "Dietetic Health Hints" Felix L. Oswald, M. D., treats of "Sanitary Enigmas" and gives some good advice. Edwin L. Sabin has a charming humorous sketch, "A Little Comedy of Marriage." Genie H. Rosenfeld writes on "Fake Stage Meals and the Misery They Cause Actors," and tells some laughable incidents of stage life.

One of the most interesting articles in the March Bookman is an account well illustrated of the different college journals of the country. "The History of the Nineteenth Century in Caricatures" in the same magazine, with its quaint pictures, is likely to attract much attention.

The Popular Science Monthly for March opens with a series of hitherto unpublished letters by Charles Darwin. These letters are of unusual interest, relating largely to Darwin's great discovery of the origin of species by natural selection. A number of the letters are addressed to American correspondents.

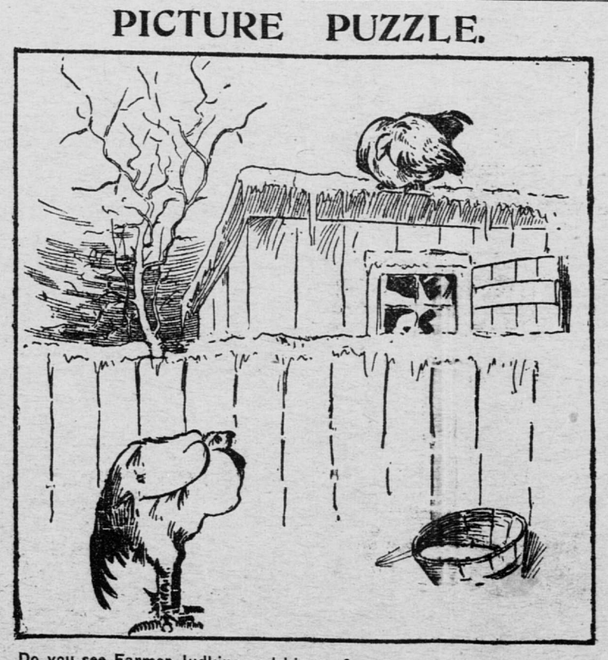
Some curious and even beautiful pictures, showing what may be done with the camera after dark, accompany Mr. Arthur Hewitt's article called "When the Lamps Are Lighted," in the March magazine number of The Outlook. In one is presented a view of the New York city hall, taken at half past six in winter, with a five-minute exposure. In pictures of the famous Flatiron building and the Brooklyn bridge the moving trolley cars appear only as a long line of light, while a motor car which passed while the exposure of the first was being made shows only as a spider thread line.

McClure's for March has the following leading articles: "The Shamelessness of St. Louis," by Lincoln Steffens, an article which tells what St. Louis has done about the exposures which Mr. Steffens related in "Tweed Days in St. Louis;" "The Price of Trust Building," a timely chapter of the much-discussed Standard Oil series, by Miss Ida M. Tarbell; "The War on the Locomotive," a story of the marvelous development of the trolley, by Samuel E. Moffett; "Whitman, Tamer of Men," a sketch of a remarkable jailor, by Frank H. Spearman.

"Denis Dent," a novel of thrilling adventure in the Australian gold fields, by E. W. Hornung, who wrote the "Amateur Cracksman" stories, begins in the March number of Leslie's Monthly, which also contains the first account of the United States expedition to explore the depths of the Pacific Ocean.

Capt. A. T. Mahan opens the March Atlantic with his recent address on "The Writing of History," a remarkably sound and stimulating paper which will be eagerly welcomed. John Burroughs follows with a paper on "Real and Sham Natural History." Another striking and important article is the second of President Arthur T. Hadley's notable papers on "Academic Freedom in Theory and Practice."

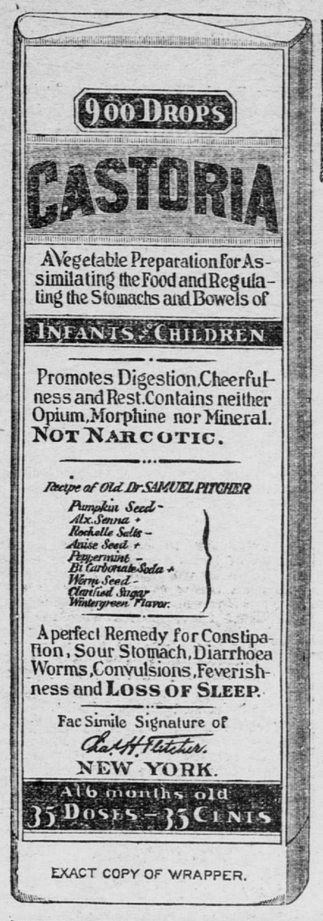
PICTURE PUZZLE.



Do you see Farmer Judkins and his son?
Solution for yesterdays' puzzle: Make your eyes dim and the outline of the dog forms father, father's nose being under the dog's chin.

Laxative Bromo Quinine
Cures a Cold in One Day, Grip in 2 Days E. W. Grove on every box. 25c

ATHLETES
TO KEEP IN GOOD TRIM MUST LOOK WELL TO THE CONDITION OF THE SKIN. TO THIS END THE BATH SHOULD BE TAKEN WITH
HAND SAPOLIO
All Grocers and Druggists



EXACT COPY OF WRAPPER.

CASTORIA

The Kind You Have Always Bought, and which has been in use for over 30 years, has borne the signature of Chas. H. Fletcher and has been made under his personal supervision since its infancy. Allow no one to deceive you in this. All Counterfeits, Imitations and "Just-as-good" are but Experiments that trifle with and endanger the health of Infants and Children—Experience against Experiment.

What is CASTORIA

Castoria is a harmless substitute for Castor Oil, Paregoric, Drops and Soothing Syrups. It is Pleasant. It contains neither Opium, Morphine nor other Narcotic substance. Its age is its guarantee. It destroys Worms and allays Feverishness. It cures Diarrhœa and Wind Colic. It relieves Teething Troubles, cures Constipation and Flatulency. It assimilates the Food, regulates the Stomach and Bowels, giving healthy and natural sleep. The Children's Panacea—The Mother's Friend.

GENUINE CASTORIA ALWAYS
Bears the Signature of
Chas. H. Fletcher.
The Kind You Have Always Bought
In Use For Over 30 Years.
THE CENTAUR COMPANY, 77 MURRAY STREET, NEW YORK CITY.

BOOK NOTES.

Lucy Rider Meyer, of Chicago, has written a striking novel, "Mary North," that the Revell company issue this week. That a woman who has had wide experience in dealing with the problems that confront her sex, should produce a vivid story of a woman's life lost, is not surprising. The wonder is, that with so many Mary Norths, writers have pictured so few who have regained what seemed gone beyond hope.

In these days of much trust discussion, a book likely to be widely read is "Trust Finance," by E. S. Meade, of the University of Pennsylvania. It is published by D. Appleton & Co., and is the latest volume of their Business Series.

Many interested guesses are being made as to the authorship of the anonymous novel, "The Life Within," just issued by the Lothrop Publishing company. The majority of those who write letters to the publishers and who take up the discussion in the newspapers, attribute it to a woman, although some believe the finished style and dramatic quality of the tale point to an experienced man of letters.

The current issue of a New York literary magazine makes the following ridiculous remark: "Speaking of histories, how few of those that we hear the most about have any large sales! Take the works of Francis Parkman, for instance. There are no books that have been written in America that we are more proud of than these histories, and yet many novels that are reckoned failures have larger sales than they have had." The publishers of Parkman's works—Messrs. Little, Brown & Co., Boston—who have had considerable experience in publishing, state that they would consider any novel which sells as steadily as Parkman's histories year after year a conspicuous success. This firm has recently brought out a second subscription edition of Parkman's works in nineteen volumes.

The Literary News, in selecting "twenty-five novels of merit" from the 1902 list of fiction, includes Lucy M. Thurston's "A Girl of Virginia," which, it says, is "A picture of modern girlhood at its best that goes straight to the heart and stays there."

The Canadian edition of Mrs. Humphry Ward's "Lady Rose's Daughter," is the largest edition of any single novel ever sold to the Canadian market in advance of publication. The American advance orders, also, are heavy.

"An Introduction to Philosophy," by Walter T. Marvin, instructor in philosophy at the Western Reserve university, will be published this month by the Macmillan company. It deals with the chief problems of philosophy, including those of metaphysics, theory of knowledge, and, very briefly, those of the philosophy of religion, ethics and aesthetics.

Elsworth Lawson is the name of the author of a novel with an unusual title, "From the Unvarying Star," to be published this month by the Macmillan company. The scene is laid in Yorkshire, the author's English home. The hero is a young minister who brings to his new parish his sister, who has committed a grave social fault. He conceals her story and is slandered by an evil-minded deacon. The heroine of the story is the girl he loves.

RAILROAD NOTICES.

Excursions to Mexico.

The Motzorongo Company will run a through sleeping car excursion to Mexico via the Chicago Great Western Railway on March 17, 1903. For full information apply to the Motzorongo Company, 426 Andrus Bldg., Minneapolis.

Washington Art Souvenir.

The handsomest Art Souvenir Calendar of the year. An ornament to any parlor or library, and useful because of making you familiar with the National Capital. Has twelve pages, with beautiful illustrations of the United States Capitol Building, White House Grounds, Interior Hall of Representatives, State, War and Navy Department Buildings, Library of Congress, Department of Agriculture, Washington Monument, Pennsylvania avenue, Postoffice Building, Smithsonian Institution and National Museum U. S. Treasury Building, Emancipation Monument, Mount Vernon, the home of Washington, and Monument to Unknown Dead at Arlington. This souvenir is sold by art and stationery stores for $1, but you may have one by mail by sending 30 cents to T. W. Teasdale, G. P. A. North-Western Line, St. Paul, Minn., or for 25 cents by calling at City Ticket Office, 382 Robert.

New Train on the C., M. & St. P. Ry.

Daily trains to Winona, La Crosse, Milwaukee and Chicago now leave St. Paul at 8:30 a. m. (day express); 3 p. m. (fast mail); 7:30 p. m. (fast mail); 8:35 p. m. (Pioneer Limited), and 11: p. m. (night express). Particulars at office, 365 Robert street.

Special Rates to California and Arizona.

$32.90 via Chicago Great Western Railway. Tickets on sale daily from Feb. 15 to April 30. Available in tourist sleeping cars. For further information apply to J. N. Storr, City Ticket Agt., cor. Fifth and Robert streets, St. Paul.

Business Opportunities for All.

Locations in Iowa, Illinois, Minnesota and Missouri, on the Chicago Great Western Railway. The very best agricultural sections of the United States, where farmers are prosperous and business men successful. We have a demand for competent men, with the necessary capital, for all branches of business. Some special opportunities for creamery men and millers. Good locations for general merchandise, hardware, harness, hotels, banks and stock buyers. Correspondence solicited. Write for maps and Maple Leaflets. W. J. Reed, Industrial Agent, 604 Endicott Bldg., St. Paul, Minn.

A Choice of Ways

To California is afforded by taking the Chicago Great Western Railway. Close connection is made at Kansas City with the finest trans-continental "Limited." The choice of two through tourist cars via the different routes may be had via this line. For further information apply to J. N. Storr, City Ticket Agent, corner Fifth and Robert streets, St. Paul.

SOO LINE CHANGE IN TIME AND TRAIN SERVICE MARCH 1.

After above date trains 105 and 106, the Dakota Express, now running between St. Paul and Bismarck, N. D., will run through to Moose Jaw, Assa., and intermediate points, with palace sleeping car, leaving 7:55 p. m., arriving 8:10 a. m., except Sunday. Connections will be made at Hankinson for Bismarck, N. D.

Double train service to North Dakota and the Canadian Northwest. Train 84, the Rhinelander local, will leave 9:10 a. m., except Sunday, instead of 10 a. m., as at present.

For further particulars inquire at ticket office, 379 Robert street.

Paul, Red Wing, Zumbrota and Osage; also between St. Paul and Northfield, Faribault and Mankato. The morning train will leave daily, except Sunday, at 8:25 a. m., and the evening train daily at 5:27 p. m. No change at Randolph for any train. For information apply to J. N. Storr, City Ticket Agent, Cor. 5th & Robert Sts., St. Paul.

Florida Excursions via the Milwaukee Road.

St. Augustine and return	$41.90
Port Tampa and return	46.95
Miami and return	51.65
Palm Beach and return	49.90

Effective March 17, April 7 and 21. Good to return within 21 days. Similar rates to other Florida points. For particulars call C., M. & St. P. ticket office, 365 Robert street, St. Paul, Minn, or address W. B. Dixon, Northwestern passenger agent, St. Paul.

Only $32.90 to California.

Via The Minneapolis & St. Louis R. R. Through Tourist Sleeping Cars. Short Line, Scenic Route and best of service. For further information call on or address J. G. Rickel, City Pass. & Ticket Agent, 398 Robert St., St. Paul, Minn.

Low-Priced Lands

In the grand and fertile Northwest are getting as scarce as hen's teeth. There are still some left along the Northern Pacific and the low travel rates in effect commencing February 15th, and continuing to April 30th next, will enable you to go and buy, if you are so inclined. Call on Geo. D. Rogers, City Tkt. Agt., St. Paul, or write Chas. S. Fee, Gen. Pass. and Tkt. Agent, St. Paul, Minn.

OFFICIAL PUBLICATION.

Of Resolution Adopted by the Common Council of the City of St. Paul.

Bd F No. 16846—

Whereas, There was heretofore presented to the Board of Aldermen, one of the branches of the Common Council of the City of St. Paul, the petition of the property owners abutting on the property hereinafter described, praying for the vacation of the west 20 feet of Lake street, between Minneapolis avenue and Lake Phalen, so that said street, as vacated, will conform to said Lake street north of Minneapolis avenue, more particularly described as shown upon the plat annexed to said petition, which said petition is duly verified as required by law, and sets forth the facts as to the dedication and the present use of said street, and the reason for such vacation; and

Whereas, The said Board of Aldermen deemed it expedient that the matter therein referred to should be proceeded with, and thereupon ordered said petition and the plat accompanying the same to be filed of record in the office of the City Clerk, and ordered said Clerk to give notice by publication in the official paper of the city to the effect that said petition had been filed, and stating in brief its object, and that said petition and the subject matter thereof would be heard and considered by the Committee on Streets of the Board of Aldermen at its regular stated meeting to be held on the 11th day of December, 1902, at 4:00 o'clock in the afternoon of that day, at the Council Chamber, in said City of St. Paul, and thereupon said petition and plat were duly filed in the office of said City Clerk of said City of St. Paul, and said notice was duly given and published, and said petition and plat and other matters connected therewith were duly referred by said Board of Aldermen to said committee for hearing and investigation; and

Whereas, said Committee on Streets of said Board of Aldermen did meet at the Council Chamber in said city on the day and at the hour above mentioned for the hearing thereof, and did investigate and consider the matter of said proposed vacation, and then and there heard all testimony and evidence adduced on the part of the petitioner and other persons interested in the matter of said proposed vacation, and took proof of the matters averred in said petition, and, being of the opinion that the prayer of said petitioner should be granted, reported its conclusions to the Board of Aldermen, recommending the adoption of an appropriate resolution declaring said vacation.

Now, Therefore, It is resolved by the Common Council of the City of St. Paul, that the west 20 feet of Lake street, between Minneapolis avenue and Lake Phalen, so that said street as vacated will conform to said Lake street north of Minneapolis avenue, be and the same is hereby declared vacated, subject, however, to the following condition: That said petitioners shall pay into the Treasury of the City of St. Paul the sum of ten dollars, which is hereby fixed as the compensation to be paid by them to the city in consideration of said vacation.

Adopted by the Board of Aldermen Jan. 20, 1903.

Adopted by the Assembly Feb. 19, 1903.

The above resolution, having been presented to His Honor, the Mayor, under date of Feb. 26, 1903, and returned March 6th, 1903, without his action thereon, the same is in full force and effect, under provisions of City Charter.

FRANK J. HUBER,
President of the Board of Aldermen.
H. C. SCHURMEIER,
Vice President of the Assembly.
MATT. JENSEN,
City Clerk.

March 9-1903.

THE UNION MUTUAL LIFE INSURANCE COMPANY.

Principal office, Portland, Me. (Organized in 1848.) Fred E. Richards, President. J. Frank Lang, Secretary. Attorney to accept service in Minnesota, Insurance Commissioner. George A. Nash, 518 Manhattan Building, St. Paul, Minn., Agent for Minnesota.

Income in 1902.

First year's premiums	$337,610.05
Renewal premiums	1,483,496.72
Dividends and surrender values applied to purchase paid up insurance and annuities	27,172.71
Total premium income	$1,848,279.48
Rents and interest	389,340.96
From all other sources	7,090.80
Total income	$2,244,711.24

Disbursements in 1902.

Death claims and matured endowments	$808,443.71
Annuities and premium notes, voided by lapse	18,726.83
Surrender values to policy holders	89,293.75
Dividends to policy holders	60,152.02
Total paid policy holders	$976,616.31
Commissions, salaries and expenses of agencies	390,731.85
Salaries of officers, employes and examiner's fees	104,263.05
All other disbursements	205,627.19
Total disbursements	$1,677,238.40
Excess of income over disbursements	$567,472.84

Assets Dec. 31, 1902.

Value of real estate owned	$1,313,079.00
Mortgage loans	1,122,904.68
Collateral loans	671,707.50
Premium notes and policy loans	216,586.04
Bonds and stocks owned	5,970,538.62
Cash in office and in bank	43,475.35
Accrued interest and rents	67,295.56
Deferred and unpaid premiums	201,907.23
All other admitted assets	622.73
Total admitted assets	$9,608,116.71
Assets not admitted	$26,410.96

Liabilities Dec. 31, 1902.

Net value of outstanding policies	$8,814,811.00
Present value on supplementary contracts and canceled policies	26,973.00
Claims due and unpaid	5,969.47
Claims adjusted and not due, and unadjusted and reported	89,380.23
Premiums paid in advance	3,289.20
Dividends due policy holders	5,101.94
All other liabilities	1,022.00
Total liabilities on policy holders' account	$8,946,546.92
Gross divisible surplus	$661,569.79

Exhibit of Policies, 1902, Business.

	Number.	Amount.
Policies in force at beginning of the year	35,284	$52,945,044
Policies in force at close of the year	36,678	54,118,686
Net increase	1,394	1,173,582
Issued, revived and increased during the year	5,496	$7,294,847
Total terminated during the year	4,555	6,808,577
By death	366	671,530
By maturity	145	152,206
By expiration	449	756,216
By surrender	263	433,999
By lapse	2,537	3,508,842
By change and decrease	342	598,473

Business in Minnesota in 1902.

Policies in force at beginning of the year	538	$926,045
Issued during the year	133	202,666
Ceased to be in force during the year	99	184,882
In force Dec. 31 last	572	953,830
Losses and claims incurred during the year		$7,906.70
Losses and claims settled during the year		$10,406.70
Received for premiums		$31,409.26

(Copy of company's certificate of authority.)

State of Minnesota,
Department of Insurance.

Whereas, the Union Mutual Life Insurance Company, a corporation organized under the laws of Maine, has fully complied with the provisions of the laws of this State, relative to the admission and authorization of insurance companies of its class.

Now, therefore, I, the undersigned, Insurance Commissioner, do hereby empower and authorize the said above named Company to transact its appropriate business of Life insurance in the State of Minnesota, acording to the laws thereof, until the thirty-first day of January, A. D. 1904, unless said authority be revoked or otherwise legally terminated prior thereto.

In testimony whereof, I have hereunto set my hand and affixed my official seal at St. Paul, this 31st day of January, A. D. 1903.

ELMER H. DEARTH,
Insurance Commissioner.

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