THE GLOBE'S PAYING WANTS

A Few of the Branch Offices Where Ads Are Received for

"The Globe's Paying Wants"

CONGER BROS., Druggists, Selby avenue, corner St. Albans; 499 Selby avenue and 349 University avenue.
CAMPBELL BROS., Druggists, Selby and Victoria.
S. H. REEVES, Druggist, Seven Corners.
L. J. ABERWALD, Druggist, corner Rice and Iglehart.
STRAIGHT BROS., Druggists, Rondo and Grotto streets.
SEVER WESTBY, Druggist, Maria avenue and East Third street.
W. A. FROST & CO., Druggists, Selby and Western avenues.
RIETZKE & CO., Druggists, Selby and Western avenues.
A. J. SCHUMACHER, Druggist, 499 West Seventh street.
J. W. NELSON, Druggist, Dale and University.
C. T. HELLER, Druggist, Willard, St. Peter and Tenth streets.
C. F. RUTHERFORD, Druggist, St. Peter and Fourth streets.
J. P. JELINEK & CO., Druggists, 961 West Seventh street.
J. P. JELINEK & CO., Druggists, West Seventh and Sherman streets.
W. K. COLLIER, Druggist, East Seventh street, corner Sibley.
A. A. CAMPBELL, Druggist, Louis and Rondo streets.
H. L. McCOLL, Druggist, 483 Broadway.
DRIES PHARMACY, corner Ninth and St. Peter streets.
GEORGE C. DAVENPORT & CO., 972 East Seventh street.
H. W. DICKMAN, Druggist, 830 East Seventh, corner Beech.
A. L. WOOLSEY, Druggist, Prior and St. Anthony avenues.
P. H. MIDDENTS, Druggist, 472 Wabasha.
JOHN BODIN & CO., Druggists, 881 Payne avenue.
B. A. TREAT, Newsdealer, 442 Broadway.
M. S. COURTNEY, Newsdealer, 478 Wabasha.
W. E. LOWE, Prescription Pharmacist, corner Twelfth and Robert streets.
J. A. BATTOM, Druggist, 309 Jackson.
A. H. SONNEN, Druggist, 574 Rice.
L. H. LUEDERS, Pharmacist, 879 Rice.
SUMMIT PHARMACY, 284 Rice, corner Summit.
WALTER NELSON, Druggist, 896 Rice.
CAPITOL DRUG CO., Druggists, University avenue and Rice street.
DR. MARKS, Pharmacy, 118 S. Wabasha.
HALL & KRAFT, Druggists, 428 S. Wabasha.
HANS MADSON, Druggist, 156 Concord.
ECLIPSE DRUG STORE, 113 S. Robert.
G. A. WOLFROM, Druggist, 572 Kent.
D. C. KISSEL, Druggist, 561 Thomas.
F. A. HOLCOMB, Druggist, 954 Payne.
CENTRAL PHARMACY, Tenth and Wabasha.
EDMUND J. FUCHS, Druggist, 798 East Seventh.
E. E. KEIPER, Druggist, 450 S. Robert.
G. F. UMLAND, Druggist, 441 University.

DIED

ICKLER—In St. Paul, Sunday, Feb. 19, at residence, Dodd road and Smith avenue, Peter Ickler, aged seventy-three years. Notice of funeral hereafter.

CARRIAGES AT BRENNAN'S LIVERY, 482 St. Peter st., are new and up to date. Prompt service. Open all night. Both phones 133.

HANKE & VEHRS, FINE CARRIAGES, buses, 342 North Exchange; N. W., 2288-L3; T. C., 231.

LOST

THE GLOBE'S FREE ROOM AND board list will help you to locate pleasantly. Call at the office.

SUNDAY MORNING, BETWEEN ST. Michael's church, Robie and Anita sts., a lady's garnet ring. Return to 250 East Robie for reward.

LOST—A LADY'S HAND BAG CONTAINING money in rear of 50 West Winifred st. Return to 50 West Winifred for reward.

FOR SALE—Houses

THE VERY BEST BARGAINS IN TOWN in the line of houses for sale are always to be found under this classification of The Globe.

HORSES AND CARRIAGES

THE GREATEST HORSE AUCTION sale ever held; Wednesday, Feb. 22, and every Wednesday thereafter; we have the horses; we want the buyers on account of the scarcity of horses; we have doubled our efforts to have the largest assortment of farm mares, heavy draft horses, general purpose horses and drivers ever seen on this market; private sales daily; remember the first grand auction next Wednesday and every Wednesday thereafter. Barrett & Zimmerman's great horse market, St. Paul, Minn.

BRING YOUR HORSES AND WAGONS to the auction and get your cash every Wednesday at Barrett & Zimmerman's Midway Horse Market, St. Paul.

STORAGE

REDUCED RATES ON HOUSEHOLD goods to Denver and Spokane or Pacific Coast points. The Boyd Transfer & Storage Co., of Minneapolis, is the only concern in the N. W. which has sufficient business in this line to give reasonably prompt and reliable service. For lowest rates to above or tributary points write us direct or call on our St. Paul agts., the Fidelity Storage Co., 90 E. 3d st.

Packing, Storage, Forwarding

EXPERIENCED PACKERS; SEPARATE room storage; Pacific coast assembled carloads. Fidelity Storage Co.

LUMBER

SLIGHTLY DAMAGED FRONT DOORS, $2.25; hardwood front doors, $4.25. L. Lamb Lumber Co., West Fifth and Seventh.

BOOTS AND SHOES

FOR BEST BARGAINS IN RUBBERS and overshoes, go to the Save Money Shoe Store, 574 Broadway.

CARPET CLEANING Rug Manufacturers

UP-TO-DATE UPHOLSTERING, MATtress renovating, carpet cleaning. Schroeder & Dickinson, 16 East Sixth st., both phones.

MASSAGE

MISS OLSTAD, TRAINED MASSEUSE, baking process, massage; open Sunday. 309 Phoenix Bldg., corner Cedar and Seventh sts.; N. W. phone M 742-L1.

FREE AD COUPON

To Those Out of Employment:

If you are out of employment clip this coupon and bring or mail it to the DAILY GLOBE, and we will print your ad of twenty words or less, under Situations Wanted,

Free of Charge

All we ask is a letter of acknowledgment if you secure a position through the DAILY GLOBE.

THE GLOBE'S PAYING WANTS

HELP WANTED—Male

WANTED—RELIABLE YOUNG MAN to travel for Minneapolis firm; previous experience not necessary; good chance for advancement; permanent position; $75 to $85 per month, expenses and small commission; references required; stamped envelope for particulars. Supt. Travelers, No. 607 Sykes block, Minneapolis.

MOLDERS WANTED — NON-UNION floor and bench molders on malleable and grey iron, machinery and general jobbing work. Apply, giving full particulars of former employment and references, to Lock Box 106, Detroit, Mich.

WANTED—INSTALLMENT COLLECTor for merchandise accounts; good salary and expenses. Address Manufacturer, P. O. Box 1027, Philadelphia.

JULIET MURRAY LANG INSTITUTE—An institute of permanent cure of liquor, morphine and opium habits. 288 Walnut st.; telephone Main 884.

SHIRTS, 10 CENTS; COLLARS AND cuffs, 1 cent; underwear, 8 cents; both phones. State Steam Laundry, 222 West Seventh st.

ALL KINDS OF MALE HELP FURnished free. Horsnell Employment Office, Third and Robert. Phone M 1198-L2.

IF YOU WANT A GOOD PLACE TO room and board call at the Globe and look over our free rental list.

HELP WANTED—Female

LADIES CALL AND LOOK OVER THE Globe's Free Rental List if you are in search of a good place to room and board.

WANTED—AT ONCE A NEAT LOOKing girl for dining room and chamber work in private boarding house. Apply at 176 Farrington av. about 10 a. m.

WANTED—EXPERIENCED POCKET makers on duck coats. Apply to Mr. Dahl, Gordon & Ferguson.

AGENTS AND AGENCIES

ONE HUSTLING SELLING AGENT IN every county in the United States and Canada to control and look after the sale of the Johnston Children's "Sailing Carriage" or "Land Boat;" only good workers need apply; sample outfit will cost $15; one-third of this is returned upon receipt of first order of five carriages; outfits sent C. O. D. upon receipt of one-half the above price; we will send 2,000 to 5,000 circulars into selected territory, naming agent; this is a good seller; $10 to $20 per day made easily; is entirely new and covered by patents; we will always protect our agents; reference asked and given. W. H. Johnston Manufacturing Co., 113 Edmund st., Peoria, Ill., U. S. A.

THE GLOBE'S FREE ROOM AND board list will help you to locate pleasantly. Call at the office.

SITUATION WANTED Female

USE BRYAN'S ROSE GLYCERINE LOtion for chapped hands, face, etc. Collier's Drug Store, Seventh and Sibley.

ALL TROUBLES RESULTING FROM nervousness and impure blood quickly cured by Reeves' Iron Pills.

THE GLOBE'S FREE ROOM AND board list will help you to locate pleasantly. Call at the office.

SITUATION WANTED—Male

FIRST-CLASS CARPENTER DESIRES position as foreman or head carpenter; church and spire builder; has best of references. Apply L. O. Menard, 527½ Livingston, St. Paul.

FOR RENT—Houses

FOR RENT—SIX-ROOM DWELLING, with furnace; open plumbing and bath; hardwood finish down stairs. 451 Western av., corner Aurora. Inquire at 451 Western av.

FOR RENT—Furnished Rooms

PERSONS LOOKING FOR ROOMS OR board are invited to call at this office and look over The Globe's Free Rental List.
The St. Paul Globe, Fifth and Wabasha.

FOR RENT—I HAVE A PLEASANT, newly furnished room, water heat, for a gentleman; five minutes' walk to postoffice. 431 Fort st.

FOR RENT—Flats

FOR RENT—A FLAT OF THREE rooms, steam heated, on Wabasha st. Apply E. P. Roberts, 45 East Fourth st. T. C. Tel. 202.

FOR RENT—Stores, Offices

FOR RENT—STORES IN NEW BUILDing to be built at once on West Seventh st., corner of Franklin st.; second story will be added to building if wanted by desirable tenant. Apply E. P. Roberts, 45 East Fourth st. T. C. Tel. 202.

FOR RENT—OFFICES IN STEAM heated store or office buildings; central. Apply E. P. Roberts, 45 East Fourth st. T. C. Tel. 202.

ROOM and BOARD OFFERED

IF YOU ARE LOOKING FOR ROOM and board it will pay you to call at The Globe office and look over The Globe's free rental list; there are some good rooms registered.

ROOM and BOARD WANTED

ROOMS ADVERTISED IN THE GLOBE will be registered in The Globe's free rental list; telephone and have a want ad man call.

TO EXCHANGE—Real Estate

THE GLOBE'S FREE ROOM AND board list will help you to locate pleasantly. Call at the office.

FOR SALE—Typewriters

WANTED—MEN AND WOMEN EVERYwhere to appreciate that every day there are excellent chances to better themselves offered in these columns.

FOR SALE—Miscellaneous

YOU CAN BUY A DIAMOND OR watch from us on weekly or monthly payments; a small payment down; a good many reasons why we can save you money; we have been selling diamonds and watches in this city to the people for the last thirty years; cash paid for diamonds; money advanced on diamonds and watches. E. Lytle, 411 Robert st., second floor.

PICTURES AND FRAMES

PICTURES AND PICTURE FRAMES at bargains; unclaimed pictures at half price; fine work; prompt delivery. C. Thomas, 489 St. Peter.

SPECIAL PRICES ON METAL FRAMES all this month. People's Portrait Co., 525 Wabasha.

INSTRUCTION

ST. PAUL BUSINESS COLLEGE PUTS the stamp of success upon young men and women by giving thorough training in bookkeeping, shorthand, civil service and penmanship. Sibley st., St. Paul.

RASMUSSEN PRACTICAL BUSINESS School. Globe Bldg.; day and evening.

CHIROPRACTIC

I REMOVE ALL CAUSES OF DISEASE without medicine or knife; also teach the science. Call or write Dr. Hammerle, 307 Phoenix Bldg., St. Paul.

FURNACES

RICHMOND, MAGEE, PALACE, KING, repairs for all makes of furnaces and stoves; tinshop. E. J. Adams, 374 Jackson; N. W. phone, M 1899-J3.

SEWING MACHINES

SINGERS, WHITES, DOMESTIC, STANdards, Wheeler & Wilson, $13.50; drop heads, $16.50; automatic, Wilcox & Gibbs, patent, $32.50; cash or time; ten years' guarantee. 99 West Seventh.

THE GLOBE'S PAYING WANTS

SHOPPING BY TELEPHONE

SCHOCH—	N. W.	T. C.
Schoch Grocery Co.	287	1909
Schoch Grocery Co.	423	2029
Schoch Grocery Co.	424	287
Schoch Grocery Co.	425	2313
5 direct lines	411	
BUTTER, EGGS AND CHEESE—		
Standard Dairy Co.		791
BAKERY—		
Anton Gleissner	2099-J3	2001
Andres Bros	2138-J2	
COAL AND WOOD—		
Great Northern Fuel Co.	2049-J	
C. W. Staehle	1446-J	1446
J. B. Covington	2333-L1	2026
O. G. Wilson	1811-L2	621
S. Brand	1033	2813
EXPRESS—		
Igo Express Co.	442-J	1034
Ballard Express Co.	701-J2	701
People's Express Co.	1028-J	1028
Cedar Street Express (Union)	2059-J1	
FEED, FLOUR AND FUEL—		
T. A. Rafferty	1619-J2	431
FLOWERS—		
Ramaley	2275-L1	2028
GROCERS—		
Globe Grocery Co.	921-L1	1707
Capitol Grocery Co.	2088-L	2356
North Star Grocery Co.	1332-L2	
Uhlers Grocery Co.	2454-L	2027
McQuaid	2800	672
T. C. Conway	1872-J3	
J. H. Baulelke	2494-J2	1198
LAUNDRY—		
St. Paul Steam Laundry	940	789
Troy Laundry	2270-J2	1378
Willard Laundry Co.	1439	1439
MEATS—		
John Simandl	1481-J1	422
R. Spangenberg	2554-L	2180
H. A. Spangenberg	1011	1443
F. W. Luley & Son	220-J	2098
G. H. Rieger	1361-J1	1964
People's Provision Co.	741	741
Haas Bros	600	600
L. Arbogast	737	737
PLUMBER—		
B. F. Helle	454-L	1485
STORAGE AND FURNITURE—		
People's Storage Co.	865-L1	1148
TEAS AND COFFEES—		
Twin City Tea Co.	1865-J2	601
Metropolitan Tea Co.	1320-J2	1966
TRANSFER—		
Butler Transfer Co.	1467	1467

WEST SIDE CALLS

GROCERS—		
P. Rosenberger	2168	2168
Aug. Hohenstein	2653	967
LAUNDRY—		
Peerless Laundry	2852-L1	
WOOD AND COAL—		
Wolff & Lehmann	301	301

PERSONAL

ROOMS ADVERTISED IN THE GLOBE WILL BE REGISTERED IN THE GLOBE'S RENTAL LIST FREE OF CHARGE. WHY NOT SECURE THE TWO SERVICES FOR THE PRICE OTHERWISE ASKED FOR ONE? ADVERTISE YOUR ROOMS OR BOARD IN THE GLOBE.

LADIES! MRS. WAGNER'S PERIODIC Pills are the best; safe, speedy regulator; they are "A Boon to Woman," bringing relief and happiness; price, $2.00; obtained only at office or by mail; particulars free. Mrs. T. Wagner, 43½ East Third st. St. Paul, Minn.

FEMALE DISEASES CURED
Dr. Wheeler, the old reliable specialist; 43 years' experience. Call on or write the doctor, Room 306 Globe Bldg., Minneapolis, Minn.; tel. T. C. 335.

T. H. BLY, M. D., SPECIALIST—DISeases of women; all irregularities corrected; new book, 25c; all you need to know; private home. Minneapolis office, 412 Nicollet av.

DR. HINZ,
Specialist in rupture and diseases of man. Century Bldg., 4th st. and 1st av. s., Mpls

THE GLOBE'S FREE ROOM AND board list will help you to locate pleasantly. Call at the office.

MEDICAL

MEDICAL—MRS. DR. F. G. McKAY'S new address, 7 Seventh st. south, near Hennepin; rheumatism, insomnia, nervousness and all weaknesses positively cured by electricity, electric magnetic treatments, alcohol sweats; open Sundays. Telephone Main 1973-L1.

PERSONAL—W. A. MANN, M. D., SPEcialist. All diseases of women quickly cured; ovarian difficulties and irregularities skillfully treated; consultation free. 412 Nicollet av., Minneapolis, fourth floor.

DR. MECAY, 138 EAST SIXTH ST. EXplanations and advice free.

FINANCIAL

LOANS TO SALARIED PEOPLE WITHout mortgage or indorser. Only security your name. Others on household furniture, pianos, etc., without removal from your possession. Minnesota Mortgage Loan Co., 316-317 Pioneer Press bldg.

Short Loans AT LOWEST RATES on easy payment plan. Furniture, pianos, etc. 730 Globe bldg.

PATENT ATTORNEYS

WILLIAMSON & MERCHANT (JAMES F. Williamson and Frank D. Merchant), patent attorneys and solicitors. Main office, 929-935 Guaranty Loan Bldg., Minneapolis, Minn.; branch, Room 52, McGill Bldg., Washington, D. C.

PATENTS PROMPTLY OBTAINED, bought, sold, manufactured, models made; est. 25 years; unexcelled reputation; inventor's book free. American Pat. Market, St. Paul.

PATENTS, TRADE MARKS, COPYrights. Louis Feeser & Co., 512 Globe Bldg., St. Paul. Branch office, Washington, D. C. Established 1870.

FOUND

THE GLOBE'S FREE ROOM AND board list will help you to locate pleasantly. Call at the office.

CITY NOTICE

Office of the City Treasurer,
St. Paul, Minn., Feb. 20, 1905.

All persons interested in the assessments for constructing, relaying and repairing cement sidewalks, estimate No. 4, under contract of L. G. Washington, during the season of 1904, as provided by law, will take notice that on the 18th day of February, 1905, I did receive a certain warrant from the City Comptroller of the City of St. Paul for the collection of the above-named assessment.

The nature of this warrant is, that if you fail to pay the assessment within

THIRTY DAYS

after the first publication of this notice, I shall report you and your real estate so assessed as delinquent, and apply to the District Court of the County of Ramsey, Minnesota, for, judgment against your lands, lots, blocks, or parcels thereof so assessed, including interest, costs and expenses, and for an order of the Court to sell the same for the payment thereof.

OTTO BREMER,
City Treasurer.
Feb. 20-1905-1t

WOODMEN ACCIDENT ASSOCIATION

Home office, Lincoln, Neb.; A. O. Faulkner, president; C. E. Spangler, secretary; incorporated July, 1890; commenced business, August, 1890; attorney to accept service in Minnesota, Insurance Commissioner.

Net assets, Dec. 31, previous year $83,152.32

Income During 1904

Membership fees with applications	$19,769.27
Annual dues and expense assessments or premiums	32,007.30
Premiums or assessments for specific or temporary disability benefits	130,205.60
Total paid by members	$181,982.17
From all other sources	3,579.94
Total income	$185,562.11

Disbursements During 1904

Specific benefit claims, including installments paid	$7,012.00
Temporary disability benefits and other payments to members	110,413.60
Total paid to members	$117,425.60
Commissions, salaries and expenses of agents and collectors	16,492.74
Salaries of officers and employes	26,088.89
All other disbursements	12,776.17
Total disbursements	$172,782.40
Excess of income over disbursements	$12,779.71

Assets

Value of real estate, bonds and stocks owned	$14,000.00
Mortgage and collateral loans	46,642.99
Cash in office and in bank	33,289.04
Accrued interest and rents	1,644.28
Assessments due and unpaid	8,875.08
All other admitted assets	2,000.00
Total admitted assets	$106,451.39
Assets not admitted	$21,234.92

Liabilities

Claims adjusted and unpaid	$736.08
Claims unadjusted and reported	8,139.00
Total actual liabilities	$8,875.08
Balance to protect contracts	$97,576.31

Exhibit of Certificates or Policies, Business of 1904

Total Business.	No.	Amount.
In force Dec. 31 (beginning of year	22,867	$10,601,300.00
Written during the year	20,177	4,994,350.00
Total	43,044	$15,595,650.00
Ceased during the year	17,884	3,302,050.00
In force Dec. 31 (end of year)	25,160	$12,293,600.00
Claims unpaid Dec. 31, beginning of year	598	$8,558.78
Claims incurred during the year	4,135	117,525.40
Total	4,733	$126,084.18
Claims settled during the year	4,097	117,209.10
Unpaid Dec. 31 (end of year)	636	$8,875.08
Terminated by death or specific benefit during year	14	$7,012.00
Business in Minnesota.	No.	Amount.
In force Dec. 31 (beginning of year)	2,651	$720,750.00
Written during the year	1,860	262,100.00
Total	4,511	$982,850.00
Ceased during the year	2,556	367,200.00
In force Dec. 31 (end of year)	1,955	$615,650.00
Claims unpaid Dec. 31 (beginning of year)	79	$997.01
Claims incurred during the year	316	9,885.14
Total	395	$10,882.15
Claims settled during the year	350	10,223.12
Unpaid Dec. 31 (end of year)	45	659.03
Terminated by death or specific benefit during year	2	$625.00
Received from members in Minnesota during the year		$14,077.87

State of Minnesota,
Department of Insurance.

Whereas, The Woodmen Accident Association, a corporation organized under the laws of Nebraska, has fully complied with the requirements of the laws of this state, relating to co-operative or assessment insurance.

Now, therefore, I, the undersigned, Insurance Commissioner, do hereby empower and authorize the above named Society to transact its appropriate business of co-operative or assessment accident insurance in the State of Minnesota, according to the laws thereof, until the 31st day of January, A. D. 1906, unless said authority be revoked or otherwise legally terminated prior thereto.

In testimony whereof, I have hereunto set my hand and affixed my seal of office at St. Paul, this 31st day of January, A. D. 1905.

THOMAS D. O'BRIEN,
Insurance Commissioner.

CONTRACT WORK

Sewer on Fauquier Street

Office of the Board of Public Works,
City of St. Paul, Minn., Feb. 15, 1905.

Sealed bids will be received by the Board of Public Works in and for the corporation of the City of St. Paul, Minnesota, at their office, in said city, until 2 p. m. on the 27th day of February, A. D. 1905, for the construction of a sewer on Fauquier street, from a point 100 feet east of the east line of Payne avenue, thence east 85 feet, in said city, according to plans and specifications on file in the office of said Board.

A bond with at least two (2) sureties in a sum of at least twenty (20) per cent or a certified check on a bank of St. Paul, in a sum of at least ten (10) per cent of the gross amount bid, must accompany each bid. Said check shall be made payable to the Clerk of said Board.

The said Board reserves the right to reject any and all bids.

JOHN S. GRODE,
President.

Official: R. L. GORMAN,
Clerk Board of Public Works.
Feb. 16-1905-10t

CITY NOTICE

Office of the City Treasurer,
St. Paul, Minn., Feb. 20, 1905.

All persons interested in the assessments for paving with asphalt Bates avenue, from Seventh street to Plum street, in the City of St. Paul, Minnesota, in accordance with an order of the common council of said city, approved Aug. 24, 1904, will take notice that on the 18th day of February, 1905, I did receive a certain warrant from the City Comptroller of the City of St. Paul for the collection of the above-named assessment.

The nature of this warrant is, that if you fail to pay the assessment within

THIRTY DAYS

after the first publication of this notice, I shall report you and your real estate so assessed as delinquent, and apply to the District Court of the County of Ramsey, Minnesota, for judgment against your lands, lots, blocks, or parcels thereof so assessed, including interest, costs and expenses, and for an order of the Court to sell the same for the payment thereof.

OTTO BREMER,
City Treasurer.
Feb. 20-1905-1t

The Globe is giving

$800.00 IN GOLD

for solving Proverbs

SEE PAGE TWO TODAY

SCANDIA MUTUAL LIFE INSURANCE COMPANY

Home office, Chicago, Ill. D. L. G. Abrahamson, president. Charles H. Boman, secretary. Incorporated July 22, 1902. Commenced business July 22, 1902. Attorney to accept service in Minnesota, Insurance Commissioner.

Net assets Dec. 31 previous year $342,483.70

Income During 1904

First year's assessments or premiums	$10,851.19
Subsequent year's assessments or premiums	202,252.41
Membership and examiners' fees	3,284.00
Total paid by members	$216,387.60
From all other sources	22,373.52
Total income	$238,761.12

Disbursements During 1904

Death claims and installments paid	$136,389.17
Return and other payments to members	18.49
Total paid to members	$136,407.66
Commissions, salaries and expenses of agents and collectors	16,762.93
Salaries of officers, employes and examiners' fees	9,891.16
All other disbursements	13,958.32
Total disbursements	$177,020.07
Excess of income over disbursements	$61,741.05

Assets

Value of real estate, bonds and stocks owned	$51,000.00
Mortgage and collateral loans	296,142.87
Cash in office and in bank	56,601.48
Accrued interest and rents	3,515.24
All other admitted assets	480.40
Total admitted assets	$407,739.99
Assets not admitted	$1,155,516.77

Liabilities

Losses unadjusted and present value of installments	$35,000.00
Advance payments, surrender value and dividend obligations	752.01
All other liabilities	203.50
Total liabilities	$35,955.51
Balance to protect contracts	$371,784.48

Exhibit of Certificates or Policies, Business of 1904

Total Business—	No.	Amount.
In force Dec. 31 (beginning of year)	8,288	$9,742,500.00
Written during the year	1,025	821,000.00
Total	9,313	$10,563,500.00
Ceased during the year	443	432,000.00
In force Dec. 31 (end of year)	8,870	$10,131,500.00
Claims unpaid Dec. 31 (beginning of year)	29	$28,324.55
Claims incurred during the year	128	143,064.62
Total	157	$171,389.17
Claims settled during the year	129	136,389.17
Unpaid Dec. 31 (end of year)	28	$35,000.00
Amount collected during year		$213,103.60
Business in Minnesota—	No.	Amount.
In force Dec. 31 (beginning of year)	1,180	$1,361,000.00
Written during the year	28	29,500.00
Total	1,208	$1,390,500.00
Ceased during the year	40	50,500.00
In force Dec. 31 (end of year)	1,168	$1,340,000.00
Claims unpaid Dec. 31 (beginning of year)	6	$5,687.72
Claims incurred during the year	7	11,500.00
Total	13	$17,187.72
Claims settled during the year	11	15,187.72
Unpaid Dec. 31 (end of year)	2	$2,000.00
Amount collected during year		$29,439.28

State of Minnesota,
Department of Insurance.

Whereas, The Scandia Mutual Life Insurance Company, a corporation organized under the laws of Illinois, has fully complied with the requirements of the laws of this state, relating to co-operative or assessment insurance.

Now, therefore, I, the undersigned, Insurance Commissioner, do hereby empower and authorize the above named company to transact its appropriate business of co-operative or assessment life insurance in the State of Minnesota, according to the laws thereof, until the 31st day of January, A. D. 1906, unless said authority be revoked or otherwise legally terminated prior thereto.

In testimony whereof I have hereunto set my hand and affixed my seal of office at St. Paul, this 31st day of January, A. D., 1905.

THOMAS D. O'BRIEN,
Insurance Commissioner.

UNDERWRITERS AT GREAT WESTERN LLOYDS

Principal office, New York City. (Organized in 1892.) George A. Stanton, attorney. E. E. Hall, secretary. Attorney to accept service in Minnesota, Insurance Commissioner.

Subscribers' deposits $70,000

Income in 1904

Premiums other than perpetuals	$87,693.51
Rents and interest	6,022.58
From all other sources	2,000.00
Total income	$95,716.09

Disbursements in 1904

Amount paid for losses	$12,111.48
Dividends and interest	7,478.72
Commissions and brokerage	23,877.44
Salaries and fees of officers, agents and employes	2,575.00
Taxes, fees and rents	1,423.06
All other disbursements	66.66
Total disbursements	$47,532.36
Excess of income over disbursements	$48,183.73

Assets Dec. 31, 1904

Bonds and stocks owned	$138,722.50
Cash in bank	28,547.53
Accrued interest and rents	1,810.83
Premiums in course of collection	13,981.53
Additional liability of subscribers	280,000.00
Total admitted assets	$463,062.39
Assets not admitted	$2,820.00

Liabilities Dec. 31, 1904

Unpaid losses and claims	$9,697.50
Reinsurance reserve	37,485.46
Salaries, expenses, dividends and interest due	4,695.77
Commission and brokerage	3,495.38
All other liabilities	1,105.96
Subscribers' deposits	70,000.00
Total liabilities, including capital	$126,480.07
Net surplus	$336,582.32

Risks and Premiums, 1904 Business

Fire risks written during the year	$9,758,176.00
Premiums received thereon	86,743.64
Net amount in force at end of the year	$8,369,202.00

Business in Minnesota in 1904

	Fire Risks.
Risks written	$285,294.86
Premiums received	3,324.49
Losses paid	4,056.03
Losses incurred	3,847.93

State of Minnesota,
Department of Insurance.

Whereas, The Underwriters at Great Western Lloyds Insurance Company, a corporation organized under the laws of New York, 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 fire insurance in the State of Minnesota, according to the laws thereof, until the 31st day of January, A. D. 1906, 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. 1905.

THOMAS D. O'BRIEN,
Insurance Commissioner.

FIDELITY MUTUAL AID ASSOCIATION

Home office, San Francisco, Cal. J. L. M. Shetterley, president. A. L. Reed, secretary. Incorporated Oct. 20, 1888. Commenced business Oct. 20, 1888. Attorney to accept service in Minnesota, Insurance Commissioner.

Net assets Dec. 31 previous year. $25,457.44

Income During 1904

Annual dues and expense assessments or premiums	$88,191.71
Total paid by members	$88,191.71
From all other sources	939.29
Total income	$89,131.00

Disbursements During 1904

Specific benefit claims, including installments, paid	$1,150.00
Temporary disability benefits and other payments to members	30,418.31
Total paid to members	$31,568.31
Commissions, salaries and expenses of agents and collectors	20,646.06
Salaries of officers and employes	17,179.20
All other disbursements	17,258.42
Total disbursements	$86,651.99
Excess of income over disbursements	$2,479.01

Assets

Value of real estate, bonds and stocks owned	$1,122.50
Mortgage and collateral loans	5,000.00
Cash in office and in bank	20,132.60
Specific benefit assessments to become due	560.00
	$26,815.10
Deduct ledger liabilities	741.50
Total admitted assets	$26,073.60
Assets not admitted	$2,422.85

Liabilities

Claims unadjusted and reported.	$460.00
Claims resisted	100.00
Total actual liabilities	$560.00
Balance to protect contracts	$25,513.60

Exhibit of Certificates or Policies, Business of 1904

Total Business—	No.	Amount.
In force Dec. 31 (beginning of year)	5,005	$5,123,500.00
Written during the year	10,608	10,615,500.00
Total	15,613	$15,739,000.00
Ceased during the year	9,901	9,970,500.00
In force Dec. 31 (end of year)	5,712	$5,768,500.00
Claims incurred during the year	1,602	$31,568.31
Total	1,602	$31,568.31
Claims settled during the year	1,602	31,568.31
Terminated by death or specific benefit during year	12	1,150.00
Business in Minnesota—	No.	Amount.
In force Dec. 31 (beginning of year)	192	$203,500.00
Written during the year	488	488,000.00
Total	680	$691,500.00
Ceased during the year	454	457,500.00
In force Dec. 31 (end of year)	226	$234,000.00
Claims incurred during the year	74	$1,404.00
Total	74	$1,404.00
Claims settled during the year	74	$1,404.00
Received from members in Minnesota during year		$3,835.50

State of Minnesota,
Department of Insurance.

Whereas, The Fidelity Mutual Aid Association, a corporation organized under the laws of California, 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 mutual aid insurance in the State of Minnesota, according to the laws thereof, until the 31st day of January, A. D. 1906, 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. 1905.

THOMAS D. O'BRIEN,
Insurance Commissioner.

UNDERWRITERS AT AMERICAN LLOYDS

Principal office, New York city. (Organized in 1890.) Geo. A. Stanton, attorney; E. E. Hall, secretary; attorney to accept service in Minnesota, Insurance Commissioner.

Subscribers' deposits $100,000.00

Income in 1904

Premiums other than perpetuals	$305,132.20
Rents and interest	22,216.34
Total income	$327,348.54

Disbursements in 1904

Amount paid for losses	$64,471.55
Dividends and interest	41,390.92
Commissions and brokerage	79,969.68
Salaries and fees of officers, agents and employes	4,605.00
Taxes, fees and rents	5,473.96
All other disbursements	4,574.69
Total disbursements	$200,484.90
Excess of income over disbursements	$126,863.64

Assets Dec. 31, 1904

Bonds and stocks owned	$625,000.00
Cash in bank	55,167.60
Accrued interest and rents	8,170.15
Premiums in course of collection	48,170.98
Additional liability of subscribers	400,000.00
Total admitted assets	$1,136,508.73
Assets not admitted	$44,881.25

Liabilities Dec. 31, 1904

Unpaid losses and claims	$11,062.32
Reinsurance reserve	136,173.79
Salaries, expenses, dividends and interest due	25,505.94
Commission and brokerage	12,042.74
Special reserve for unforeseen contingencies	70,000.00
All other liabilities	4,398.37
Subscribers' deposits	100,000.00
Total liabilities, including capital	$359,183.16
Net surplus	$777,325.57

Risks and Premiums, 1904 Business

Fire risks written during the year	$23,725,664.00
Premiums received thereon.	202,711.98
Sprinkler leakage risks written during the year	10,695,922.00
Premiums received thereon.	107,509.11
Net amount in force at end of the year	$18,812,331.00

Business in Minnesota in 1904

	Fire Risks.
Risks written	$825,802.93
Premiums received	10,583.91
Losses paid	5,897.12