For the Fair Sex

EATING COOKED FOOD IS KILLING US

Another Theory Is That Eye Strain Is Responsible for Most of Our Aches

It is a cold day when a cure is not discovered; also a chilly day when someone has not found to what all the ills of life are to be attributed. It goes without saying that when a specialist finds out what is the matter with us he appears to be perfectly certain that everyone is suffering from the disease which he has made his specialty.

Two books have been sent to this office recently, each exploiting a different cure for the many ills to which flesh is heir, and each, of course, dwelling upon the causes of physical disturbances. One, written by a man and his wife who between them apparently have but one idea, argues that the trouble with us as a people is that we eat cooked food. All stomach disturbances and resultant ills are because the food which we take into our systems has been subjected to a process of heat, thereby destroying the animal energy which it should impart to us. Now this information will be very welcome to many women, and in fact the diet which is suggested by this book is such an easy one that should the manner of living here commended find many followers the Simple Life would become almost a reality. For there is no doubt that cooking and all its attendant complications is one of the drawbacks to the proper enjoyment of life. But if one can dine off a lettuce leaf and a rose petal the thing is much simplified.

The writers of this book would have us reform, not our morals, but our diet. "By their crumbs you shall know them." They claim that it is a misnomer to call uncooked food raw and that it is perfectly done before it is cooked, but once subjected to that process it is undone. The Creator provided man with natural food, which we have perverted by cooking, thereby rendering it unwholesome and a shortener of life. The book says a man ought to live long after he is 100 years of age, and he would if he had not ruined his stomach with cooked food.

In order to make good their points the writers speak of a young man, by name Mr. Gilman Low of New York, who eats uncooked food and who, they say, "is in many respects perhaps the most perfect specimen of manhood in the world." Now it does not seem right in Mr. Low to remain in Gotham, where only a portion of the people in this country can see him, for perfect specimens of manhood are rare. Mr. Low ought to travel. The writers also urge in favor of the abolishment of cooking that it means the emancipation of women from household duties, which are largely drudgery. Now this is an argument that women can follow, and it would not be surprising if uncooked food became a fad. One might as well practice on one's husband, and he ought to be willing to sacrifice his love for a juicy beefsteak to the greater comfort and less care of his wife.

The breakfast of these rarified ones consist of one apple, a few nuts, some dates, a banana and a glass of milk. Luncheon is more hearty and consists of a pear or two, more nuts, vegetable salad, unfired bread—whatever that is—and four prunes. Why four is not stated. Space will not permit a further going into this subject, and yet allow me to mention the other book, which attributes most of the ills we are afflicted with to eye strain.

A Philadelphia doctor wrote upon this subject some time ago, but did not go quite as far as the writer of this last book, who seems to believe that almost everything can be cured by putting on glasses and relieving the strain upon the gray matter, one-third of which is concerned always with the processes of vision. The habit of drinking to excess he believes has often been cured by putting on glasses, for he says it is a nervous disease, and most disorders of the nerves result directly from a too great strain upon the eyes.

While this book is exceedingly interesting, and undoubtedly much of it is true, still it fills one with alarm to find out what a complicated piece of machinery is the eye and how many aches and pains are attributable to it. Here are a few little things we may have as a result of not taking care of our eyes: Orthophoria, heterophoria, esophoria, exophoria, hyperphoria, cataphoria and cyclophoria! That's all, and you may have several of them at the same time. Almost any one of them sounds bad enough to kill, and if you peruse this volume you wonder how you ever lived to grow up. My advice is to purchase some glasses, just as a precautionary measure, and not to read the book.

Marie

FASHIONS FROM VOGUE

Prepared Specially for THE GLOBE

The accompanying drawing illustrates an exquisitely dainty set of clothes for a baby girl, 2 or 3 years old.

The dress is of the finest handkerchief linen made with a slightly pointed yoke cut in one with the front of the skirt portion beautifully embroidered with hand work and to this is joined on either side the very full skirt by fine embroidered beading through which are run pale baby blue ribbons tied into rosettes with long ends on either side. The dress reaches to just a little below the knees and is finished with three insertions of valenciennes lace with a lace edged embroidered ruffle below.

Lace also trims the neck and the tiny puffed sleeves are finished with embroidered ruffles edged with lace and headed by beading through which the blue ribbon is run and tied into little bows on top.

This model is quite new and is one of the prettiest that has been seen in years. It can of course be made of any material and it may be worn over a colored china silk slip if desired.

The white petticoat is of fine lawn and is made with a high neck waist, trimmed with lace at the neck, which is a great improvement to the low cut waists which are generally used, for it covers the silk or woolen shirt entirely and so prevents it from being seen through the lace insertion or open embroidery used in yokes of dresses. The skirt is very full and is trimmed with clusters of tiny tucks and a ruffle of fine embroidery.

The flannel skirt, which should be fully an inch shorter than the white petticoat, is most daintily embroidered with white silk in a scroll design of daisies above a deep button holed scallop. It is finished with a band and is intended to be buttoned to the fitted waists worn by children from the time that drawers are put on.

The last cut shows a pair of the wide seamless drawers that are cut on a bias fold of the material, which allows perfect freedom and comfort to the child in every position.

They are made both of very soft canton flannel and muslin and are trimmed with narrow embroidery. They button to the same waist as the flannel petticoat.

Invitations have been issued by Mr. and Mrs. John Mueller to the wedding of their daughter, Miss Lillian E. Mueller, to Mr. Charles W. Seng, which will take place Tuesday evening, March 28, at St. Paulus Evangelical church at 7 o'clock.

Mrs. W. C. Thorn of Laurel avenue has returned from Chicago.

Mr. and Mrs. J. G. Theibald of West Sixth street gave a musicale Monday evening.

The Misses Thorn of Dayton avenue have returned from Chicago.

A birthday party was given yesterday in honor of Mrs. G. H. Hazzard of Eleventh street by the Territorial Woman's association at her residence.

Mainly About People

Mr. B. G. Loughren will give a dancing party for his pupils and friends Friday evening, March 17, at Woodmen's hall, 160 West Ninth street.

Dr. and Mrs. J. E. Schadle will be at home on Monday from Nassau and Florida.

Mrs. N. P. Langford of South Exchange street entertained the Whist Practice club yesterday afternoon.

Mrs. C. L. Spencer and Miss Clough of Summit avenue left last night for New York.

HAND SAPOLIO

FOR TOILET AND BATH

Delicate enough for the softest skin, and yet efficacious in removing any stain. Keeps the skin in perfect condition. In the bath gives all the desirable after-effects of a Turkish bath. It should be on every washstand.

ALL GROCERS AND DRUGGISTS

Cassie Will Call at Her Home

CLEVELAND, O., March 14.—Upon the refusal of United States Marshal Chandler to take Mrs. Chadwick to her home today to allow her to pick out her personal belongings which are exempt from the claims of her creditors, Attorneys Kerrish and Thompson took an appeal to Judge Taylor. The appeal was granted. Marshal Chandler refused to take Mrs. Chadwick to her home without authority. The trip will probably not be made until tomorrow afternoon.

The attorneys for Mrs. Chadwick filed a motion for a new trial today on the grounds of errors in admitting incompetent testimony, excluding competent testimony and errors of law in the trial.

Nathan Loeser, trustee for Mrs. Chadwick's estate, today paid the duty on antique furniture valued at $1,000 which was in bond at the custom house and consigned to Mrs. Chadwick. Mr. Loeser stated that the furniture would be sent to the Chadwick residence and sold at public auction Friday, together with the other effects.

Rich Widow Starves Herself

NEW YORK, March 14.—Mrs. Phoebe A. Berrian, reputed to be worth $500,000, widow of Samuel Berrian, one of the famous Hamilton rifle volunteers, who achieved fame on the field of Gettysburg, is dead at her home in Flushing, L. I. She had been a recluse since the death of her husband, nearly twenty years ago. Neighbors seeing no signs of life about the house for a week forced open the door and found Mrs. Berrian dying upon a couch. A few apples, a loaf of bread and a can of corn were the only food in the house and the doctors said the woman had literally starved herself into a general breakdown which caused her death. Mrs. Berrian was deeply attached to her husband, and neighbors say that every evening since his death a plate had been set at the head of the table in the dining hall of the homestead.

Gen. Brooke Answers the Countess

WASHINGTON, March 14.—The department of justice will soon file Gen. Brooke's answer in the federal court of New York city in the case of the countess of Buena Vista, in which the countess seeks to secure damages for the abolition by the general of her Habana beef monopoly while he was governor general of Cuba. The department will claim that Brooke's order as governor of Cuba purporting to abolish the countess' right, if contrary to law, was a nullity; that as the right continued in her, no one was bound to respect the order and that she should have proceeded to carry on her business as before, proceeding then against anyone who might attempt to stop her.

Queen and Princess Go Visiting

LONDON, March 14.—Queen Alexandra, Princess Victoria and Prince and Princess Charles of Denmark started today for Lisbon to visit the king and queen of Portugal. The trip is largely for the benefit of the health of Princess Victoria, who recently was operated upon for appendicitis.

Mrs. Shaw in Danger

BALTIMORE, Md., March 14.—Mrs. Shaw, the wife of Secretary of the Treasury Shaw, was operated on today for a serious ailment at a private sanitarium. The operation was reported to be successful. Secretary Shaw was present.

Diamond Brooch Restored

NEW YORK, March 14.—A splendid diamond brooch containing stones weighing 23 carats and valued at $15,000, which was lost by Mrs. T. Edwin Ward as she was leaving a theater, has been returned by the finder, who received a reward of $1,000 in cash. The man's identity was not made known, but he appeared to be in poor circumstances. He returned the jewels in reply to an advertisement.

Mrs. Stanford Died Natural Death

HONOLULU, March 14.—That Mrs. Stanford died a natural death, probably will be the conclusion of those who are now investigating the case.

GOSSIP FROM GOTHAM

Fencing girls are not uncommon, but one who wields the broadsword as well as the foil is a noteworthy exception. Miss Violet Langham, sister of Baroness von Sternburg, the German ambassador's wife, handles the heavy weapon with the grace of a prestidigitatrix and the skill of an English drill sergeant. None would imagine, after a careful glance at her shapely wrist, that she had strength for such vigorous exercise. Any such opinion must melt on beholding her at swordplay. Her cuts, thrusts, parries and guards are achieved with a cleancut force that arouses admiration even among those who don't fancy that sort of thing for women. Yet there is nothing of the aggressive athlete about Miss Langham. She is one of the demurest maidens in society, and doubtless one of these days will consent to become the clinging vine about some stalwart oak.

Another sister of the baroness—Viscountess de Faramond, whose handsome husband is naval attache of the French embassy — is a swordswoman of marked ability. She, however, eschews the foil and broadsword, her weapon being the rapier, with which she can disarm many a master of fence. The viscountess did not take a lesson until after her marriage. Her noble lord is a pretty good hand with the gleaming steel ribbon, and it was a desire to join him in as many of his pastimes as possible that led the former Miss Langham to study the art. She made such rapid progress that in a comparatively short time she was able to hold her own with the viscount, and now she can outpoint him in two bouts out of three. The viscountess, like both her sisters, is essentially feminine. Marvelous is the metamorphosis when she grasps her rapier's hilt and flashes it across her opponent's line of vision. Then she becomes a creature of springs, feints and amazing attacks that take the beholder's breath away. Oh, these twentieth century charmers!

Mrs. Astor was so delighted by the success of Mr. Smith's indoor forest that she gave orders to her town gardener to line the conservatory with the quinces and prunes. She is an original woman, is society's leader, but, like all who have abundance of originality, she does not scorn to borrow a good idea when cleverness or chance presents it to her under favorable conditions. And her approval in matters of that sort is no light praise. Mr. Smith is wealthy and eligible, and receives all the flattery from marriageable young women and their mammas one naturally would expect to see showered upon him, but he has had few, if any, compliments more worth the getting than that the multimillionaire matron paid him in the promptness with which she determined to copy his plan of decoration. When Mrs. Astor adopts an innovation it ceases to be one.

Miss Violet Cruger is doing her best to revive the fashions that followed France's stormiest period, but, instead of sticking to the costume of the Merveilleuses exclusively, she blends it with that of the Incroyables. She was seen in the Avenue lately in a castor broadcloth street gown that combined the two styles admirably. It was a double breasted princess affair, with big velvet buttons down the front, of the same shade as the material. The most striking part of the frock, however, lay in the collar and revers, both of which were of incroyable cut. Pale castor bengaline was used in making the revers, and they were covered with cream lace. Silver embroidery added a piquant touch to the lace. Another novelty was in the buttoning of the sleeves on their upper sides.

Japanese trees and shrubs have grown greatly in popularity for ballroom decorations the present season, and the lavish use "Silent" Smith made of them for his housewarming recently may be expected to increase their fashionableness. Most admired of all the artistic arboreal novelties from the land of the rising sun is the Japanese quince. Its filmy petals looks like the wings of butterflies poised for flight. Mr. Smith's distribution of 400 of those trees through the former Whitney mansion was a stroke of genius. It stamped him at once as a man who knew the beautiful when he saw it, and was generous enough to let all his friends share his enjoyment thereof, instead of confining his decorative scheme to a paltry score or so of specimens that would have been lost to sight in groups gathered to admire them. The fifty million dollar bachelor displayed his sense of the esthetic, too, by the effective way in which he interspersed the daintier Japanese prune trees among the larger importations. And the spirea bushes gave the finishing touch to a floral embellishment of rare loveliness.

Artistic bookbinding is the newest pastime of a Washington belle—Miss Althea Mohler, who was maid of honor to Senator Knox's daughter, now Mrs. James Robert Tindle of Sewickley. In that she resembles Mrs. Hobart C. Chatfield-Taylor, but there the likeness ends, for the hyphenated dame runs a bindery for profit, whereas the society girl only indulges a fancy. Miss Mohler is skilled in the mysteries of the Paris school. She has turned out volumes that would be creditable to many a veteran artisan. One of her most interesting achievements is a "Hiawatha" in birch bark, with incidents in his checkered career scratched out with a knife. The pictures have an Indian look that is in excellent keeping with the subject of the book.

Villanelle

Tell me, do you love me, dear?
Tell me with your eyes of blue—
Speak the word I love to hear.

This the word that gives me cheer—
Heart to dare and strength to do—
Tell me with your eyes of blue—

Make the storm clouds disappear,
Give the sky a purple hue,
Speak the word I love to hear.

Eyes whose glance is wondrous clear,
Lips that whisper, tell me true—
Tell me, do you love me, dear?

Love me, Love, when I am near—
When I am far distant, too,
Speak the word I love to hear.

Sweetheart mine, dispel my fear,
Grant the boon for which I sue.
Tell me, do you love me, dear?
Speak the word I love to hear!

—Franklin P. Adams in March Lippincott's.

RAILROAD NOTICES

No Excess Fare Charged on Nickel Plate Road

Its trains are composed of the best equipment, consisting of through vestibuled sleeping cars in both directions, between Chicago, Cleveland, Buffalo, New York, Boston and intermediate points, with unexcelled dining car service, meals being served in Nickel Plate dining cars on the American club meal plan, ranging in price from 35c to $1.00. Midday luncheon, 50c.

Train No. 2, leaving Chicago at 10:35 a. m. daily, has through vestibuled sleepers for Boston via Nickel Plate, West Shore and Boston & Maine roads, and through vestibuled sleepers to New York and intermediate points via Nickel Plate and both the Lackawanna and West Shore roads.

Train No. 4, leaving Chicago at 2:30 p. m. daily, has through vestibuled sleeping cars for Buffalo, New York and intermediate points.

Train No. 6, leaving Chicago at 9:15 p. m. daily, has through vestibuled sleeping cars for Fort Wayne, Cleveland, Erie, Buffalo, New York and intermediate points, arriving at New York city early the second morning.

Rates always the lowest. Write, phone or call on nearest ticket agent, or John Y. Calahan, General Agent, Nickel Plate road, No. 113 Adams street, Room 298, Chicago. Chicago depot, La Salle and Van Buren streets.

To Canadian Northwest Via Soo Line

Homeseekers' rates every Tuesday. Ticket Office 119 South Third street, Minneapolis, 379 Robert street, St. Paul.

To California for $32.90 via Chicago Great Western Railway

Tickets on sale from March 1 to May 15. For further information apply to J. N. Storr, General Agent, corner Fifth and Robert streets, St. Paul.

900 DROPS

CASTORIA

A Vegetable Preparation for Assimilating the Food and Regulating the Stomachs and Bowels of

INFANTS & CHILDREN

Promotes Digestion, Cheerfulness and Rest. Contains neither Opium, Morphine nor Mineral. NOT NARCOTIC.

Recipe of Old Dr SAMUEL PITCHER

Pumpkin Seed - Alx. Senna - Rochelle Salts - Anise Seed - Peppermint - Bi Carbonate Soda - Worm Seed - Clarified Sugar - Wintergreen Flavor.

A perfect Remedy for Constipation, Sour Stomach, Diarrhoea, Worms, Convulsions, Feverishness and LOSS OF SLEEP.

Fac Simile Signature of Chas. H. Fletcher. NEW YORK.

At 6 months old 35 DOSES – 35 CENTS

EXACT COPY OF WRAPPER.

CASTORIA

For Infants and Children.

The Kind You Have Always Bought

Bears the Signature of Chas. H. Fletcher.

In Use For Over Thirty Years

CASTORIA

THE CENTAUR COMPANY, NEW YORK CITY.

RAILROAD NOTICES

Special Homeseekers' Round Trip, and One Way Settlers' Tickets to South and Southwest March 21

Via Wisconsin Central railway. Round trip tickets good for 21 days at about 75 per cent of the one way rate. One way settlers' tickets at greatly reduced rates. For full information call or address Herman Brown, N. W. P. A., 371 Robert st., St. Paul.

Settlers Rates Via Soo Line

To points in Manitoba, Ontario and Assiniboia via Winnipeg. Tickets on sale every Tuesday in March and April. Ticket Office 119 South Third street, Minneapolis, 379 Robert street, St. Paul.

New Orleans and Return $25.50 Havana, Cuba, and Return $59.55

Tickets on sale March 7 and 21 via the Minneapolis & St. Louis R. R. Less than one fare. Literature and full details can be had free on application to W. E. Witherspoon, city ticket agent, 398 Robert street.

$25.00 North Pacific Coast $22.50 to the Kootenay

Every day until May 15, 1905, via Soo Line. Ticket Office 119 South Third street, Minneapolis, 379 Robert street, St. Paul.

To Southern Texas $27.75 Round Trip

Galveston, Fort Worth, Houston and Beaumont. To Mexico City and return, $62.25. Tickets on sale March 7 and 21. Limit twenty-one days. Stopovers permitted. Correspondingly low rates to other points in the southwest.

Call on W. E. Witherspoon, city ticket agent, 398 Robert street.

RAILROAD NOTICES

The Partiality of Travelers

Experienced travelers are partial to the New York Central lines, and their experience accounts for their partiality. The time is the fastest; the parlor, sleeping and dining car service unsurpassed; the motive power and roadbed of the highest standard of excellence. Safety, speed and comfort are the watchwords of the New York Central lines, and that they are made good is sufficient reason for the popularity of that great railway system of America.

$32.90 to California

Tickets on sale daily after March 1 via the Minneapolis & St. Louis R. R. New Pullman tourist cars twice a week. Wednesdays via Kansas City and the popular Santa Fe Route—Thursdays via Omaha and the famous "Scenic Route" through Colorado. Double berth for two only $6.75.

Call on W. E. Witherspoon, city ticket agent, 398 Robert street.

South and Southwest—Very Low Rates

Via Rock Island system March 21. One way, half fare plus $2. Round trip in many instances less than regular one way fare. Office Sixth and Robert streets, St. Paul. F. W. Saint, C. P. A.

$6.00 to Dakotas Via Soo Line

Every Tuesday in March and April. Particulars at the Ticket Office, 119 South Third street, Minneapolis, 379 Robert street, St. Paul.

To Denver $16.95

Houston and Galveston, Texas, $20.05; Oklahoma, $14.15. Correspondingly low rates for settlers to other points south and southwest March 21.

Call on W. E. Witherspoon, city ticket agent, 398 Robert street.

ROYAL LEAGUE

Home office, Chicago, Ill. W. E. Hyde, president; Charles E. Piper, secretary. Organized April 8, 1872; commenced business Nov. 11, 1883. Attorney to accept service in Minnesota. Insurance Commissioner.

Net assets Dec. 31, previous year	$700,640.98
Income During 1904	
Dues for expenses	$3,621.75
Mortuary and reserve assessments	661,459.71
Membership and examiner's fees	6,908.79
Total paid by members	$671,990.25
From all other sources	26,652.48
Total income	$698,642.73
Disbursements During 1904	
Death and permanent disability claims paid	$471,125.00
Return and other payments to members	6.90
Total paid to members	$471,131.90
Commissions, salaries and expenses of agents and organizers	19,089.94
Salaries of officers, employes and examiners' fees	23,469.40
All other disbursements	33,543.31
Total disbursements	$547,234.55
Excess of income over disbursements	151,408.18
Assets	
Bonds and stocks owned	$720,839.75
Cash in office and in bank	125,252.72
Accrued interest and rents	3,952.48
Assessments in course of collection	50,500.00
Total admitted assets	$900,544.95
Assets not admitted	12,046.58
Liabilities	
Losses unadjusted	$45,037.50
Losses resisted	21,095.46
All other liabilities	7,665.93
Total liabilities	$73,798.89
Balance to protect contracts	$826,746.06

Exhibit of Certificates or Policies, Business of 1904

Total Business:	No.	Amount.
In force Dec 31 (beginning of year)	23,668	$53,479,500.00
Written during the year	3,431	3,912,500.00
Total	27,099	$57,392,000.00
Ceased during the year	1,855	2,786,500.00
In force Dec. 31 (end of the year)	25,244	$54,605,500.00
Claims unpaid Dec. 31 (beginning of year)	17	48,415.46
Claims incurred during the year	251	501,092.50
Total	268	$549,507.96
Claims settled during the year	240	483,375.00
Unpaid Dec. 31 (end of year)	28	$66,132.96
Business in Minnesota:	No.	Amount.
In force Dec 31 (beginning of year)	651	$1,009,000.00
Written during the year	203	225,000.00
Total	854	$1,234,000.00
Ceased during the year	149	178,500.00
In force Dec. 31 (end of year)	705	$1,055,500.00
Claims unpaid Dec. 31 (beginning of year)	....	None
Claims incurred during the year	4	5,000.00
Total	4	$5,000.00
Claims settled during the year	3	4,000.00
Unpaid Dec. 31 (end of year)	1	$1,000.00
Collected from members during year		$12,611.05

State of Minnesota,
Department of State.

Whereas, the Royal League, a corporation organized under the laws of Illinois, has fully complied with the requirements of the laws of this state relating to cooperative 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 cooperative or assessment fraternal 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.

ESTABLISHED 1881.

J. QUINCY HAAS & CO.

ESTABLISHED 1881.

MINNESOTA STATE AGENTS

OFFICE, NEW YORK LIFE INSURANCE COMPANY BUILDING, ST. PAUL, MINN.

ROCHESTER GERMAN INSURANCE COMPANY

Principal office, Rochester, New York. Organized in 1872. Hon. Frederick Cook, president; H. F. Atwood, secretary. Attorney to accept service in Minnesota, Insurance Commissioner.

Cash capital	$200,000
Income in 1904	
Premiums other than perpetuals	$1,107,457.51
Rents and interest	60,132.54
Profit on ledger assets over book values	18,117.39
From all other sources	20,000.00
Total income	$1,205,702.44
Disbursements in 1904	
Amount paid for losses	$847,218.07
Dividends and interest	20,000.00
Commissions and brokerage	287,746.82
Salaries and fees of officers, agents and employes	35,074.33
Taxes, fees and rents	36,646.26
Loss on sale or maturity of ledger assets	2,297.76
All other disbursements	74,838.99
Total disbursements	$1,303,822.23
Excess of disbursements over income	98,119.79
Assets Dec. 31, 1904	
Value of real estate owned	$376,547.26
Mortgage loans	341,003.35
Bonds and stocks owned	444,790.00
Cash in office and in bank	198,565.15
Accrued interest and rents	11,604.08
Premiums in course of collection	143,240.04
Total admitted assets	$1,515,749.88
Liabilities Dec. 31, 1904	
Unpaid losses and claims	$79,733.46
Reinsurance reserve	842,190.40
Commission and brokerage	2,243.26
Capital stock paid up	200,000.00
Total liabilities, including capital	$1,124,167.12
Net surplus	391,582.76
Risks and Premiums, 1904 Business	
Fire risks written during the year	$123,563,963.00
Premiums received thereon	1,654,267.65
Net amount in force at end of the year	130,559,232.00
Business in Minnesota in 1904	
Fire Risks:	
Risks written	$2,388,669.00
Premiums received	36,671.23
Losses paid	20,701.54
Losses incurred	19,526.09

State of Minnesota,
Department of Insurance.

Whereas, the Rochester German 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.

GERMAN FIRE INSURANCE COMPANY

Principal office, Peoria, Ill. Organized in 1876. Bernard Cremer, president; Charles Cremer, secretary. Attorney to accept service in Minnesota, Insurance Commissioner.

Cash capital	$200,000.00
Income in 1904	
Premiums other than perpetuals	$510,214.82
Rents and interest	29,532.96
Total income	$539,747.78
Disbursements in 1904	
Amount paid for losses	$316,391.25
Dividends and interest	27,000.00
Commissions and brokerage	142,904.67
Salaries and fees of officers, agents and employes	8,412.00
Taxes, fees and rents	8,912.83
All other disbursements	20,915.80
Total disbursements	$524,536.55
Excess of income over disbursements	15,211.23
Assets Dec. 31, 1904	
Value of real estate owned	$21,000.00
Mortgage loans	261,681.10
Collateral loans	44,011.94
Bonds and stocks owned	202,829.00
Cash in bank	127,837.47
Accrued interest and rents	12,146.88
Premiums in course of collection	69,044.93
All other admitted assets	5,000.00
Total admitted assets	$743,542.32
Liabilities Dec. 31, 1904	
Unpaid losses and claims	$21,709.66
Reinsurance reserve	381,652.34
Capital stock paid up	200,000.00
Total liabilities, including capital	$603,362.00
Net surplus	140,180.32
Risks and Premiums, 1904 Business	
Fire risks written during the year	$40,870,402.00
Premiums received thereon	625,432.10
Business in Minnesota in 1904	
Fire Risks:	
Risks written	$1,648,724.00
Premiums received	27,895.07
Losses paid	14,200.60
Losses incurred	13,200.60
Tornado:	
Risks written	$11,600.00
Premiums received	63.50
Aggregate:	
Risks written	$1,660,324.00
Premiums received	27,958.57
Losses paid	14,200.60
Losses incurred	13,200.60

State of Minnesota,
Department of Insurance.

Whereas, the German Fire Insurance Company, a corporation organized under the laws of Illinois, 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 and tornado insurance in the State of Minnesota, according to the laws thereof, until the thirty-first 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.

DELAWARE INSURANCE COMPANY

Principal office, Philadelphia, Penn. Organized in 1835. Tattnall Paulding, president; Henry Lylburn, secretary. Attorney to accept service in Minnesota, Insurance Commissioner.

Cash capital	$702,875.00
Income in 1904	
Premiums other than perpetuals	$825,796.73
Premiums on perpetual risks	8,290.19
Rents and interest	65,031.51
Profit on ledger assets over book values	3,717.45
Total income	$902,835.88
Disbursements in 1904	
Amount paid for losses	$589,484.44
Dividends and interest	14,057.50
Commissions and brokerage	204,712.20
Salaries and fees of officers, agents and employes	62,909.31
Taxes, fees and rents	37,928.06
All other disbursements	56,592.91
Total disbursements	$965,685.42
Excess of disbursements over income	62,849.54
Assets Dec. 31, 1904	
Value of real estate owned	$200,000.00
Mortgage loans	184,700.00
Bonds and stocks owned	1,060,347.17
Cash in office and in bank	87,910.59
Accrued interest and rents	18,126.84
Premiums in course of collection	187,919.11
All other admitted assets	5,307.52
Total admitted assets	$1,744,311.23
Liabilities Dec. 31, 1904	
Unpaid losses and claims	$73,080.00
Reinsurance reserve	696,161.46
Reclaimable on perpetual policies	117,172.40
Salaries, expenses, dividends and interest due	77.00
Commission and brokerage	28,196.27
Capital stock paid up	702,875.00
Total liabilities, including capital	$1,617,562.13
Net surplus	126,749.10
Risks and Premiums, 1904 Business	
Fire risks written during the year	$93,904,711.00
Premiums received thereon	1,203,759.83
Net amount in force at end of the year	112,890,434.00
Business in Minnesota in 1904	
Fire Risks:	
Risks written	$1,474,069.00
Premiums received	20,276.35
Losses paid	12,679.67
Losses incurred	12,677.26

State of Minnesota,
Department of Insurance.

Whereas, the Delaware Insurance Company, a corporation organized under the laws of Pennsylvania, 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.

RELIANCE INSURANCE COMPANY

Principal office, Philadelphia, Pa. Organized in 1841. William Chubb, president; Charles J. Wister Jr., secretary. Attorney to accept service in Minnesota, Insurance Commissioner.

Cash capital	$300,000.00
Income in 1904	
Premiums other than perpetuals	$600,104.68
Premiums on perpetual risks	4,828.04
Rents and interest	44,922.58
Profit on ledger assets over book values	1,013.59
From all other sources	797.30
Total income	$651,666.19
Disbursements in 1904	
Amount paid for losses	$440,697.62
Dividends and interest	18,000.00
Commissions and brokerage	155,790.83
Salaries and fees of officers, agents and employes	34,701.84
Taxes, fees and rents	21,883.37
All other disbursements	53,168.34
Total disbursements	$724,242.00
Excess of disbursements over income	72,575.81
Assets Dec. 31, 1904	
Value of real estate owned	$111,500.00
Mortgage loans	145,650.00
Bonds and stocks owned	704,120.00
Cash in office and in bank	64,537.92
Accrued interest and rents	2,114.75
Premiums in course of collection	97,956.75
All other admitted assets	1,190.00
Total admitted assets	$1,127,079.42
Assets not admitted	$3,980.65
Liabilities Dec. 31, 1904	
Unpaid losses and claims	$58,805.96
Reinsurance reserve	491,423.45
Reclaimable on perpetual policies	129,220.92
Commission and brokerage	10,941.66
Capital stock paid up	300,000.00
Total liabilities, including capital	$990,391.99
Net surplus	136,687.43
Risks and Premiums, 1904 Business	
Fire risks written during the year	$62,358,621.00
Premiums received thereon	785,427.82
Net amount in force at end of the year	77,633,811.00
Business in Minnesota in 1904	
Fire Risks:	
Risks written	$1,444,785.00
Premiums received	18,590.85
Losses paid	10,108.18
Losses incurred	12,397.62

State of Minnesota,
Department of Insurance.

Whereas, the Reliance Insurance Company, a corporation organized under the laws of Pennsylvania, 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.