

GENERAL CORRESPONDENCE

1892 NO MONTH, NO DAY

FOLDER NO.

JAMES J. HILL PAPERS

PLEASE RETAIN
ORIGINAL ORDER

Sarah G. [1892-1893]
Mrs. Albert
223 Fair
772 Arundel

A CAREFUL PERUSAL
OF THAT WHICH IS
WITHIN WILL CER-
TAINLY PLEASE AND
BE OF VALUE TO ALL
INTERESTED.

THE J. D. NESS
PRACTICAL
BUSINESS COLLEGE

ST. PAUL,
MINN.



"To Save Time is to Lengthen Life."

— e k o o n a —

SCHOOL OF MISS J.D. HESS
CATALOGUE OF
MISS J.D. HESS
BUSINESS
COLLEGE
and
SCHOOL
OF
PHONOGRAPHY.


PIONEER PRESS
BUILDING

ST. PAUL
MINN.

SCAMBLETT & FEENEY
LITHO.



Yours truly
J. D. Mass



PUBLISHED BY
J. D. HESS,
1892-1893.

INTRODUCTORY REMARKS.

This Catalogue is prepared with the intention of giving the fullest information possible in regard to the Art of Shorthand; its uses, value, how it may be learned, and in fact, all information needed to guide one in their selection; also to answer the numerous questions which are daily asked of

Yours truly,

J. D. Hess.

PERTINENT.

1. This college makes a specialty of practical instruction.
2. Pupils are under the teacher's instruction the entire day.
3. Our graduates have no difficulty in procuring and filling first-class positions.

WHY OUR SCHOOL IS A SUCCESS.

1. *Because the instruction is entirely practical.*
2. *Its graduates do it credit and recommend the school.*
3. It is the *largest* and *only* exclusively shorthand and typewriting school in the northwest.

4. It is the only school in the *northwest* employing certificated teachers of *known* ability and reputation.
5. It is the *only* school that makes a specialty of *individual* instruction in the principles of phonography.
6. It is the *only* school that interests itself in securing situations for its graduates.

POINTS OF SUPERIORITY.

1. Thoroughness of work.
2. Large and well ventilated rooms.
3. Comprehensiveness of course of study.
4. Latest and most approved business methods.
5. Remarkable success of our graduates and students.
6. Confidence business men and educators have in our school.
7. Lowest rates of tuition, and other expenses reduced to a minimum.
8. Best class of patronage, being composed of intelligent and industrious students.
9. Excellent faculty, composed of teachers of known ability and reputation.

SHORTHAND.



FIRST, in this little pamphlet we would call your attention to the fact that the knowledge and practice of shorthand is continually growing in importance, and the time is coming when it will be considered a necessary branch of education.

HONEST WORDS TO ONE CONTEMPLATING THE STUDY OF SHORTHAND.

To one who has never studied shorthand these few remarks are earnestly directed. Perhaps there is nothing as *mysterious* and so little known as the art of shorthand writing to the uninitiated mind. In selecting a system it will not do to depend upon your own judgment entirely. Look around you for the leading reporters and find out what system of shorthand they use. Steer clear of prejudicial minds. Do not be deceived by "cunning" advertisers essaying to teach you to write with the speed of an old reporter in two or three months, which is limited time for typewriting alone. Our advice is: Before you enter upon the study of shorthand and typewriting make up your mind that at least six months should be provided for. Why,

just think a moment. To thoroughly prepare yourself for practical office work, you should possess these qualifications: A practical amanuensis, good business hand, accurate speller, understand punctuation, construction, business arithmetic, business forms, definitions, and in general be courteous and present a business-like appearance.

No shorthand school is worthy the name unless it thoroughly prepares the student for practical office work.

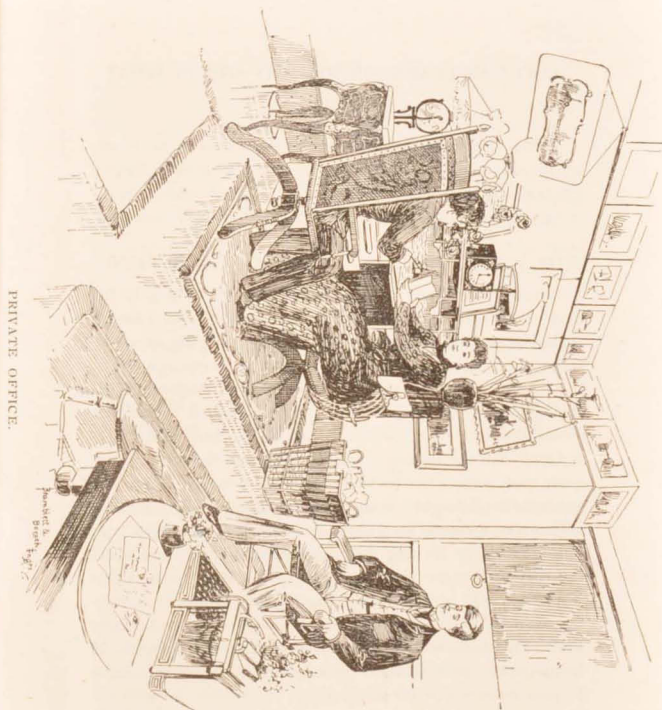
If need be, pay more for such instruction.

TO THOSE WHO WISH TO LEARN.

The great point to be considered is, what is the best system and where is the best place to learn? These points we wish you to carefully consider, as we lay before you a carefully prepared description of the manner of teaching in this school.

This school offers exceptional advantages for the study of phonography; being exclusively devoted to the teaching of shorthand and typewriting by experienced and competent teachers. The school is in session daily and is so organized as to give students the best possible instruction in the principles, and training in the practice of these arts.

Anyone having a practical knowledge of shorthand and typewriting has a profession that will enable him not only to be sure of support, but will ensure him a competency for life.



PRIVATE OFFICE.

WHO CAN LEARN SHORTHAND AND IN WHAT TIME.

There are four requirements necessary to learn shorthand, viz.: A fair knowledge of the "Common School Branches," a reasonably fair intellect, a reasonable amount of application, and a teacher that understands his business.

WHY YOUNG MEN SHOULD STUDY SHORTHAND.

Every young man, no matter what his calling in life may be, should study shorthand, not only for the benefits to be derived directly from it, but as a stepping stone to something higher. Through its avenues many go on to fame and fortune. Numbers of business managers of factories, foundries, corporations, manufactories, mercantile establishments, etc., began as stenographers and typewriters. All the leading firms throughout the country require their secretaries to be shorthand writers. There are thousands of bright young men, such as clerks, sons of carpenters, farmers, merchants, public school teachers, and young men just leaving the "High School," who are making very little more than just enough to keep them, while if they would study phonography, they could, in a very few months' time, increase their earnings from two to three fold. The demand for young men in the shorthand field being greater than in other branches of work enables them to procure much better salaries.

One of the most useful accomplishments a young man of the present day can have at command, is the art of shorthand writing. It is called for in a thousand different walks of life, and those who are thorough masters of it can always command large salaries in one capacity or another.—*N. Y. Scientific Times.*

Young men aspiring to the higher positions in life cannot do better than accept phonography as their stepping stone, as there is no question but that by becoming a shorthand writer they gain a priceless accomplishment, and stand in a direct line of promotion, where they can easily pass from the stenographer's chair to higher and more lucrative positions.

An easy stepping stone from a lower to a higher condition; a ladder on which young men may climb to fame and fortune more surely, perhaps, than in almost any other calling which is open to them. This is a calling not likely to be crowded, and there must continue to be a greater demand than supply.—*FOWLER C. WELLS.*

SYSTEM TAUGHT.

After a thorough examination of the principal systems, we have decided in favor of the Benn Pitman, believing it simpler, more legible and easily learned.

OUR INSTRUCTION

Is guaranteed to be *first-class in every respect.* Our terms are as low as we can afford to make them, considering the class of instruction we give.

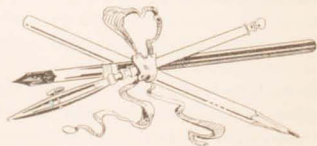
The tuition fee is always payable in advance, and no part thereof is ever refunded. Where the pupil follows our advice and does his part of the work, we guarantee satisfaction.

TIME REQUIRED.

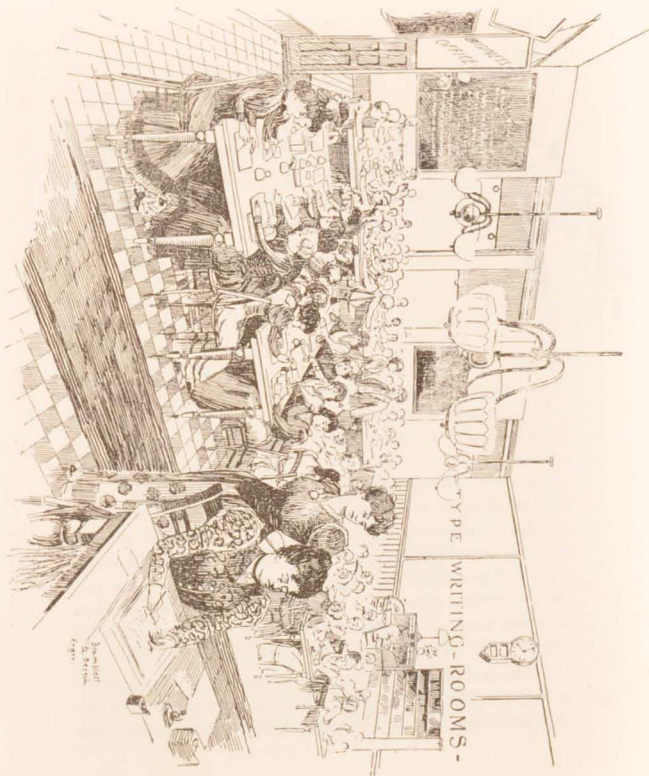
No teacher can, with any certainty, assure a pupil of the time it will require to become proficient in shorthand and typewriting; half learned it is useless. It requires hard work and diligent study, with time and patience, to prepare one's self to occupy a responsible position in an office, or the more difficult duties of the court reporter.

REFERENCES.

We refer to our pupils and those who employ them. We think our list of pupils, and the testimonials which we give, ought to satisfy anybody that we have a first-class school, turn out competent stenographers, and procure good positions for them when competent. If you become our pupil, you will want us to do that for you.



SCHOOL ROOM.



TYPEWRITING.



EACH student will be allowed the use of the typewriter each day, and will receive such instruction as will be necessary to render him or her a skillful operator without extra charge.

QUALIFICATIONS.

No one who is lacking in the fundamental branches of a good English education, should take up the study of shorthand with the idea of making use of it as a means of living; for if he does he will certainly be disappointed. One must be a good speller, able to compose a letter and punctuate it properly, or able and willing to learn to do so, to seek a knowledge of shorthand as a means of living. It may be considered a strong statement, but it is nevertheless a true one, that in no other line of clerical work does a broad and general knowledge render its possessor such good service. In reading one's notes a person having a good knowledge of English literature and generally well informed, will transcribe them correctly, while a person not so well qualified would produce in many cases, if anything at all, something far from what ought to be and utterly without meaning.

The qualifications necessary for success as a stenographer and typewriter operator are more extensive than the name of the art implies. An acceptable and successful amanuensis

nowadays is more than a mere writer of shorthand and an operator of the typewriter. There is very little demand for stenographers and typewriter operators merely, but there is a very large and ever increasing demand for young men and young women with good heads who have a thorough knowledge of stenography and typewriting. It is, of course, understood that ability to spell and punctuate correctly is indispensable.





ATTENDANCE.

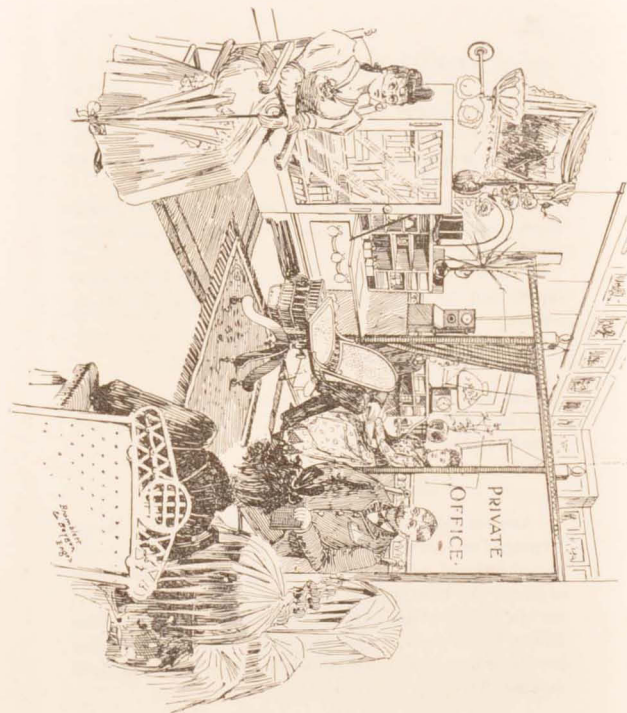
Students are required to be punctual in attendance. In case of absence, all students who are under parental guidance are expected to bring written excuses from their parents or guardians.

A complete record is kept of each pupil, showing the number of times absent or tardy.

In case of sickness or other unavoidable cause of absence the principal will gladly make up lost time, *provided she is notified at the time of its occurrence and the stationery is removed*, so that the space may be at her disposal.

In conclusion, the pupil is asked to take an adequate amount of time to prepare himself as a stenographer, and the principal contracts to furnish the most capable instructors that she has been able to obtain, without regard to expense so long as she secures a high grade of talent. The instructors in shorthand and typewriting have been selected for their efficiency; that is, no one has been chosen as an instructor who has not practiced in actual business that which he or she teaches.

RECEPTION ROOM.



ST. PAUL THE PLACE TO LEARN.

This, the largest city in the Northwest, and the center of business for this section, is the place to learn. The demand here is large and increasing, while the Eastern cities are over-crowded.

A person who becomes a thoroughly competent shorthand writer need have no fear but what he can find a *good paying position*.

It is a profession that will make a person independent for life, and the demand for good writers is constantly increasing.

ARE THERE MANY POSITIONS?

The call for shorthand writers and typewriter operators is rapidly increasing; the demand for first-class help is far in excess of the supply.

GETTING A SITUATION.

Another thing we wish to speak of is, that there seems to prevail an idea that it is difficult to obtain employment as a shorthand writer. While we are aware of the failure of many who have studied phonography in obtaining work, we can always assign some good reason for it. The parties failing do not perfect themselves in the science, and of course having only a smattering knowledge, they cannot apply it successfully.

We know of no other calling so sure to secure employment for a young lady or gentleman as that of shorthand when *properly mastered*.

A CERTIFICATE OF PROFICIENCY

Will be presented to every pupil whom we consider competent to receive one, who has been a student in our school for a term of at least six months.

We do not claim to turn out competent stenographers in *three months*. No really *first-class school* can afford to offer such inducements to secure pupils.



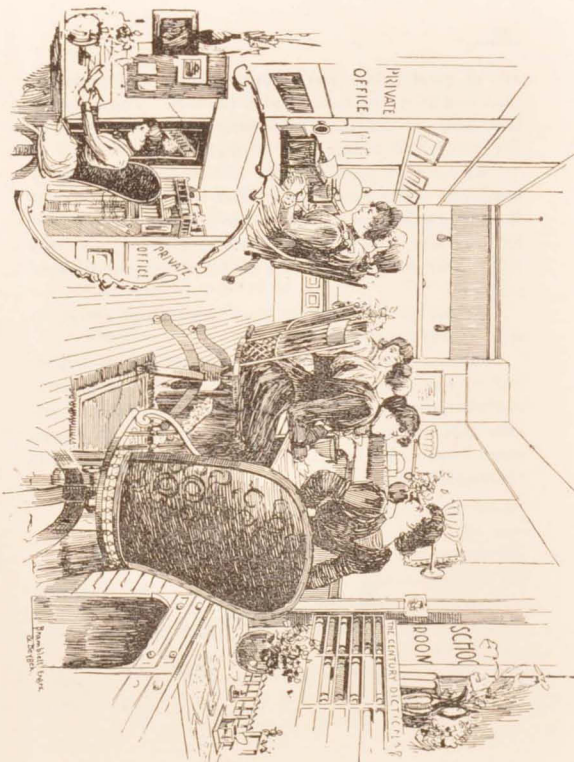
SITUATIONS.

The attention of the reader is called to our references, which contain information very pertinent to this question. We supplement that with this general statement, which is especially true of shorthand, *that we have been unable with our large school to supply the positions which we have been asked to fill during the past year.* The student will understand that he must possess a character for integrity, and that he must be industrious and not afraid of work, and that the more thorough his preparation the better. We confidently believe that the next year we will be asked to supply a still larger number of stenographic clerks. We shall take pleasure in putting forth our most earnest efforts in behalf of our students, but they must allow us to be just to the business men who apply to us for office help, and must not find fault with us if we name those possessing the best qualifications.

OUR ADVICE.

Young men and young women, our advice to you is, let the subject of getting a situation on the completion of your course be the last consideration which shall induce you to attend any business college. Let your highest aim and ambition be, first, to thoroughly prepare yourself for whatever awaits you, and, if you are faithful, industrious, competent,

BUSINESS DEPARTMENT.



and of good habits, rest assured that you will find your place and fill it with honor and distinction. Those succeed best who are self-reliant, depending upon themselves, and not upon friends to help them through the world.

We spare no pains to make our students thoroughly competent before they leave us, and when they take positions they hold them. Of several of our lady graduates it has been said, "She is the best stenographer we have ever had." Our gentlemen students excel in accuracy and general capability.

We aid our students to positions without charge, as soon as they are competent.

Business men who need shorthand help will do well to call upon us. We furnish the best stenographers in the city, and when our own school fails to supply the demand, obtain experienced stenographers from outside. *We recommend none unless we have tested them and found them thoroughly competent.*



DEMAND FOR OUR SHORTHAND PUPILS.

The calls for our shorthand and typewriting pupils are so numerous we have been unable to supply the demand, notwithstanding we place several pupils in positions each month, and we feel no pupil need have any fears of not being able to obtain a position after taking a course in our school. While we do not guarantee a position to every one of our pupils, we guarantee the above to be strictly correct, and we further guarantee to do all in our power to obtain positions for our pupils, and have not failed in any one single instance, where the pupil possessed a reasonable degree of competency.

We wish to say in conclusion, if you are desirous of securing an education that will be useful in whatever avenue of life you may follow, and are willing to spend the necessary time in faithful study, we are confident that you cannot find a better place to attend than our school.

To our students and many friends who have so kindly aided us by influencing so many of their friends and acquaintances to attend our school, we wish to return our sincere thanks for the interest they have manifested in our behalf, and assure them that we shall endeavor to merit a continuance of the confidence they have so generously bestowed upon us in our efforts to educate and prepare young men and women for the weightier responsibilities of life's duties.

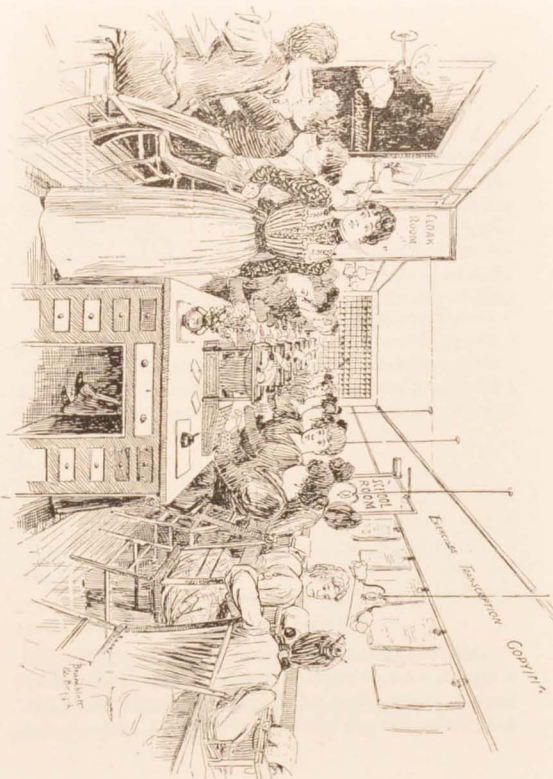
Horace Mann says, regarding a business education:

"If a father wishes to give his son a legacy that will endure while life lasts, let him send him to an institution where he can obtain a sound, practical business education, and he will have the satisfaction of knowing that he has given him what is better than houses, lands, or even gold and silver; these things may take wings and fly away, but this knowledge will last while life and reason exist."

RULES AND REGULATIONS.

1. The bell will ring for roll-call at 9 A. M., at 12 noon, at 1:30 P. M., and at the closing of the school at 4 P. M.
2. Quietness, order and diligence during the hours of business are strictly enjoined.
3. Students, after entering, are expected to remain in the room the full session hours, and will in no case leave without obtaining permission.
4. No laughing, talking or unnecessary noise, lounging, sitting in windows, loitering on stairs and landings, or collecting in groups is permitted.
5. It is expected of all students attending this college that they behave like gentlemen and ladies in the school, in the street, and in their boarding houses, and wherever they may be; for their conduct gives character to the college.
6. Any absence from, and tardiness at morning and afternoon roll-call and recitations are noted in the register, and reports of the same will be sent monthly to parents and guardians when requested, except in cases where the student is responsible to himself.

TYPEWRITING DEPARTMENT.



IRREGULARITIES.

Irregularities in attendance are not permitted under any circumstances. This should be clearly understood, both by pupils and parents. Least of all can excuses be accepted for irregularity in arriving or for absence from recitations.

No abatement in price will be made on account of absences not provided for upon entering, except in cases of sickness when due notification is had.

HOLIDAYS.

The only holidays are Saturdays, the Christmas week, (including Christmas and New Year's days,) February 22, May 30, Thanksgiving Thursday, Friday, and July 4th.

DAY SESSIONS.

Our school is open every week day in the year except Saturday. Our sessions are from 9 to 12 A. M. and 1:30 to 4 P. M. Students have free use of rooms and typewriters till 5 P. M., with personal oversight and with practical experience in dictation and correspondence, which gradually fits them for the work they are aiming at.

EVENING SESSIONS.

Our evening sessions are for those young ladies and gentlemen who are employed during the day. For such we have an evening session three evenings a week, viz: Monday, Wednesday and Friday, from 7 to 9:30.

INSTRUCTION BY MAIL.



THIS is for the benefit of those persons who live at a distance, and cannot conveniently attend either our day or evening sessions, but who would like to study in some systematic way, in the quiet of their homes.

Many persons learn the art by correspondence with a capable teacher, and if one cannot attend the college, this is the next best thing to do.

We give the complete six month's course by mail for \$20.00, and apply this amount on the college course should the pupil afterwards desire to finish in the school.

PERFECTED METHOD OF MAIL INSTRUCTION.

The most thorough plan ever contrived for teaching shorthand by mail. Some of the features which recommend it are:

1. A system of writing can be taught by mail far more successfully than any other art or science.
2. The student runs no risk—is not obliged to leave home or give up his business.
3. Lessons are received at whatever intervals are most convenient.

4. Corrected exercises are invariably sent back by return mail.

Charles Read, in his work on "The Coming Man," says:

"I advise parents to have their boys and girls taught shorthand and typewriting. A shorthand writer who can typewrite his notes would be safer from poverty than a Greek scholar."

All we ask is a careful investigation of others schools, and a careful comparison with ours, when its superior advantages will be readily perceived.

OUR TEACHERS.

We employ as teachers in this school only those who have had practical experience, and those who attend our school receive that kind of instruction which they can put into use immediately upon completing the course.

SPECIAL OFFER.

Five dollars will be given to any one bringing us in a new pupil for the full course in any branch. This is for pupils who have neither corresponded or conversed with us on the subject of entering the school.

The Phonographic Alphabet.

CONSONANTS.

EXPLODENTS.		FRICATIVES.	
p in rope	b in robe	f in safe	v in save
t fate	d fade	th wreath	th wreathe
ch etch	j edge	s hiss	z his
k lock	g log	sh shun	zh vision

LIQUIDS.

l in fall r in for

NASALS.

m in seem n in seen ng in sing

COALESCENTS.

w in way y in yea

ASPIRATE.

h in hay

VOWELS.

	1st Place	2d Place	3d Place
LONG	ee in eel	a in aim	ah in alms
	aw all	o old	oo ooze
SHORT	i it	e ell	a at
	o on	u up	oo foot

DIPHTHONGS.

i in ice oi in oil ow in owl u in tune

ONE POINT

Worthy of consideration is, that our pupils always have positions and we are in constant receipt of letters from graduates of other schools soliciting our aid in getting them situations. Those who learn of us have no difficulty in securing and holding the best of positions.

DISCOUNT.

Two persons entering the school at one time from the same family will be allowed \$5.00 discount.

BOARD

Will be secured for pupils to suit their tastes, varying in price, according to the style desired. Let us know when you are coming, and what kind of a place you want, and we will secure it for you.

Have you leisure, young lady, young gentleman? Study shorthand! It will pay you ten-fold — It is a stepping stone to the best positions in the land.

RATES OF TUITION.

PAYABLE INVARIABLY IN ADVANCE.

SHORTHAND.

Limited to six months (day session).....	\$50.00
Evening, limited to six months.....	25.00
(Including typewriting).	

BY MAIL.

Shorthand (Complete Course) limited to six months....	\$20.00
Shorthand (Elementary Course) limited to three months.....	12.00

TYPEWRITING. (ALONE).

Time limited to three months, four hours per day..	\$25.00
Time limited to one month, four hours per day.....	10.00
Time limited to one month, two hours per day.....	5.00
Evening — three months.....	10.00

BUSINESS COURSE.

Six months.....	\$50.00
Six months (evening session).....	25.00

OF SPECIAL INTEREST.

We are agents for the sale of the Pitman-Howard Manual of Phonography for beginners and all other text books published by Pitman and Howard, Cincinnati, Ohio, and for the Phonographic Magazine.

We are also sole agents in St. Paul for the Pitman-Moran Reporter, and will mail to any one Post-Paid on receipt of the price, \$1.25.

WHAT OUR PUPILS SAY.

From JAMES ROAN,

Stenographer, St. P. & Duluth R. R. Co.

I can truthfully say that I owe my success as a stenographer to the excellent instruction received while attending your school, and take pleasure in recommending it to any one contemplating the pursuance of that branch.

From HATTIE IVERSON,

Stenographer, Superior Abstract Co.

Having completed a course of shorthand and typewriting in your school, I consider it first class in every respect, and would heartily recommend it to any one contemplating the study.

From L. MARIE MCCLUSKY,

Stenographer, St. Paul Daily News Co.

Having taken a course of instruction at the Miss J. D. Hess School of Shorthand and Typewriting, I can truthfully say that it is all its proprietor claims for it. Would heartily recommend my friends or any one else, desiring to take up the study of shorthand and typewriting to enroll with Miss Hess, assuring them in advance thorough and practical instruction from competent and painstaking teachers. Miss Hess is personally interested in her pupils, laboring assiduously for their advancement, and seeking their promotion in every way; and, not satisfied with merely fitting young men and young women for a business career, uses every effort at her command to procure desirable situations for graduates.

From NELLIE QUINN,

Stenographer, N. E. Burton, Life Ins. Agt., Globe Bldg.

Having attended the college of Miss J. D. Hess I found it first-class in every respect and highly recommend it above all others.

From FLORENCE E. FRENCH,

Stenographer, West Publishing Co.

I wish to add my testimonial to the many others; of the thorough instruction received in the College of Shorthand and Typewriting, of which Miss J. D. Hess is the capable head. Having been a pupil, I can cheerfully extol its superior advantages for any one wishing a business education it that line.

From L. C. WISER,

Stenographer, Ramsey & Kenyon.

To a young person desiring a thorough knowledge of shorthand and typewriting, I would take pleasure in saying that your college cannot be excelled. I found the teachers to be the best and always ready to assist one in their work.

From NELLIE F. CLARK,

Stenographer, Swift County Bank, Benson, Minn.

I have a very desirable position and enjoy the work very much. I desire to add my testimonial to that of others, yet I hardly know what to say, for the reputation of the school is so good already that nothing

I could say would help it at all. I certainly think it the best school of the kind in the two cities, and would not hesitate to recommend it to any one wishing instruction in shorthand and typewriting. Anything you may like to say, further, you are at liberty to use my name for.

From NELLIE TIGHE,

Stenographer, Clapp & Bramhall.

Allow me to add a few words to the universal praise given to your deservedly popular school. My advice to all young men and women who are obliged to earn their own living is, first acquire a thorough business education. This can only be satisfactorily done by attending a first-class business college, and that want can readily be supplied by attending the Miss J. D. Hess Practical Business School, of St. Paul. The school is equipped with excellent and thorough teachers who, while giving the strictest attention to every detail, are kind and considerate. The accommodations are ample and comfortable. I consider the time and money I spent while attending this college, the best investment I have ever made.

From HATTIE TRAMM,

Stenographer, Gaiferman Bros.

To all who desire to learn the art of shorthand and typewriting, I cheerfully recommend Miss Hess' college as an institution worthy of patronage. Her teachers are first-class instructors. I attended the school for six months, taking the full course, and when I left, Miss Hess aided me in procuring a good position.

From LULU H. and NELLIE F. GRISWOLD,

Stenographers, Great Northern Ry. Co.

We would recommend all who intend learning shorthand and typewriting to the college of Miss J. D. Hess. Her methods are thorough, her teachers competent, and the accommodations of her school are excellent. This college deserves all the praise which it continually receives.

From LIZZIE A. HEALEY,

Stenographer, Thomson-Houston Electric Co.

I have completed a course of shorthand and typewriting in the school of Miss J. D. Hess, and wish to state that I consider it a first-class school for these studies, and would heartily recommend it to any one contemplating taking a course.

From CATHERINE MULLALLY,

Stenographer, Wm. Winslow, Endicott Bldg.

I attended Miss J. D. Hess' College of Shorthand and Typewriting for six months, and have every reason to pronounce it the best college of its kind in the state. I am now holding a first-class position through influence of said college.

From HENRY REIMERS,

Stenographer, Koehler & Hinrichs.

I am still holding the position which you so kindly got for me two years ago with the above firm, after I had finished a course of shorthand and typewriting at your school. I would advise any young man or woman contemplating the study of shorthand to place themselves under your careful tuition, and if I can help you any way in recommending any one to you whom I think intends taking up the study, I shall be most willing to do so and assist you in any way that I am able.

From ARTHUR LAMBIE,

Stenographer, Land Department, Northern Pacific R. R.

I am pleased to bear evidence to the high standard of excellence which your institution has attained in its line of instruction. As a former student at your school, I can safely say that only experienced and thoroughly reliable teachers are employed, and, after pupils, in your judgment, have become competent to engage in practical work, you use your best endeavors to place them in suitable situations.

From MATTIE C. ALLEN,

Teacher of Shorthand and Typewriting,

Black Hills College, Hot Springs, S. D.

Having been a student of Miss J. D. Hess' school, in the summer of 1899, I esteem it a pleasure to say a good word for this institution. Excellent facilities are here offered to gain a thorough knowledge of stenography, with competent instructors and new and practical methods. I can commend this school to all who desire to gain a thorough knowledge of shorthand and typewriting.

From H. M. ESHELMAN,

Stenographer, St. P. & D. Union Depot Co., Duluth, Minn.

The six months spent in your school last year marks an important epoch in my preparation for a business career. Shorthand is thoroughly taught by a corp of competent instructors, and I will take pleasure in recommending your school to any one desiring to become a thoroughly practical stenographer. I have no difficulty whatever in reading my notes.

From ANNIE M. LANG,

Stenographer, Thomson-Houston Electric Co.

Having been a pupil of Miss Hess, both in shorthand and typewriting, I take pleasure in recommending any one desirous of pursuing these studies, to a course with her, feeling confident that by so doing, a thorough knowledge of both studies will be obtained.

From CARRIE M. KNOWLES,

Stenographer, St. Paul Ger. Ins. Co.

I attended Miss Hess' College for Shorthand and Typewriting six months, taking the full course, and found it successful in every particular; the instructions given are of the best. When I left the school, she aided me in securing a good position which I am holding to-day.

From J. F. BISHOP,

Stenographer, Thomson-Houston Electric Co.

There is nothing too good I can say of your school. I have been your pupil, and the instruction and general discipline of your school is far superior to any I have ever heard or known of; and you procured a position for me at the end of my time.

From DUPLEY MITCHELL,

Stenographer, C., St. P., M. & O. Ry.

To all who desire to learn the art of shorthand and typewriting, I cheerfully recommend your school as an institution worthy of patronage. Your teachers are first class instructors. January 28, last, I commenced the study of shorthand at your night school, beginning at the

alphabet, and since May 28 I have been taking the regular correspondence for this office from dictation and received a nice increase to my salary.

From ALMA A. LEPPEN,

Stenographer, W. J. Dyer & Bro.

To those wishing to render themselves thoroughly competent in the art of stenography, I would recommend Miss J. D. Hess' College of Shorthand and Typewriting, as it cannot be surpassed by any of its kind in the state. I was a pupil in her school for a term of six months. She secured me my present position, which I have held for two years.

From C. B. BARTEAU,

Stenographer, Thomson-Houston Electric Co.

After a course of instruction of six months in the school of Miss J. D. Hess, she secured me a position with the above company which I have no difficulty in holding. Can recommend the school as being thorough and satisfactory in all respects.

TO STENOGRAPHERS:—If out of a position, or desirous of securing a better one, I should at once place an application with Miss J. D. Hess. My present position with Mr. C. McC. Reeve, was obtained through the efforts of her school; which I am sure is worthy all the success it has attained. There is such an active demand for graduates of this school that at no time will you fail finding several positions on file, yet her classes are full the year round. Nothing is too strong for the praise of her school.

Respectfully,

REBA H. SMITH.

Miss J. D. HESS:

Having examined the methods employed at your school in the thorough preparation of students for practical stenographers, and noted the success which you have attained in securing situations for them when competent, I am convinced that the management is deserving of special credit, and your institution worthy of a liberal patronage.

Very respectfully, yours,

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Manager Standard Oil Co.

Yours of the 24th at hand. During the last year you have furnished my office with a number of stenographers, all of whom have been very satisfactory.

From M. N. GOSS,
Manager Blackwood Potting Co.

If Miss Newell is a sample of the pupils from your school, we are ready to say anything in favor of your institution, and give you liberty to use our name if you desire.

From LILY A. LONG,
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I take pleasure in bearing testimony to the help received from your school. I have had frequent occasion to call upon you for stenographic help, and have found that your recommendation of a pupil can be relied upon.

From SNOW, CHURCH & Co.,
Law and Collections.

Replying to your favor we beg to state for the past eighteen months you have been furnishing stenographers for this office, we have always found that they have been selected and chosen with regard to our requirements, and we take pleasure in recommending your institution and patronizing same. We feel assured that we will be as well treated in the future as we have been in the past.

From W. T. ATWATER,
Standard Oil Company.

Referring to yours of the 30th, would state that the stenographers which we have employed through you have in all cases given good satisfaction. We are pleased to acknowledge the fact.

Miss J. D. HESS, St. Paul, Minn.

Dear Madam:—We take pleasure in saying that the stenographers and typewriters you have furnished us, have been satisfactory in every respect. They certainly do credit to your institution.

Respectfully,
D. S. B. JOHNSON LAND MORTGAGE COMPANY.

Miss J. D. HESS, City.

We have several times had occasion to call on you for a pupil from your college of shorthand and typewriting, and take pleasure in stating that the stenographers and typewriters you have furnished us have been satisfactory in every respect.

GEO. D. TAIT,
Evening News Co.

From The ST. PAUL DISPATCH.

Among the institutions of St. Paul which have made notable progress is the practical business college and institute of shorthand of which Miss J. D. Hess is the head. This institution has won golden opinions throughout the Northwest and stands well in the front rank of the business colleges of the country. The rapid growth of this school is owing to the marked proficiency of all its graduates, who are thoroughly prepared to fill the various positions to which they are called and which Miss Hess is very successful in procuring. Eulogies are entirely unnecessary, but it is only conferring a well-deserved compliment upon the school to commend it to all young men and women who desire to become proficient in stenography or typewriting, or, in fact, to attain a thorough business education.

From W. J. DYER & BRO.

We have at different times had occasion to employ stenographers from your college, and as a rule have found them satisfactory. In regard to the last, Miss Leppen, we have only words of satisfaction to express for both herself and her ability and work as a stenographer. If all your students do as well, their employers are doubtless as well satisfied as we are.

From J. L. STACK & Co.,

Newspaper Advertising Agents.

In the last six months we have employed at least four stenographers of yours and it affords us much pleasure to testify to their ability and proficiency. They are usually rapid and correct. If you furnish other houses with as good stenographers as you have furnished us, no doubt there will be many words of praise spoken in behalf of your school of shorthand.

From KOEHLER & HENRICH.

In reference to Mr. Henry Reimer (whom we obtained from your school over a year ago, as stenographer and typewriter) we wish to say: that we are very well satisfied with him, and his work, and find him to be very industrious and obliging and can truthfully say that he fills his place to our entire satisfaction. We are thankful to you for having sent us so good a man.

Miss J. D. Hess, St. Paul, Minn.

Dear Madam:—Replying to your favor of the 12th, will say that the stenographers who have come to us from your college have given entire satisfaction and the work done by them is one of the proofs that your college is an institution that the business men of St. Paul ought to, and I think will, help to maintain as permanent institution in our city. Under your personal direction your pupils cannot but become imbued with the same spirit of honest, indefatigable effort to succeed and the conscientious desire to perform with neatness and dispatch the work of their employer, which you displayed at all times during the two years you were stenographer for the Harvester Company. The degree of proficiency which you have reached in your profession should and will be a strong incentive to your pupils and I bespeak for your institution the most gratifying success.

Yours truly,

R. A. KIRK, Treasurer,

[Formerly President St. Paul Harvester Co.] Farwell, Ozmun, Kirk & Co.

Miss J. D. Hess, Prin. and Prop., &c., City.

Dear Madam:—It is with great pleasure that I certify to the proficiency and skill displayed by the stenographers and typewriters furnished me by you since you commenced your school of instruction in those arts. My duties as assignee of St. Paul Harvester Works have necessitated almost every possible kind of skillful shorthand and typewriting, including many legal documents, complicated tables, consisting mostly of abbreviations and figures, besides many hundreds of business letters, in all of which the work, although performed by different stenographers which you have sent me, has been done with great satisfaction on account of its accuracy, rapidity and reasonable charges. I am not surprised to learn of the continued and increasing prosperity of your undertaking, as the conscientious intelligence and faithfulness which you have displayed in the performance of your duties, as evinced in the proficiency of your pupils, have certainly entitled you to that reward. As in the past, so in the future it will be a great gratification to me to recommend your services to any one needing them.

Yours truly,

L. D. HODGE,

Assignee of St. Paul Harvester Works.

Miss J. D. Hess, City.

Dear Madam:—Your neat little pamphlet received and allow me to return thanks for same and say that I take considerable pride and satisfaction in the success of your college, which now seems to be assured, owing to the fact that during the first years of your work you "allowed yourself to be dictated to" by me. If you work for your pupils with the same honest endeavor and untiring energy which you always did with us, they can't but succeed, and the ability and proficiency of stenographers sent us from your college show that your course of instruction must certainly be all that you claim for it and more too. If your pupils succeed in acquiring anything like the degree of accuracy, speed and neatness which you yourself have attained, they will have no trouble in obtaining and filling responsible positions.

Wishing you the best of success.

Yours truly,

A. J. GALBRAITH,
Atty. St. Paul Harvester Co.

From JOHN J. ELLIS,

Acting Master Mech., C., St. P., M. & O. Ry.

In reply to your inquiries will say, that Mr. Dudley Mitchell, who began the study of stenography January 28th, evening session, under your tuition, is now doing good work in taking correspondence from dictation and transcribing on the typewriter. During this time he has been regularly employed as telegraph operator, and I think his present efficiency as a shorthand writer speaks well for your institution.

From WHITE & LEONARD,

Pioneer Press Bldg.

Mrs. Norton, a recent pupil of your school of stenography, has been in our employ for six months, and we take pleasure in stating that she has shown herself capable and efficient, both as to speed and accuracy.

Miss J. D. Hess, City.

Dear Madam:—The stenographers you have furnished us, have proved highly satisfactory, both being competent, trustworthy and industrious. Mr. R. H. Smith, whom we first employed through you, left us of his own accord, to procure a better position; Mr. A. L. Aylesworth is still with us. You may refer to us at any time, and we can recommend your college in every respect. We appreciate your efforts to furnish first class talent to the business houses of St. Paul, Minneapolis and the Northwest.

Very respectfully yours,

F. A. S. SYMOUR,

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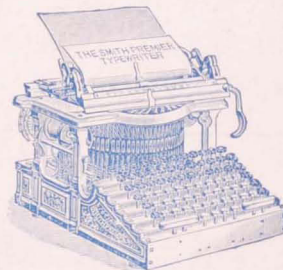
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FACTORY, UFTON GROVE, ST. PAUL, MINN. ❖ ❖

OFFICERS:

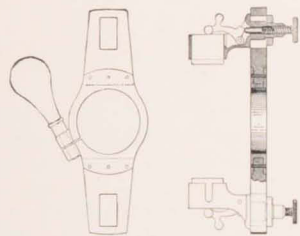
EGBERT G. HANDY, PRESIDENT.	JOS. A. HUMPHREYS, SEC'Y AND TREAS.
F. S. KIRKPATRICK, ATTORNEY.	FRANK MULLIGAN, SUPT. AND ELECTRICIAN.

DIRECTORS:

EGBERT G. HANDY,	JOS. A. HUMPHREY,	F. S. KIRKPATRICK,
J. J. MCCARDY,	CHAS. S. BUNKER.	

PREFACE.

The use of electricity for lighting and power purposes has become so prevalent and familiar to the world at large that we deem it unnecessary in issuing this pamphlet to do more than call attention to the fact. It is in successful operation in all quarters of the globe, and competes advantageously with all known methods of illumination and transmission of power. We state very briefly the general character of our system, and solicit correspondence with those who wish details. The field is filled with other manufacturers, many of whom will resort to the common method of arguing against a competitor's apparatus. We meet all such attacks by guarantees electrically, machanically and legally, claiming for our apparatus that it is equal in points of merit to any in the market.

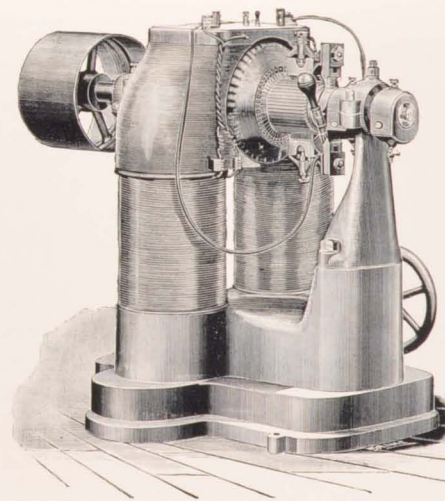


THE MOTOR BRUSH HOLDER.

printing presses, exhaust and ventilating fans, manufacturing and mining machinery of all kinds, elevators or anything requiring from $\frac{1}{8}$ to 100 horse power. They are, as we build them, automatic in action, practically noiseless, free from danger, compact, convenient and require comparatively no repairs.

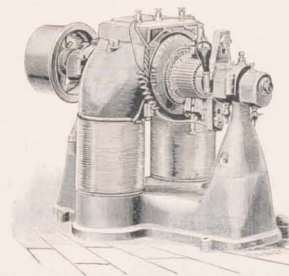
ELECTRIC MOTORS.

It is now universally admitted that the Electric Motor is the cheapest and best means of transmitting power, and that wherever a suitable current can be obtained, no one can afford to use any other means for driving

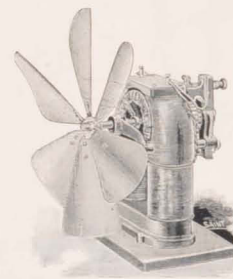


LARGE STATIONARY MOTOR.

SINCE all Dynamos and Motors are based on the same general principles, it is easily understood that the difference in their efficiency must be in the correctness of their design, accuracy of workmanship and quality of materials used in their construction. The aim of the Columbia Electric Company has been to place upon the market a line of Motors, Dynamos and Power Generators that will meet all requirements, and our success is most gratifying. In electrical efficiency and mechanical design our manufacture is second to none, and we give the usual guarantees.



SMALL MOTOR.



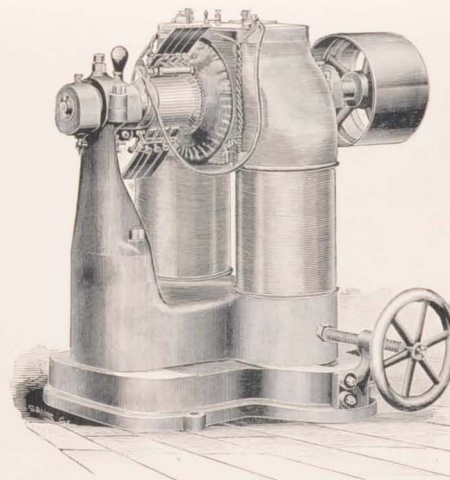
FAN OUTFIT.



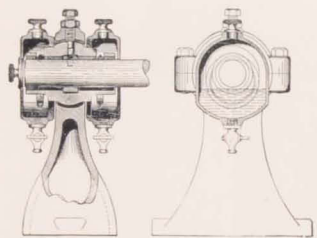
THE DYNAMO AND GENERATOR
BRUSH HOLDER.

POWER GENERATORS AND DYNAMOS.

OUR Power Generators and Dynamos are of the same general form as the Stationary Motors. The magnet cores, as with our motors, are made of the best quality of charcoal wrought iron, giving much higher efficiency than is possible to attain with cast iron cores so commonly used. The armature cores are thoroughly insulated with pure asbestos and mica; the same materials being used for insulating the spools upon which the field coils are wound. All of our commutators are insulated entirely with mica, and are so constructed that it is impossible for the bars to become loose.



POWER GENERATOR.

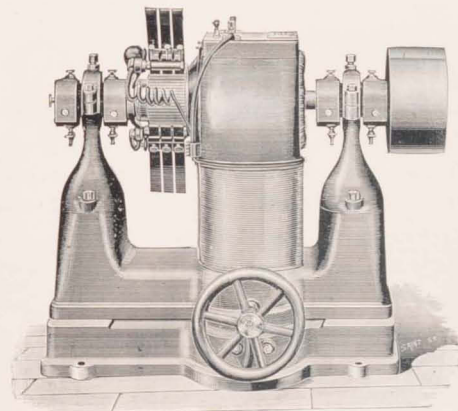


SECTIONAL VIEW OF THE OIL CUPS.

IN GENERAL.

It will be seen by reference to the accompanying illustrations that our Dynamos Motors and Generators are provided with self oiling bearings, self aligning journals and in large sizes a perfect belt tightening device. Carbon brushes are employed on all our Motors when wound for 220

volts or over, and when so ordered, may be run in either direction or reversed at will. The carbon brush-holder is extremely simple, and is so constructed that a uniform pressure of the brushes against the commutator may be maintained until the brush is entirely worn out. All Motors over 5 horse power have sub-bases and screw, for belt tightening.

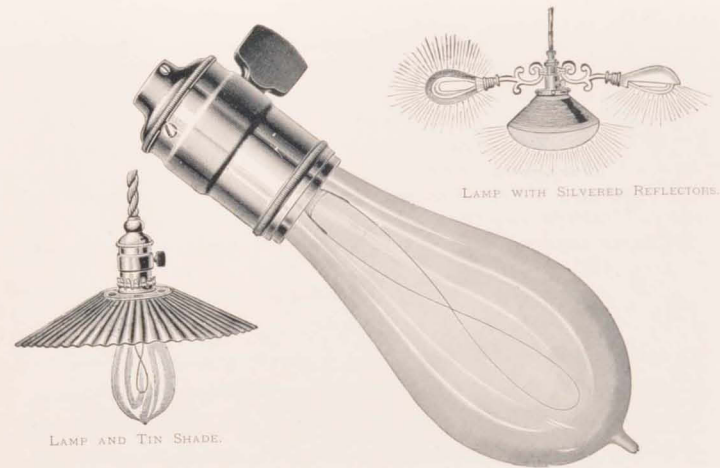


INCANDESCENT DYNAMO.

IN all of our machines the electrical details are carefully calculated and the mechanical construction so proportioned as to conform strictly to electrical requirements. Each machine is then subjected to a rigid inspection and thorough test, carrying an actual load 10 to 15% in excess of their rated capacities for several hours duration.

We manufacture Motors from 1 to 50 horse power; Power Generators from 25 to 100 horse power; and Dynamos from 25 16 candle-power lamps to 500 16 candle power lamps capacity.

These machines will be wound for any standard potential.



LAMP AND TIN SHADE.

LAMP WITH SILVERED REFLECTORS.

INCANDESCENT LAMP AND KEY SOCKET.

OUR system is complete and embraces all the necessary parts to make a finished and satisfactorily working plant such as Cut-outs, Switches, Rheostats, Volt Meters, Ammeters, Lightning Arresters, Key and Keyless Sockets, Lamps, Fixtures, Shades, etc.

The usual lamp is of 16 candle power but those of less, or greater capacity up to 150 candle power are furnished when desired.

Dynamos are either shunt or compound, as required, and are provided with belt tightners on all sizes above 50 light.

Catalogues descriptive of our ALTERNATING SYSTEM for long distance lighting will be sent to applicants for same.

ORDERING.

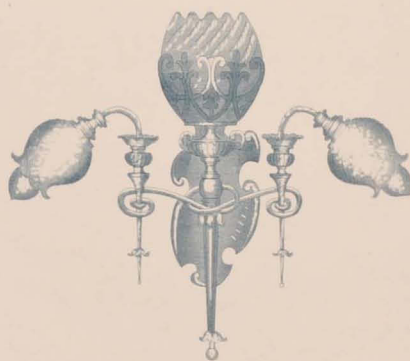
SPECIAL estimates on machinery installed, or prices for machines alone will be furnished on application. Send full details, with plan of building, or map of town, as to number of lights wanted, designating the location of each, etc., being careful to show correct scale of distances; or if Motor work, give full particulars as to requirements.

INSTRUCTIONS.

1. Keep everything about the Dynamo scrupulously clean.
2. Cover the Dynamo when not using to protect it from dust and flyings.
3. Do not start the machine until the brushes are properly placed.
4. If you have not our detailed instructions for the installing and operating of electrical machinery send for same, and read carefully the instructions regarding setting brushes.
5. Do not forget that more trouble is caused by careless placing or handling of the brushes than from all of the other errors combined.
6. Raise the brushes out of contact with the commutator after stopping the machine.
7. Do not run too tight a belt, or hot boxes will be the result.
8. Do not let the oil get too low in the oil chambers. Change the oil in all chambers once each week, replacing the old oil with new.
9. Do not use inferior oil, it is poor economy.
10. Do not overload the machine and then expect the best results.

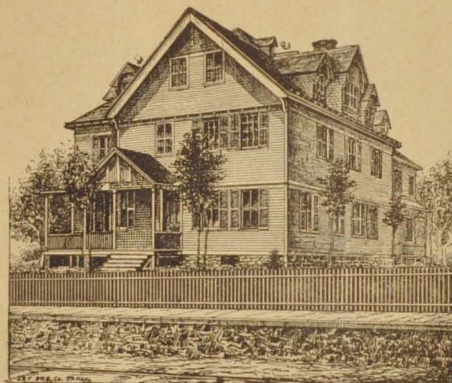
INSTRUCTIONS.

11. Rub the commutator occasionally with a cloth slightly greased with vaseline.
Never use waste.
 12. If your commutator needs smoothing use No. 1½ sand paper, not emery cloth,
and examine carefully between the commutator bars for any particles that
would short-circuit them.
 13. Every installation should be provided with a volt meter.
 14. Every installation should be provided with a current indicator.
 15. Keep the volts to the standard.
 16. Do not complain of unsteady lights if your power is unsteady.
 17. Do not overload the Fuse Boxes.
 18. Do not change 32 for 16 candle power lamps without changing the fuse.
 19. In case the fuse melts do not try to replace it without opening the switch.
 20. Do not, under any circumstances, put copper wire in the fuse boxes, it is
dangerous.
 21. Do not overload your switches.
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× PAYNE, VOSE & CO., PRINTERS, ST. PAUL. ×

QUARTER CENTURY REPORT
OF THE
HOME FOR THE FRIENDLESS
ASSOCIATION.



ST. PAUL, MINN.

1867-1892.

HOME: 469 COLLINS STREET.

ST. PAUL:
H. M. SMYTH PRINTING COMPANY.
1892.

QUARTER CENTURY REPORT
OF THE
BOARD OF MANAGERS
OF THE
HOME FOR THE FRIENDLESS
ASSOCIATION
OF THE
CITY OF SAINT PAUL, MINNESOTA.

1867-1892.

HOME: 469 COLLINS STREET.

ST. PAUL:
H. M. SMYTH PRINTING COMPANY.
1892.

BOARD OF MANAGERS.

President,	Mrs. Pascal Smith,	445 Laurel Ave.
Vice-President,	Mrs. C. H. Worthen,	407 Holly Ave.
Secretary,	Mrs. William F. Graves,	753 Jackson St.
Treasurer,	Mrs. S. D. Flagg,	416 Laurel Ave.
Mrs. H. S. Fairchild,	- - -	135 Summit Ave.
Mrs. S. C. Biggs,	- - -	421 Holly Ave.
Mrs. J. A. Sabin,	- - -	75 Twelfth St.
Mrs. J. F. Hoyt,	- - -	706 Robert St.
Miss M. F. McClurg,	- - -	509 Lafayette Ave.
Mrs. A. S. Talmadge,	- - -	415 E. Tenth St.
Mrs. E. C. Becker,	- - -	295 Laurel Ave.
Mrs. F. E. Bird,	- - -	529 John St.
Mrs. C. E. Furness,	- - -	265 S. Exchange St.
Mrs. Kenneth Clark,	- - -	403 Portland Ave.
Mrs. M. E. Braden,	- - -	503 Kittson St.
Mrs. C. C. Andrews,	- - -	833 Goodrich Ave.
Mrs. J. C. Richardson,	- - -	541 Marshall Ave.
Mrs. Maurice Auerbach,	- - -	388 Summit Ave.
Mrs. E. E. Davidson,	- - -	475 Summit Ave.
Mrs. C. G. Kolff,	- - -	472 Laurel Ave.
Mrs. Myron Brown,	- - -	217 Dayton Ave.
Mrs. Jay Owens,	- - -	259 Dayton Ave.
Mrs. C. J. Thompson,	- - -	330 Pleasant Ave.
Mrs. F. Weyerhaeuser,	- - -	435 Summit Ave.

HONORARY MEMBERS.

Mrs. H. M. Smyth, Mrs. E. M. Dean, Mrs. John Mattocks,
*Mrs. A. F. Parker.

ADVISORY BOARD.

Gov. Ramsey, Mr. H. S. Fairchild and Mr. J. D. Ludden.

MATRON.

Mrs. Annie P. Winters.

* Deceased.

QUARTER CENTURY REPORT.

1867-1892.

♦ ♦ ♦

One by one the years pass by, leaving their silent records for good and evil behind. A massive book there is of time's firm binding. Its pages record many a weary climbing up thorny mountain paths of sin and sorrow and suffering. The trend of many a life lies through too densely shaded paths where gleams of sunshine rarely come. Now and then some helping hand is seen striving to cheer on the weary hearted, and help them to feel that there is a God who sends sympathy and love for the unfortunate into human hearts, thereby embodying Himself in the real, and giving hope of a diviner pity in the world beyond.

The first meeting of this Society was held in the vestry of the First Presbyterian Church on Third Street, May 4th, 1867. The minutes of that meeting contain these words, "God has opened up the way! The command 'Go forward' cannot be misunderstood." God had opened up the way. The work has gone forward, and this morning dawns upon our twenty-fifth anniversary with this cry still ringing in our ears.

I am sure that among the women gathered here to-day there is not a doubt in the heart of one as to the divine mission of her work. There is no feeling of retrogression or discouragement, but on the contrary, the feelings born of success in the past summon new hopes for enlarged capacities for usefulness in the years to come.

With harmony in the Home under our able Matron who moulds the many discordant elements that come before her between each rising and setting sun into a wonderful psalm of peace and comfort, surely we may be forgiven for self-congratulation this morning.

Upon the rhythm of our work depends almost entirely our success. Let me say right here that we must look beyond an able Matron and Board of Managers working with unity of heart and purpose to the generous, Christian public who are the source and sustenance of our being. Kind friends, we thank you. May we deserve your help in the years to come as in the past, for experience has proven that if we deserve it we shall have it.

The name of our Association has been changed three times. It bore the name of its birth, "Ladies' Christian Union," from May 26th, 1867, the date of the adoption of its first constitution, until Jan. 27th, 1869, when a new constitution was adopted and the name changed to the "Ladies' Relief Association of the City of St. Paul." In February, 1870, Mrs. J. A. Wheelock and Mrs. Davis were appointed a committee to secure a charter. The following April the charter was procured and the Association became an incorporated body. It was not until February, 1877, that the Association felt able to provide for itself a corporate seal, economy being shown in the decision whenever the subject was discussed, that a seal would be expensive and was not really essential. In January, 1877, by a special act of the legislature, the name we now bear was given us.

The aims of the Society have virtually always been the same: to give shelter to the homeless of every nationality, religion, clime and color; rest to the weary until strength could be recuperated; Christian sympathy to the unfortunate, and practical help toward the bettering of their condition. The methods by which these helps have been accomplished have changed somewhat.

For a time there were committees appointed who should seek out the poor and sick, and devise ways and means for helping them. In the beginning, before a Home was possible,

this method was necessary. This plan was not found to be as far reaching as desired, and very soon arrangements were made to have the vestry of the First Presbyterian Church opened every Thursday, that applications for help might be made there. Arrangements were also made by a missionary committee for the regular and frequent holding of prayer meetings, to which as many as possible among the poorest classes were to be urged to come. A lady, to whom a salary was paid, was hired to do missionary work. The efforts made by the managers to retain her services show that her labors must have been faithful and productive of much good. She left in June, 1868, to engage in the same work in St. Louis. I find no record of any one being employed to carry on the work here in her place. Besides this evangelical work clothing and money were distributed, and assistance given to the needy in all possible ways.

Very soon the feeling, "If we had a Home, how much more good could we do," impressed itself upon the hearts of the managers, and in January, 1869, a committee, of which Mrs. S. S. Taylor was chairman, announced the establishment of a "Home" in a building on Walnut Street, which was rented for the purpose.

In April, 1869, Mrs. H. S. Fairchild and Mrs. Wm. Wakefield were appointed a committee to purchase a building. In May the Collins place, on Collins Street, was bought, and the institution was established in its present location, just two years after the organization of the Society. In May, 1872, the last payment on the property was made, amounting with interest to \$3,663, showing the great generosity of its friends and the untiring work of its managers. It is needless to say that that May meeting bore something of the nature of a jubilee.

In 1880 a new edifice began to be talked of for the near future, as the present Home was "very old, very small, and insufferably cold." Action followed soon. Messrs. J. D. Ludden, E. M. Dean and Major J. A. Sabin were appointed an advisory committee. The managers worked with a will in the face of a good many discouragements, cheered on,

perhaps, by our President, whose energy and perseverance and personal efforts to raise the money acted as an inspiration to all. By the summer of 1883 several thousand dollars had been raised, and the managers felt justified in putting up the structure. Mesdames Pascal Smith, Alexander Ramsey and J. Q. Adams were appointed a building committee, and the Home was ready for occupancy the following December.

The total cost of the building was \$12,348.70. In June, 1884, \$3,000 was borrowed in order that the last payment on it might be made. Affairs progressed so well, under the excellent management of our Treasurer that by January, 1887, this debt was entirely paid, and we had a balance of twenty-eight hundred dollars in the treasury. Mr. J. D. Ludden, Mr. H. S. Fairchild and Gov. Ramsey were appointed an advisory committee for the best investment of this sum and for any sums that might thereafter accrue in the Treasurer's hands. We have had occasion several times to be deeply grateful to these gentlemen for their advice.

The ladies of Unity Church had offered to furnish a room in the new structure. This suggested to our managers the advisability of asking the ladies' societies of the different churches to each furnish one. This request met with a generous response, and several rooms were made most comfortable and home like, with good carpets, full bed room sets, books, pictures, etc. Indeed, to go into some of the rooms one finds it hard to realize that he is in a public institution.

In the new building new rules for inmates were necessary. Mrs. Ramsey and Mrs. Flagg were appointed to draft them. The rules, as drawn up by them, are still enforced.

Many suggestions have been made from time to time that we enlarge our field of work; that in connection with it we start a Foundlings' Home, an Old Ladies' Home, a Day Nursery, and that we take charge of a Women's Hospital. With the exception of the Day Nursery we are doing and have always done much work that comes in the scope of the other charities, for we have inmates from two weeks old to seventy years, and as some one is always ill in our large

family we find ourselves doing a large amount of hospital work. No sick had been cared for up to April, 1870, excepting those who fell ill on our hands. It was then decided to take those who were ill where there was a prospect that rest from care would restore to health.

Up to 1873 men were given a home as well as women and children. I find record of only one man who was admitted after that time. After the establishment of the hospitals caring for sick men was given up, but up to this time it was almost a necessity.

For the large number cared for very few deaths have occurred. The first was that of Dr. Nevin, who died of smallpox in April, 1869. There were two other deaths from the same disease during that month.

It has always been the desire of the managers to have daily family worship and divine services on Sunday held at the Home. For the past few years results have been more satisfactory in this respect than at first. Now family worship is held by the Matron daily, and services are conducted every Sunday afternoon in the parlor by ministers from different churches. All inmates are required to attend these services.

For several years ministers of different denominations were present at our Society meetings to open them with devotional exercises. This is now done by our managers.

The first life member was admitted in April, 1886. Six other life members have been admitted, three of whom have gone to other institutions, leaving us with but four.

In May, 1891, a committee of which Mrs. Worthen was chairman, was appointed to prepare new forms for the admission of life members. The report of this committee was most complete, and unanimously adopted.

For many years, in fact ever since its organization up to the year 1891, the Society has been very materially helped by the proceeds of entertainments given for its benefit. Strawberry festivals and donation parties were settled facts each summer and winter, and were very successful. It was also the custom for many years to have thanksgiving col-

lections taken up in the churches for our benefit. All these ways of raising money have fallen more and more into desuetude, for as our work has become better known, individual contributions have been more generous.

During the twenty-five years of our existence we have received the following bequests and donations of land:

In March, 1871, a lot was given us by the Rev. Dr. Brown, who for many years was the pastor of the Central Presbyterian church, and deeply interested in our work.

In April, 1871, at Mr. Woodbury's death, we received some land in Ohio.

In October, 1872, Mr. Loriston Hall, of New York, gave us the deed to a half lot in St. Paul. Two years afterwards, at his death, he left us \$1,000.

In February, 1877, we were given some lots in Asylum addition by Mr. Easton and Mr. D. C. Shepard.

In 1880, Mr. Pennock Pusey donated 960 acres of land to us.

In 1884, Mrs. Anna E. Ramsey bequeathed \$5,000 to the institution.

In 1888, Thomas Bower left us an estate from which we received, by compromise, \$1,150.

Miss Mary Steele, at her death, left us \$100.

In 1890, Mr. Henry Hale left us \$10,000, which we are to receive in yearly installments of \$1,000. The Treasurer's report will show that we have received the first \$1,000 from this bequest, which must be considered as principal money, and not cash for current expenses.

In 1890, Mr. Washington Stees remembered us most generously, but as this estate has not yet been settled we cannot state the sum received.

In the struggle of the past it has been necessary to draw somewhat upon our principal for support. However, each year finds this not as necessary as it was the year before. Our Treasurer's report will show that our interest moneys go a very little way toward our expenditures, and that we are mostly supported by individual contributions. We feel deeply grateful for a beginning toward self-support, and with

large faith in the future, believe, that when our fiftieth anniversary comes it will find us not only continuing our work in our humble way, but with the dignified silence that a self-supporting treasury will give us.

None of the original managers are with us now. Mrs. H. S. Fairchild is our pioneer member, having entered upon the work in January, 1869. To our Treasurer, Mrs. Dr. Flagg, belongs the honor of having served as an officer for the longest time, since December, 1874. Next to her in office comes our honored President, Mrs. Pascal Smith, who became identified with the work in January, 1873, and who has served as President since May, 1875. All praise to the untiring faithfulness of these women who have taken time from their household cares for so many years; who have given able judgment, capable, guiding hands; and who have put into their work so much of Christian love and tenderness. Praise, also, to their many able helpers, several of whom have labored faithfully for many years, with a noble giving of time and strength.

The greatest controversy that ever agitated the members of our Board was over the word Evangelical, which abounded in the first constitution. It was the occasion of much thought, and the final action of the Board resulted in the withdrawal of those who could not approve of its course.

The disputed word remained until February, 1873, when the following amendment was proposed and adopted; the opposition, which was largely in the minority, absented themselves from the final meeting:

"Feeling confident that all good people should have the privilege of aiding in the support of institutions having for their aim benevolent objects, and being assured that we are very much hindered in our labor of love for the homeless and friendless by the exclusion of all persons from active work with us who are not members of the so-called Evangelical churches, Therefore,

Resolved—That there be a meeting of the Association three weeks from this date, as provided in the constitution, for the purpose of voting for the amendments herein proposed—one of which is, that the word Evangelical be expunged from the constitution wherever it occurs."

The wisdom of this change, indicative of a more liberal spirit among our members, has been so fully demonstrated in the past nine years that it needs no further comment from me.

Other changes were also made at this time, providing for the election of officers, managers, etc.

The first President was Mrs. D. W. Ingersoll, elected in 1867. In 1868, Mrs. John Nicols; 1872, Mrs. H. M. Smyth; 1874, Mrs. H. S. Fairchild; 1875, Mrs. Pascal Smith.

Vice-Presidents: In 1867, Mrs. F. A. Noble, Mrs. G. W. Hamilton, Mrs. D. Cobb (after the first year this number was reduced to one); 1868, Mrs. A. J. Goodrich; 1869, Mrs. J. A. Wheelock; 1870, Mrs. J. B. Sanborn; 1871, Mrs. E. W. Gilbert; 1872, Mrs. H. S. Fairchild; 1874, Mrs. John Mattocks; 1875, Mrs. Alexander Ramsey; 1885, Mrs. S. B. Beals; 1887, Mrs. C. H. Worthen.

Secretaries: 1867, Mrs. C. D. Strong, Recording Secretary; Mrs. A. J. Rolifson, Corresponding Secretary (this office was dropped after the first year); 1868, Mrs. T. D. Simonton; October, 1868, Mrs. William B. Herriot; 1870, Miss Kate Nicols; November, 1883, Mrs. C. W. Hackett; 1886, Mrs. S. B. Beals; 1888, Mrs. W. J. Dyer, Mrs. J. W. Cooper; 1889, Miss Helen Carver; 1890, Mrs. S. B. Beals; 1891, Mrs. William F. Graves.

Treasurers: 1865, Mrs. William Wakefield; 1870, Mrs. J. A. Wheelock; 1871, Mrs. E. M. Dean; 1875, Mrs. S. D. Flagg.

Two of our Managers, Mrs. Alexander Ramsey and Mrs. R. H. Dougan, have been called to a better land while laboring with us. Mrs. Ramsey became interested in the work in April, 1875, and served as Vice-President from January, 1876, up to the time of her death in November, 1884.

Mrs. Ramsey's loss was, and is still deeply felt by all who knew her. She was a queenly woman, of fine capacity and exceptional ability, fearless in her denunciation of wrong, and quick to appreciate the good. It was largely to her wise planning that we owe our present commodious building. The Home was the one charity to which her energies were

devoted. How much her heart was in her work was testified to in her last bequest.

Mrs. Dougan had been interested in our work two years when the final summons came for her. In those two years all had learned to prize her counsel and appreciate the gentle spirit that dwelt within her. All who knew her loved her, mourned for her. What greater tribute could be paid?

We have had eleven Matrons. Of these, Mrs. Smiley served the longest—eight years. This report would not be complete without especial mention of her. She was the second Matron employed by the Board after the purchase of the Home. She was honored and respected by the Managers, and gave the best there was in her life to the care of the institution. She was always patient, kind and thoughtful to the inmates, exerting a most excellent Christian influence on all those who became objects of our care.

In the early days of our work, as has been mentioned before, we were sometimes compelled to open our doors to men who were ill. In one instance, it will be remembered by a few of the older members of the Society, a Mr. Wood of New York, came to our State seeking health. He failed rapidly, so that he was unable to keep the position that had been procured for him by interested friends. Dispirited and without money he was admitted to the Home, far gone in consumption, the most hopeless, despondent case we had met with in our work. He was without God and without hope. It was through the influence of this good woman, Mrs. Smiley, that he was led away from his doubts and embraced the Christian faith. From being morose and difficult to control, he became as gentle and loving as a little child. Such a radical change in the nature of one is seldom seen, and when the end came it was peace. One who witnessed the death bed scene has said that it was the most triumphant example of what the Christian faith can do in the trying hour, that she has ever known.

When it came time for Mrs. Smiley to lay down the burden of her life, the Managers were glad that they had the privilege of providing and caring for her. She passed away

at the Home, where she had been so useful and beloved, in March, 1880.

For the past year as for the twenty-four preceding years, it has been our privilege to endeavor to lighten burdens, ease sorrows and provide homes for some of God's unfortunates. As our work increases we feel our responsibilities greater; we feel our need for larger sympathy; we need to feel that to us this wretchedness that we are trying to make less, might have come.

As our city increases in population, our family naturally is larger. This year our home has been full to overflowing all of the time, taxing our treasury to the utmost and the strength of our matron as well. During nearly three months of the year it has been necessary for her to have an assistant, and in June she was given leave of absence for a month for much needed rest and change.

The largest number of inmates was during October, when the family numbered 67. 206 different persons have been cared for during the year, and the average number per month has been 57. Thirty children have been taken for adoption this year, to gladden homes into which no childish voice had come, or from which it had gone out forever. I cannot refrain from making especial mention of one boy who was adopted. He came to us from the city jail where he was lodged for theft and vagrancy. The transformation in him after a few short months under our kindly Matron's care was marvelous. Latent gentleness, honor and uprightness needed but the touch of kindness, supplemented by warmth and food, to supplant the old vicious ways. He went from us into a refined Christian home, which thus far he has made glad by his presence. One such result will compensate for many discouragements.

In May an elderly woman who had given any amount of care and trouble by the unsettled condition of her mind was sent to the insane asylum.

Two deaths occurred during the year, one a baby, who died of cholera infantum, the other that of a middle aged woman whose sufferings for months had been agonizing.

None could regret when at last the tortured body was at rest.

Drs. Wheaton, Riggs, Poole, Rogers, Sawyer, Dinwoodie and Bradbury have been especially kind to us this year, with no recompense but the blessings of the suffering and the deep gratitude of our Managers. We would give special thanks to Dr. Poole, who has responded promptly to all calls day or night, and who has done a large proportion of the surgical work.

We would thank, too, all ministers who have held divine services in the parlor on Sunday afternoons. The Easter service was especially enjoyable. Beautiful flowers, in profusion, were sent from St. Paul's church and the House of Hope, and the service was conducted by the Rev. Dr. Wright of St. Paul's church. Other services which our visiting Managers have attended at the Home have been mentioned as most interesting and much appreciated by the inmates.

Thanksgiving and Christmas were both joyous occasions. On Christmas every inmate was remembered with some needed and appropriate gift, nor was a beautiful Christmas tree lacking. This was the gift of Mrs. Auerbach.

The only outlay of any note during the year was a new carpet for the Matron's room, and the cementing of the cellar which was in a wretched condition.

Donations of food, clothing, etc., have been very generous this year. The Managers wish to thank every kind heart that has extended to them a helping hand in anyway. "As ye have done it unto the least of mine ye have done it unto me."

Respectfully submitted,

BELLE GRAVES,
Secretary.

TREASURER'S REPORT.

For the Year Ending January 27, 1892.

RECEIPTS.

On hand date of last report.....	\$ 461.17
Board of Inmates.....	1,250.68
Sale of Real Estate.....	1,175.00
Notes and Interest.....	632.40
Sale of Articles.....	132.00
First Payment of Henry Hale Legacy.....	1,000.00
Life Memberships.....	93.00
Collections during the year.....	1,284.10
Donation from Mrs. J. C. Burbank.....	100.00
St. Paul's Church Offertory.....	5.00
Total amount of Receipts.....	\$6,133.35

EXPENDITURES.

Salary of Matron.....	\$ 480.00
Wages of Employes.....	363.00
Cementing Cellar.....	160.00
Borrowed Money Returned.....	394.40
Taxes and Assessments.....	305.37
Balance on Furnace.....	300.00
Interest and Abstract of Title.....	13.35
Commission for Selling Real Estate.....	81.40
Printing and Stationery.....	34.45
Repairs.....	56.97
Fuel.....	399.75
Provisions.....	1,766.85

ON HAND.

First Payment Henry Hale Legacy... \$1,000.00	
Cash.....	777.81
	1,777.81
	\$6,133.35

MARY C. FLAGG,
Treasurer.

CONSTITUTION.

PREAMBLE.

We, the subscribers, actuated by a desire to befriend, encourage and give shelter to destitute women and children, and convinced of the advantages of associated effort, do covenant to labor together for the accomplishment of these objects, adopting for our government the following Constitution:

ARTICLE I.

This Society shall be called "THE HOME FOR THE FRIENDLESS ASSOCIATION," of the City of St. Paul, Minn.

ARTICLE II.

The object and purposes of this Association shall be to provide a "Home" for the homeless, to aid destitute and friendless women and children, and to surround all who may become objects of attention with religious influences.

ARTICLE III.

SECTION 1. The members of this Association shall be members of Protestant congregations, and shall consist of two classes, viz., Active and Honorary.

SEC. 2. A person may become an active member by paying two dollars (\$2.00) annually in advance, and subscribing to the constitution of the Association.

SEC. 3. A person may become a life member by the payment of twenty-five dollars (\$25.00) at any one time.

SEC. 4. Honorary members may be constituted by a vote of the Association, and shall be entitled to all the privileges of the Association, except those of voting and holding office.

ARTICLE IV.

SECTION 1. The officers of the Association shall be a President, Vice-President, Secretary and Treasurer.

SEC. 2. There shall be a Board of Managers, twelve or more, as may be deemed expedient.

SEC. 3. The Board of Managers shall be members of Protestant churches, and shall be elected by ballot at each annual meeting of the Association.

SEC. 4. The officers shall be elected by the Board of Managers from their own numbers.

ARTICLE V.

SECTION 1. It shall be the duty of the President (in her absence the Vice-President or Chairman pro tem) to preside at all meetings of the Association and Board of Managers.

SEC. 2. The Secretary shall keep a full and correct record of the proceedings of all meetings of the Association and Board of Managers, conduct the correspondence, give notice of all meetings and appointments, and present at each annual meeting a report of the operations and progress of the Association during the past year.

SEC. 3. The Treasurer shall have the charge of all moneys belonging to the Association, and disburse the same under the direction of the Board of Managers. She shall keep a full and correct account of all transactions, and report to the Association at its annual meeting, and to the Board when so required.

SEC. 4. The Board of Managers shall have power to employ agents and determine their compensation, direct the Treasurer in the application of all moneys, assign special work to members of the Association who are not members of the Board, enact their own By-Laws, have control of the Home, and shall exercise a general supervision over the interests of the Association. It shall meet at least once a month. Seven shall constitute a quorum to do business.

ARTICLE VI.

In case of any vacancy occurring in the officers or Board of Managers, the same shall be filled by the Board until the time of the next annual election.

ARTICLE VII.

Two Auditors shall be appointed by the President to serve during the year. It shall be their duty to audit the report of the Treasurer.

ARTICLE VIII.

There shall be an annual meeting of the Association on the fourth Wednesday of January, and special meetings may be held at any time at the call of the President. Fifteen shall constitute a quorum to attend to business. All meetings of the Association shall be opened with prayer.

ARTICLE IX.

This Constitution may be amended at any meeting of the Association, provided the proposed amendment shall have been submitted in writing to the Board of Managers at least three weeks previous to such meeting.

BY-LAWS.

ARTICLE I.

1. The stated meeting of the Board of Managers shall be held at the Home the first Tuesday of every month at 10 o'clock A. M.
2. Absence from three consecutive stated meetings of the Board shall constitute a forfeiture of membership, unless occasioned by sickness, or absence from the city, in which case a written excuse shall be sent to the Secretary.

ARTICLE II.

ORDER OF BUSINESS OF STATED MEETINGS.

1. Reading Scriptures and Prayer.
2. Reading minutes of previous meeting.
3. Report of Visiting Manager.
4. Discussion of report.
5. Bills for month read and approved.
6. Donations for the month reported.
7. Treasurer's monthly statement of finance.
8. Reports of committees.
9. Miscellaneous business.

ARTICLE III.

DUTIES OF VISITING MANAGER.

1. The affairs of the Home shall be each month under the special control of one Manager. She shall visit the Home at least twice every week; shall purchase needed supplies; shall receive or refuse all applicants for admission; shall insist upon all inmates conforming to the religious requirements of the Home, and to assist the Matron in whatever way she directs; and shall decide all ordinary questions that arise.
2. In case of any emergency, the Visiting Manager may consult the President or any two Managers, and their decision shall hold good until the next stated meeting, when it shall be presented to the Board.
3. The Visiting Manager shall present a written report of the month's work at the stated meeting of the Board of Managers.
4. No person not a resident of the city shall be admitted.
5. No boy over seven years old shall be admitted without a special permit from the Board of Managers.

ARTICLE IV.

DUTIES OF MATRON.

1. The Matron shall take charge of all the interests of the Home, as the head of the household, conducting it as a family and regulating its affairs as in any Christian home.
2. She shall assemble the family once each day for family worship, and shall require all to attend unless unavoidably detained.
3. She shall require all the inmates who are able to work to assist her in the work of the house as she directs.
4. She shall keep a correct account of the donations received each month, and report to the Visiting Manager.
5. She shall keep a book containing names of all persons received at the Home, with the date of their admission and departure.
6. She shall be guided in all doubtful matters by the decision of the Visiting Manager, until the stated meeting of the Board of Managers.
7. She shall enforce all rules enacted by the Board for the government of the home.

ARTICLE V.

DUTIES OF INMATES AT THE HOME.

1. The inmates will be required to observe such rules as would govern any well regulated family.
Dissention, fault finding and idleness will not be tolerated, while respect and obedience to the Matron must in all cases be observed.
2. The inmates will all be required to assemble at family worship, and to attend the Sabbath service at the Home unless specially excused by the Matron.
3. Visitors will not be received on Sunday except by special permission from the Visiting Manager.
4. Those persons who are received as boarders will be required to pay the sum agreed upon in advance.
5. The price for board shall in all ordinary cases be three dollars a week.
6. As the Home is designed to offer but temporary assistance, it is expected that all inmates whose health is sufficient will use proper diligence to obtain employment or return to their friends.
7. The Home is not designed for a hospital, and persons requiring constant medical attendance or nursing will not be received.
8. Inmates who have left the Home for other homes, or situations, must obtain a permit from the Visiting Manager before being re-admitted.

ARTICLE VI.

AMENDMENTS.

Amendments or additions to the By-Laws may be proposed in writing at any meeting of the Board of Managers, and acted upon at any subsequent meeting.

DONATIONS.

FEBRUARY.

Mrs. Flagg, underclothing; Mrs. F. E. Bird, child's skirt; Miss McClurg, child's wrapper; Mrs. Irvine, clothing; Mrs. Peter Baldy, one bed; Mrs. J. C. Richardson, clothing, 1 mattress, 1 comforter, work basket, 2 dozen butter plates, 2 dozen saucers, 5 tea plates, 2 cups, 1 vegetable dish, 1 cooking dish, 2 stew pans, 1 salt, 1 glass, 8 forks, 1 cream pitcher, package of papers; Mrs. Southerland, 1 can tomatoes, 1 can corn, clothing; Mrs. E. C. Becker, undervests; Mrs. Walter Stanton, clothing; Mrs. Gregory, clothing; Miss Talmadge, children's clothing; Mr. J. H. McCormick, large turkey, liver several times; Andrew Schoch, dried beef, sausage, smoked fish, cheese, bacon, 1 bushel spinach; Mrs. Auerbach, shoes and stockings, clothing; Mrs. Geo. L. Becker, skimmed milk every day; Minnesota Milk Co., skimmed milk several times; Kennedy & Clittenden, $\frac{1}{2}$ sack flour, 1 box crackers, 1 sack broken crackers, 4 cans fish; Mrs. Bardett, clothing; House of Hope Church, cake; Mrs. Braden, shoes and stockings, two pairs boy's paps, 2 jars blueberries, thread, whisk broom.

MARCH.

F. B. Doran, 1 cord dry maple wood; Mrs. F. E. Dodge, 1 dozen dippers; Mrs. Pascal Smith, ginger snaps, oranges, yarn, pieces, etc.; solicited cake and six dozen rolls from First M. E. Church; Central Pres. Church, cake and rolls; Mrs. Kenneth Clark, 1 dozen spools thread, oranges, 1 jar preserved ginger; Mealey & Son, 8 yards German print; Blodgett & Osgood, 1 load kindling wood; Andrew Schoch, fresh fish several times, dried beef, ham, sausage, etc.; Mrs. G. L. Becker, 2 gallons skimmed milk nearly every day; E. P. Savage, children's clothing; Mrs. Swanson, children's clothing; Mrs. E. C. Becker, bands for babies, 4 cups jelly for the sick; Mr. McCormick, 16 chickens, 2 turkeys and liver; Mrs. Myron Brown, shoes, rubbers, linings, 1 dozen oranges, 1 dozen lemons, 50 cents; H. A. Boardman for House of Hope, 1 box of oranges; Mrs. F. G. Griswold, clothing; Mrs. Moffit, clothing; Mrs. C. Worthen, clothing, pieces, oranges, etc.; Mrs. Robertson, baby's clothing; James Skinner, books and magazines; Children of St. Catherine's sewing class, children's clothing made and repaired, hat, soft shoes, dolls, etc.; Emil Geist, baby's carriage; Mrs. E. M. Drew, rags; Mrs. E. L. Shepley, shoes; Mrs. Grace, clothing; Mrs. Josiah Fairchild, clothing; Mrs. C. R. Groff, clothing; Smith & Farwell, 4 carpet; Mrs. J. C. Richardson, 1 pair boots, 8 hooks for clothes.

APRIL.

Mrs. Richardson, glass jars, $\frac{1}{2}$ dozen cans of corn, 1 tea pot; Andrew Schoch, dried beef several times, asparagus, vegetables, cheese, smoked fish; Mr. Booth, 5 gals. oysters; Mrs. C. Worthen, 1 bed-spring, stair pads, carpet, stair carpet, 1 refrigerator, 1 cabbage cutter; Miss Carrie Holbrook, $\frac{1}{2}$ dozen pillows, 1 quilt; Mrs. Hoxsie, 1 potato masher; Messrs. Mann & Son, painting and graining, painting a sign; Mr. McCormick, chicken, corned beef; Mrs. Kenneth Clark, 1 demijohn of gin, 2 quarts whiskey, 1 bottle wine, 3 jars berries, crock of honey, tomato pickles, 1 jar of olives, 3 milk cans, 1 water filter, 1 lamp, bracket, 3 platters, 3 soup plates, 1 gravy dish, a number of small dishes, 1 shawl, 1 pair of shoes, flower stand and pots, box, foot tub; Miss Boardman, baby carriage, shoes, fringe, 3 mats; Mrs. E. C. Becker, paper and envelopes, knit bands, two shirts; Mrs. Kopper, carpet, toys, dolls, cards, children's clothing, shoes, stockings and hats; Mrs. E. A. Andrews, 1 boy's suit, curling club, 2 sacks of flour; Mrs. H. M. Chapman, 1 coat, 2 pairs of pants, 2 shirts; Mrs. Swenson, children's clothing; Mrs. Davis, 1 fan, 2 neckties.

MAY.

Mrs. Wm. Graves, children's clothing, dresses, underwear, etc.; Andrew Schoch, straw berries, 2 quarts cherries, dried beef, smoked fish, pickled fish, string beans, ham, spinach, and other vegetables and fruit, sausage; Mrs. Sabin and Mrs. White, fruit and flowers for the sick; Mrs. Furness, girl's clothing, shoes, 2 shawls, fresh fish; Domestic Sewing Machine Co., 1 second hand machine; Mrs. G. L. Becker, skimmed milk daily; Mrs. Flagg, 2 jars chow chow; Ladies Auxiliary, sandwiches, cake, etc.; Friend, clothing, rag carpet, vegetables; Mr. McCormick, 1 large ham; Mrs. F. E. Bird, 2 fish; Blodgett & Osgood, 1 load kindling wood; Mrs. C. Worthen, clothing.

JUNE.

Mrs. C. Worthen, bonnet, clothing, rubbers; Mrs. Auerbach, ladies' shoes, children's hats and clothing; Mrs. B. Willitt, toys; Mrs. S. Folsom, clothing, toys; Mrs. Pascal Smith, coat, vest, wrap and parasol; Mrs. C. E. Furness, tea, suspenders, children's clothing, wrapper, shoes, dolls; Presley's Fruit Co., fruit and vegetables; Mrs. Johnson, clothing; Mrs. F. Hoyt, 2 bushels potatoes; Andrew Schoch, cheese, dried beef, ham, fish, fruit and vegetables many times.

JULY.

Andrew Schoch, dried beef, salt fish, cheese, vegetables and fruit many times; Presley's Fruit Co., vegetables and fruit several times; House of Hope Mission, flowers, child's crib; Hoxsie & Jaggard, vegetables and fruit; Mrs. J. H. Randall, pickles, flowers for the sick; Mr.

Hulsiek, 3 dozen muskmelons, Mrs. Holloway, shoes and clothing; Mr. Hulsiek, potatoes; Mrs. Auerbach, clothing; Mrs. Butrick, clothing; Mrs. A. J. Powers, clothing, etc.; Mannheim Bros., 8 yards print; Schuneman & Evans, 6 yards gingham.

AUGUST.

Mrs. J. H. Randall, pickles, melons and pears; Emerson Bros., melons, basket of grapes; Mrs. Pascal Smith, hat; Mrs. Jewett, mattress and 2 quilts; Potts Bros., oranges and lemons; Mrs. E. A. Andrews, 4 handkerchiefs, 1 jacket, cloak, undervests, rubber coat, eggs; Andrew Schoch, dried beef, fish, ham, 2 dozen scrub brushes, fruit and vegetables several times; Finch, Van Slyck & Co., pieces of carpeting; Presley's Fruit Co., large quantities of fruit; Mrs. Bensinger, children's clothing, fruit and vegetables; DeCoster & Clark, 1 mattress; St. Paul Towel Exchange, a large quantity of partly worn towels; Mrs. A. J. Grey, hat and shoes; Mrs. Shimonek, shoes; Miss Holbrook, clothing and pieces; J. J. O'Leary, salt pork; Andrew Schoch, ham, dried beef, salt pork, cheese, fruit and vegetables; Mrs. G. L. Becker, 1 pair mittens; Mrs. Hoxsie, lemons and apples.

SEPTEMBER.

Andrew Schoch, ham, dried beef, bologna sausage, cheese, fruit and a large quantity of vegetables; Mrs. J. H. Randall, flowers for the sick every Sunday, pickles, peaches, pears; Emerson Bros., fruits; Mrs. Gray, hat and shoes; Mrs. Pascal Smith, hat, shoes, fur cape; Mrs. Hoxsie, fruit; Pollock, Donaldson & Ogden, crockery; Mrs. Bensinger, children's clothing; Mrs. White, clothing and shoes; Mrs. Wm. F. Graves, shoes and stockings, hats, underclothing, child's cloak and bonnet; Mrs. E. A. Andrews, eggs and clothing; St. Paul Towel Exchange, a large lot of old linen; Mrs. Hoxsie, vegetables and fruits of all kinds; Presley Fruit Co., several cases of fruit and several barrels of apples; Mrs. Stetson, shoes and stockings, clothing; Mrs. Sherwood, school books and clothing; Mrs. C. H. Worthen, clothing; Mrs. F. W. Andrews, 3 pair shoes, hat, ulster, jacket, dress and wrapper; Mrs. C. C. Andrews, shoes and clothing; Mrs. Dr. Flagg, dress and flannels; Mrs. J. Egan, children's clothing; Mrs. Pascal Smith, \$4 for cleaning chimneys; Mrs. G. G. Griswold, basket of strips and carpeting, china toilet set.

OCTOBER.

Mrs. G. G. Griswold, globe of wax flowers, crockery; Mrs. Auerbach, clothing, iron bedstead and spring; Mrs. George Bend, fruit; Mrs. Braden, clothing; Central Pres. Church, ham, tongue, rolls, pickles; Mrs. Geo. F. Jennings, infant's clothing; Andrew Schoch, dried beef, ham, sausage, cheese, vegetables and fruit; Presley Fruit Co., large quantity of fruit several times; Hoxsie & Jaggard, vegetables,

and fruit; Hnsick & Son, vegetables and cheese; Durkee, 3 bushels apples; Mrs. E. A. Andrews, clothing; Mrs. Spooner, clothing; Mrs. C. C. Andrews, jacket; Mrs. Mannheimer of Chicago, 1 dozen stockings, 6 pair mittens, 1 dozen handkerchiefs, waist and buttons; I. H. Lawrence, clothing; Miss McClurg, wrapper dress, 4 pair shoes, 1 sheet; Brown, Treacy & Co., 2 receipt books; Field, Mahler & Co., 12 yards muslin; Chapman & Drake, 3 cellar windows; Hon. A. Ramsey, 1 load potatoes.

NOVEMBER.

Mrs. Furness, boy's clothing, flannels, roast of beef; Miss McClurg, one dollar, 1 pair shoes, underclothing; Mrs. T. T. Woodworth, shoes and stockings; Andrew Schoch, 2 dozen lemons, ham, dried beef; Mrs. Bensinger, children's clothing; Mrs. Lawrence, underclothing; Mannheimer Bros., 12 sheets, 20 pillow cases; Mrs. J. C. Berryhill, flannel, shoes and stockings, infant's clothing; Mrs. Pascal Smith, biscuits, sandwiches; Mrs. M. S. Bolton, jelly, nightdress, rags for the sick; Mrs. M. J. Mulligan and Mrs. Cliff Stevens, rags for the use of the sick; Mrs. T. S. Johnston, rags for the sick; from Clarity Ball through Mrs. Hoxsie, oysters, salad, cake and ice cream; Miss Adler, from Humboldt high school, two baskets edibles; Mrs. William Peasley, a large box of clothing and box of sewing utensils; Mrs. N. A. McNight, three suits of underflannels; Mrs. W. S. Alexander, dress; Mrs. J. C. Williams, clothing; Mrs. C. C. Andrews, roast of beef; Mrs. S. C. Biggs, turkey; Mrs. A. S. Talmadge, cranberries and celery; Mrs. Worthen, roast of pork; Mrs. E. A. Andrews, hat, cap, mittens; Mrs. John Sabin, 1 ham; Mrs. Fairchild, turkey and fruit; Mrs. Bird, turkey; Mrs. Flagg, pair chickens; Mrs. Braden, 16 pounds sweet potatoes; unknown friend, turkey and potatoes; Mrs. Kenneth Clark, pair chickens; Mrs. F. Weyerhaeuser, 12 quarts oysters; Mrs. Davidson, 1 ham; Mrs. Auerbach, flowers, curtain, sack of flour; Mrs. W. F. Graves, 9 glasses of jelly; Mrs. J. C. Richardson, ham; Mrs. J. Owens, 9 pies; Mrs. E. C. Becker, 2 chickens; Mrs. Cutler, turkey; Gustave von Goetzen, 12 glasses of jelly; House of Hope, turkey, box of grapes and two mince pies; Mrs. Auerbach, children's clothing, chicken, cake and sandwiches; Wallblom & Thorsell, bottle of embalming fluid.

DECEMBER.

Andrew Schoch, bologna sausage, ham, cheese, vegetables; M. J. Flaukner, St. Paul Carpet Co., pieces of carpet; Finch & Van Slyck, pieces of tapestry; Mrs. Ben Ewing, flannels; Central Pres. Church, by Mrs. Braden, rolls, cake and coffee; Mrs. C. J. W. Taylor, clothing and tinware; G. H. Laine Carpet Co., pieces of carpet; E. V. Savage, children's clothing; Mrs. C. D. Smith, clothing, flannels, shoes; Mrs. M. J. Parlin, clothing; Mrs. Auerbach, rug, comforter, clothing, shoes, Christmas tree; Mrs. D. A. Robertson, flannels; Mrs. F. L. Hurley, clothing; Mrs. C. C. Andrews, two mats, underclothing,

Christmas cards; Mr. Roach, 2 dozen ornaments for Christmas tree, 12 pounds candy; a friend, flannels; a friend, \$3; Presley Fruit Co., box of oranges; Pollock & Ogden, 3 pitchers; Mrs. Weyerhaeuser, turkey, goose, 20 yards flannel, 2 rubbers sheets; P. M. Swarstrom, a book; Mrs. Biggs, books for Christmas; Mrs. E. C. Becker, cranberries and celery; Mrs. Bird, 1 dozen bananas, 1 dozen oranges; Miss Caroline Fairchild's Mission Band, 2 large baskets of clothing; Mrs. Dr. Burdett, children's clothing; Mrs. H. S. Fairchild, Christmas presents for old ladies; Mrs. Pascal Smith, 7 mince pies; Mrs. C. Worthen, basket of doughnuts; Mrs. J. Owens, pop corn and ornaments for Christmas tree; a friend, cards; Mrs. Kenneth Clark, books, cards, oranges; Mr. Gursting, 1 case of fruit, basket of oranges, basket of grapes; Mrs. W. Simons, ham; Mrs. C. D. Smith and daughter, 7 baskets of candy, cards, clothing, 2 calico dresses, muslin, stockings, mittens, 5 handkerchiefs, 2 boxes paper, 6 ruches, 4 primers and many useful things for the sick; Mrs. Furness, 4 dozen oranges, toys, cards, books and sewing boxes; Mr. Carson, \$1.50 for Christmas dinner; Mrs. L. J. Curry, 2 pies, 2 dozen cookies, pitcher of jelly and jar of prunes; Mrs. Wm. L. Kelly, turkey; Mrs. J. A. Sabin, 2 dozen oranges, 4 cans oysters; Mrs. H. L. Moss, child's high chair; Miss Dusenberre's class in St. Catherine's school, aprons, stockings, underclothing; Rev. Mr. Pilling, of Grace M. E. Church, 35 bags of candy; Pollock & Ogden, lamp, cups and odd pieces of crockery; Mr. Herman, \$3.00 for Christmas; Mrs. Parlin, bed spread made by members of East Presbyterian Church; Mannheimer Bros., 17 pieces of gingham; Sommers & Co., clothes, basketful of toys and games; Mr. Dickinson, toys and games; Schaneman & Evans, wool dress pattern with linings; Mrs. C. J. Thompson, 50 paper boxes for candy, handkerchief case.

JANUARY.

Miss Lou Mitchell, 2 shawls, veil, stockings, clothing, etc.; Powers Bros., cloth for comforters; Mrs. C. Bunker, 1 jacket; Mrs. Weyerhaeuser, glass jelly; Miss Clara B. Congdon, \$5.00; Mrs. Jamison, \$1.50; Mrs. E. A. Andrews, undervests; Mrs. W. F. Graves, children's boots; Mrs. Mitchell, flannel for child's dress; Mrs. Kenneth Clark, 7 flannel vests, underwear, overshoes; Mrs. Beardsley, 2 flannel shirts, 2 wrappers, shoes, stockings, skirts, etc.; Andrew Schoch, ham, smoked fish, cheese, sausage, vegetables, fruit, 7 barrels specked apples; Mrs. C. C. Andrews, flannel dress; Mrs. Furness, child's hat.

Frost & Brown have furnished all drugs for the Home during the year, a most generous donation, for which we give special thanks.

SUBSCRIPTIONS.

Solicited by Mrs M E Braden:

Mrs R F Lewis.....	\$25 00
Miss M M Yandes.....	25 00
Mrs W F Mason.....	2 00
Mrs R F McLaren.....	2 00
Mrs Joseph McKibbin.....	4 00
Mrs W T Donaldson.....	2 00
Miss E D Dorsey.....	2 00
Mrs E A Sargent.....	2 00
Mrs B H Scriber.....	2 00
Mrs W B Shaw.....	2 00
Mrs Wm Richeson.....	2 00
Mrs Chas E Rittenhouse.....	2 00
Mrs M E Braden.....	2 00

By Mrs C H Worthen:

Mr J A Barker.....	10 00
The A Oppenheimer Co.....	10 00
Mr W S Alexander.....	10 00
Capt Berkey.....	10 00
Mr C W Clark.....	5 00
Mrs C H Worthen.....	5 00
Mr H M Hart.....	5 00
Stevens & Robertson.....	5 00
Mr J T McMillan.....	5 00
Mr B Sommer.....	5 00
Mr Quincy Allen.....	5 00
Mrs Fletcher Williams.....	5 00
Mr T F McCormick.....	2 00
Mr J P Gribben.....	3 00
Mr J F Jackson.....	2 00
Miss Pond.....	2 00
Mrs J D Humphrey.....	2 00
Mrs Alexander Crawford.....	2 00
Mrs Mary A. Howes.....	2 00
Miss Sarah Ketchum.....	2 00
Mrs A W Ritzinger.....	2 00
Mrs M F Lincoln.....	1 00
Mrs J H Pomroy.....	1 00
Miss McCann.....	1 50
Mr J W Wilkinson.....	1 00

By Mrs H S Fairchild:

Mr E H Cutler.....	25 00
Mr J J Hill.....	25 00
Mr C E Dickerman.....	25 00
Mr D C Shepard.....	25 00
Mrs J C Richardson.....	5 00
Mr W C Bennett.....	5 00
Mr J D Ludden.....	10 00
Dr J E Schadle.....	10 00
Mr Matteson.....	14 00
Mrs H S Fairchild.....	6 00

By Mrs C C Andrews:

Dyer & Bros.....	\$10 00
C C Andrews.....	5 00
Mrs Dr Higbee.....	5 00
Mrs Chas Schunemann.....	5 00
Mrs A L Cowles.....	3 00
Mrs J Rowe.....	2 50
Mrs G G Griswold.....	2 00
Mrs J A Chandler.....	2 00
Mrs H G DeGraw.....	2 00
Mrs W S Alexander.....	2 00
Mrs F W Anderson.....	2 00
Mrs F Willis.....	2 00
Mrs M J Clarke.....	2 00
Mrs E W Osborne.....	2 00
Mr E W Smith.....	2 00
Mr H Anderson.....	1 00
Mrs Mabon.....	1 00
Mrs A F Whitman.....	1 00
Mrs M S Stokes.....	1 00
Mrs B F Groat.....	1 00
Mrs M Wilcox.....	1 00
Mrs J W Smith.....	1 00
Mrs G Sawyer.....	1 00
Mrs H Nichols.....	1 00
Mrs A V Moore.....	1 00

By Mrs Pascal Smith:

Mr R C Jefferson.....	50 00
Gen John B Sanborn.....	20 00
Mr T C Field.....	10 00
Mr Wm Hamm.....	10 00
Allen Moon & Co.....	10 00
Seabury & Co.....	10 00
Ransom & Horton.....	10 00
Mrs Pascal Smith.....	10 00
Mr Joseph Locke.....	5 00
Weed & Lawrence.....	5 00
Mr C R Groff.....	5 00
Mrs D S B Johnston.....	5 00
Mr Joseph McKey.....	5 00
Mr H R Brill.....	2 00
Mrs A J Grey.....	2 00
Mrs Geo A Nash.....	2 00
A Friend.....	3 00

By Mrs Maurice Auerbach:

Mrs Grege.....	10 00
Mrs Arnold Kalman.....	5 00
Mrs Ansel Oppenheim.....	3 00
Mrs E W Winter.....	10 00
Mrs Crawford Livingston.....	10 00
Mrs Maurice Auerbach.....	10 00

By Mrs Kenneth Clark:

Mr Alex Ramsey.....	\$25 00
Mr Wm B Dean.....	10 00
Mr L E Reed.....	10 00
Mrs D A Monfort.....	10 00
Mrs C P Noyes.....	10 00
Mr N P Langford.....	5 00
Mr C H Bigelow.....	5 00
Mrs E M Deane.....	3 00
Mrs W D Kirk.....	2 00
Mrs H L Williams.....	2 00
Mrs Chas Rogers.....	2 00
Mrs Benjamin Ferris.....	1 00
Mrs Kenneth Clark.....	5 00

By Mrs A S Talmadge:

Mrs F A Fogg.....	10 00
Mrs T W Teasdale.....	2 00
Mrs A S Talmadge.....	2 00
Mrs D D Merrill.....	2 00
Mrs J C Terry.....	2 00
Mr John Summers.....	5 00
Mr George Lyman.....	2 00
Mr S C Haskell.....	1 00
Mr E M Hollowell.....	2 00
Mrs A C Cavender.....	50
Mrs Don Randall.....	50

By Mrs Myron Brown:

Field & Mahler.....	10 00
Mrs C W Hackett.....	5 00
Mrs Myron Brown.....	7 00

By Mrs E C Becker:

Mrs E A Brown.....	2 00
Mrs J L Merriam.....	2 00
Mrs H F Stevens.....	2 00
Mrs O Lanpher.....	2 00
Mrs T B Campbell.....	2 00
Mrs A H Wilder.....	2 00
Mrs H P Upham.....	2 00
Mrs S S Eaton.....	2 00
Mrs E C Becker.....	2 00

By Mrs Jay Owens:

Mr W W Thomas.....	25 00
Mr G W Kenyon.....	2 50
Mr H Reitake.....	3 00
Mr Ramsey.....	3 00
Mr Hawkes.....	1 00
Mrs Jay Owens.....	7 00

By Mrs J F Hoyt:

Mrs J H Murphy.....	2 00
Mr R L Hunter.....	2 00
Mr Fred Sheppard.....	2 00
Mr B F Knauf.....	5 00
Mr W Buckner.....	5 00

By Mrs C E Furness:

Mrs J A Wheelock.....	\$10 00
Mrs S P Wilson.....	10 00
Col DeGraff.....	10 00
Mr Wm A Banning.....	10 00
Mr H R Bigelow.....	15 00
Judge G B Young.....	10 00
Mrs C E Furness.....	5 00

By Mrs J A Sabin:

Mrs D M Robbins.....	50 00
Mr Albert Scheffer.....	10 00
Mr J B Haas.....	10 00
Mr Neihausen.....	10 00
Mrs Cronch.....	5 00
Mr Adam Decker.....	5 00
Mr J C Quinby.....	5 00
Mr Warrick.....	5 00

By Miss M F McClurg:

Mr E F Drake.....	10 00
Gen J W Bishop.....	10 00
Miss M F McClurg.....	10 00
Mrs E F Drake.....	5 00
Mr H T Drake.....	5 00
Mrs E M Van Duzee.....	2 00
Mrs T S Tompkins.....	2 00
Mrs W H Lightner.....	2 00
Mrs J H Drake.....	2 00
Mrs F R Delano.....	2 00
Mr A M Drake.....	1 00

By Mrs E E Davidson:

Mrs C B Thurston.....	2 00
Mrs Park Ritchie.....	2 00
Mrs Wm F Kirke.....	1 00
Mrs Frank B Kellogg.....	1 00

By Mrs J C Richardson:

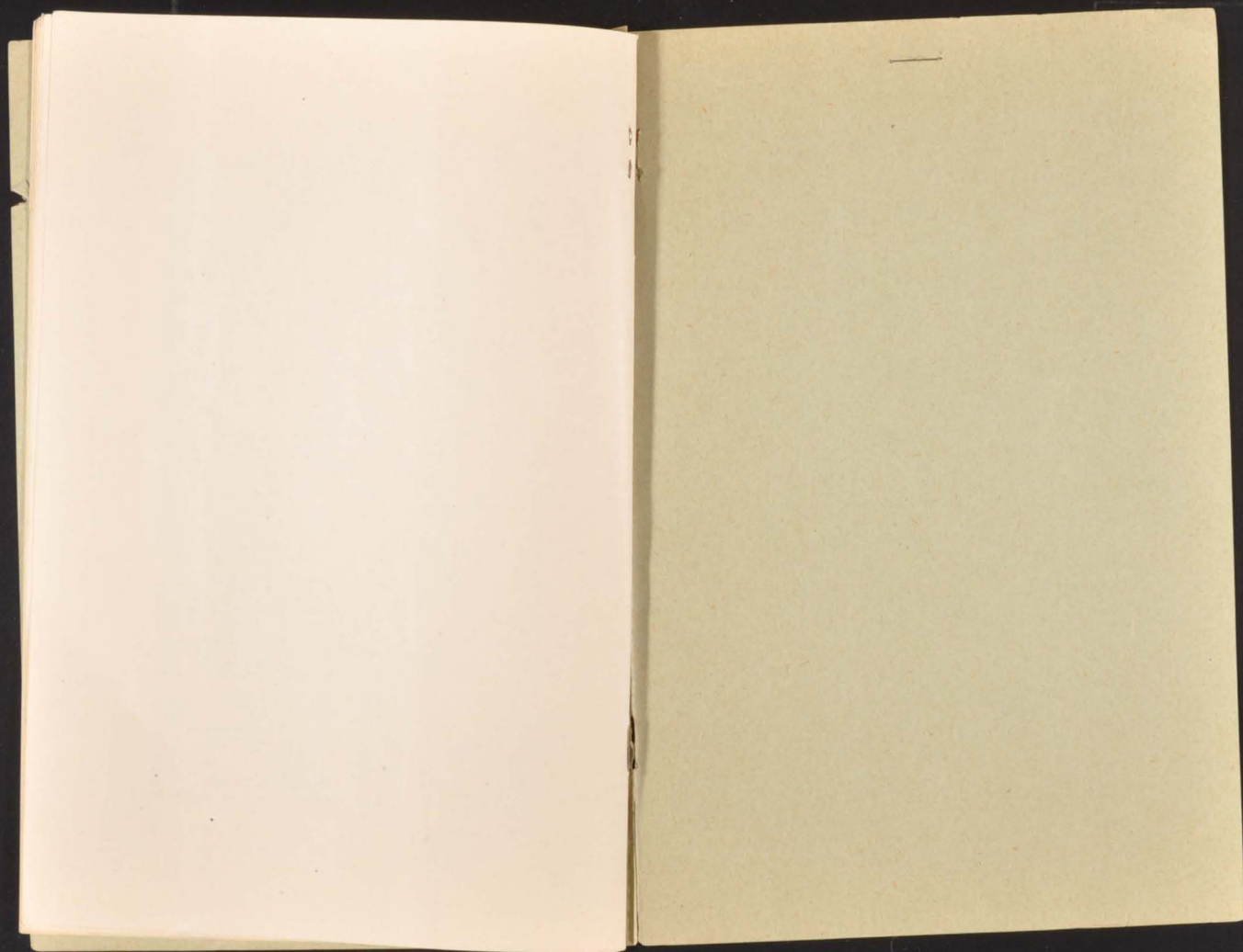
Noyes Bros & Cutler.....	25 00
Rev Mr Mitchell.....	15 00
Mrs Gilman.....	2 00
Mrs J C Richardson.....	2 00

By Mrs William F Graves:

A Friend.....	100 00
Mrs Wm F Bramhall.....	3 00
Mrs Wm F Graves.....	10 00

To the Treasurer:

Mrs E S Burbank.....	100 00
Mr H P Upham.....	25 00
Mrs F Weyerhaeuser.....	25 00
St Pauls Church Offertory.....	5 00
Mrs Gilman.....	2 00
Mr Smyth.....	2 00
Miss Georgie Maxwell.....	5 00
Cash.....	11 00



JJH PAMPHLETS, 1800



[1892 J 2]



[1892] [CJ]
*The Jekyll Island Club,
Jekyll Island, Brunswick, Georgia.*
At the request of

Mr.

*The Executive Committee
have the honor to extend to*

*the privileges of their Club for the
period of consecutive days.*

*N. S. Finney,
Secretary.*

[Found with 1892 Papers]

Mr Stephens
Room 57 J. M. B. B. B.
St Paul

Hotel Lafayette



[1892] [2]

N. L. JEFFRIES.

WM. E. EARLE.

Jeffries & Earle,

ATTORNEYS AND COUNSELLORS.

KIMBALL BUILDING,

1417 G. STREET N.W., OPPOSITE RIGGS HOUSE.

PRACTICE IN THE LAND COURT, THE COURT OF CLAIMS,
AND SUPREME COURT OF U. S.

(over.)

WASHINGTON, D. C.

REFERENCES.

HON. E. C. WALTHALL,	United States Senate,
HON. E. O. WOLCOTT,	United States Senate,
HON. FRANCIS E. WARREN,	United States Senate,
HON. WILBUR F. SANDERS,	United States Senate,
HON. SHELBURN M. CULLOM,	United States Senate,
HON. WILLIAM M. STEWART,	United States Senate,
HON. JOHN F. JONES,	United States Senate,
HON. JOSEPH M. CAREY,	United States Senate,
HON. CHARLES N. FELTON,	United States Senate,
HON. STEPHEN R. ELKINS,	United States Senate,
MR. D. O. MILLS,	West Virginia,
HON. WADE HAMPTON,	New York,
HON. JOSEPH E. BROWN,	Columbia, S. C.
HON. D. K. CLAPTON,	Atlanta, Ga.
HON. MARCUS A. SMITH,	Montgomery, Alabama,
A. H. WILLIE, Esq.,	Arizona,
D. W. DORM, Esq.,	Galveston, Texas,
JONES, KENDALL & SLEEPER and E. H. GRAHAM, Esq.,	Austin, Texas,
	Waco, Texas,

Mr. George C. Graves,

43 Berkeley Avenue.

[1992] [72]

Paul A. Fung
Charles D. M. Lutz
St. Louis

R. J. Hair
608 1/2 Nicolet Ave

[892]

on North Shore Limited
or a compartment
Leaving Chicago
Sunday - four noon
I have pass on
B and N. and
will want ticket
and a half as I
take Gortmole from
Chicago to N. Y.

[1892 J 27]

Dear Mr. Stephen

I am leaving
for New York
Saturday evening
Will you kindly
find out whether
there is a train out
of Chicago in the

forenoon Sunday
on the North Shore
Limited - I spent
State room on
Burlington and
Northam to Chicago
Saturday evening
State room from
Chicago to New York

[1892] [2]

Dear Mr. Stephen

I shall be at
home this afternoon
and if it is convenient
for you and some
of the gentlemen
at the Office to come
up I shall be glad
but do not put

Print

[1872]

1. Consolidate D.S.S. & A. Co. and M.H. & O.Co.
2. For this purpose, the vote of a majority of M.H. & O. Preferred and Common Stock is required.
3. Arrange with Seney et al (controlling a majority of M.H. & O. Pfd. & Com.) to accept for their Pfd. Stock at par the new 5% Bonds at par according to Plan 6, G.S., D.A.S., S.T. and C.S.B. agreeing that, if Seney et al cannot, within one year after reorganization, sell their new Bonds at a price equivalent to par and interest, then G.S., D.A.S., S.T. and C.S.B., will, at the end of said year jointly make up the difference in cash.
4. In order to insure payment of interest on the new Bonds and to give them market value, G.S. & D.A.S. stipulate to procure a traffic agreement to be made between the Canadian Pacific, South Shore & M.H. & O., not to be rescinded or modified without the written consent of the three Cos. and the Trustee of the new mortgage.
5. As consideration for procuring this traffic agreement, Seney et al to give one-half of the M.H. & O. Common Stock to G.S. & D.A.S., who will then pay the assessment on this stock and receive the new securities in lieu thereof.
6. The present market value of the elevators, docks, lands and terminal facilities, owned by the East Minnesota at Superior and Duluth, is, say, \$2,500,000. As that Co. would be willing to give the joint use of all this to the new Company upon its paying the East Minnesota an annual rental equal to $\frac{1}{2}$ of 5% on this value or \$75,000 per year, make this arrangement, or what would be better, capitalize the \$75,000 per year for 50 yrs. (\$1,370,000) and give Income Bonds (\$2,283,333 at 60%) in settlement, if it can be so arranged.
7. It can be easily seen, under Plan 6, that if G.S. & D.A.S. acquire the securities they will then own a clear majority of the Income Bonds, the Preferred Stock and the Common Stock of the new Company.

[1892]

2.

It will be easy enough for the Financial Company to deal with G.S. & D.A.S.

Such Financial Company, however, should get as many of the Income Bonds as possible, and therefore some deal ought to be made with S.T. & C.S.B. to acquire an option on their Income Bonds (\$1,041,333) at cost (60%).

Such Financial Company ought also to get control of the Income Bonds (\$2,283,333) which the East Minnesota Company will get, if the capitalization scheme can be put through.

It is of course the interest of the Financial Company to control all the Income Bonds it possibly can, so that whatever net earnings there may be, after paying the interest on the First Mortgage Bonds, can go to itself as the holder of the Income Bonds.

It will be seen that by the foregoing Plan there will be less than \$50,000 of the Income in the hands of the public, provided the Income Bonds, to which S.T. & C.S.B. will be entitled, are acquired.

932 Fifth Avenue.

Tuesday evening

Dear Mr. Will,

Mrs. Schiff is greatly
pleased at the prospect
of having you and one or two
with us on Thursday evening
at Juman White festival,
for which I enclose box
ticket. We hope to meet
you there (Music Hall,
Broadway & 57th St) at about
10 P. M. —

With

With cordial regards, in
which Mrs. Schiff joins
I am, Sir, sincerely
Jacob H. Schiff



EUGENE MEHL & SON, PROPRIETORS.

St. Paul, Minn.

[1892] [22]

189

Mr. W. H. Stephen

Dear Sir:

Will you please
advise me of Mr. Still's decision
with reference to our paper maturing
the 19th inst.

We can pay \$5000.00. This is
satisfactory to Mr. Ryan & Mr.
Laubach.

Very truly yours,
Eugene Mehl

[1892] [3]
Mr. J. P. Hill

Dear Sir -

Can I hope to interest you in establishing a hospital here in West Duluth, where there is none, & the need of one is very great? I

know your generosity extends beyond the limits of St. Paul, & so I venture to tell you just how

or money you are doing business
their business. Will you at least
a few beds in this hospital for
the sick from Calais it is by your
grace. The hospital is with
beach, & healthfully situated
at the end of the harbor, & has
one long way back to us in the
week's distance. I had personally
made friends of it, & had been
J. P. Hill, &
West Duluth to St. Paul & back. 25

just best for poor men or women
among whom he is working.

He needs five or six hundred dollars
to do this & I am asking a part
of my friends in D. Paul when
I next visit assist. You know
this is a large building society,
the first of our form for six weeks
ago, & the rich men who own
the mills are highly becoming
their contributions to help through it.

& Why I ask you for
aid. My husband in
his practice here, saw
the need of a hospital,
& determined to put
his all into the good
work. He has failed
to realize some money
he had relied on, in
the sale of some land,
& is obliged to ask
help to complete what
he had expected to
do alone. I told him
I would do what I could
to help furnish it, &
establish six or eight



1892

8 or 9

J. J. Hill Esq St Paul

Dear Sir

I shall -
consider it an esteemed -
favor if allowed the privilege
of an interview at your -
Residence, Any Evening agreeable
to you to name earliest date
convenient and hour

Very Respectfully

Tuesday 2nd E. A. Conrad
Minneapolis
#313 Bank Commers. Minn

1892

Elaine A. Conrad.

I was only sixteen when we all
called on your wife & little daughter.
I then think a daughter of Mrs
Bannatyne's, would be, in need
of help. My Husband has done all
in his power for work. He is
a good kind man, but luck
has seemed against him
& now he has work, if only
we could get a little for
our needs now. Please do answer
this at once & oh Sir do lend
me the amount asked for.
Please also don't I beg of you
tell that I have written
you, unless to Mr Hill
as I ^{have} ~~am~~ still bride left
if I am ^{not} very poor, I have
until Monday ^{not money} to keep my

[1892]

1509 Mulberry St
Des Moines, Iowa

Jas. Hill Esq^r

Dear Sir

I am afraid you will
think this a great piece of cheek,
but its only that sheer want gives
me courage to write you, and also
the fact that my Father Mr Bannatyne
was a friend of yours, in days gone
bye, and now I his daughter am
in trouble & after thinking for
some time what to do, decided
in my own mind to ask your
help, in a loan of (one hundred)
dollars, its a large sum I well
know, but Mr Hill my Husband
has been out of work for 60 days
& now is Reinstated on the

house, so please if you will
lend me the money, let me
know at once by mail or
telegram. Oh Sir don't put
this aside as rubbish but
lend me. You know Father was
enough to trust that a daughter
of his won't cheat. My address
is Mrs Pat Hall 1509 Mulberry
Des Moines Iowa. & don't mention
please this letter. If you will
only trust me. I will pay
you so much every 3 months
after May trusting this will
not offend you. I remain

Respectfully Yours

Laura G Bannatyne Hall

If your answer is favourable
please Sir wire me.

L. Hall

Diagonal, & as business is very
dull, must break for some
time, & in the meantime
we can't starve, & my little
ones, & if you will only
trust me for a year will pay
you back with interest, & tho
to a good many years since I
saw you, in St. Pauls. Father was
than alive & we all called on
Mrs Hill. I take the liberty of
asking your help. Mother & my
wife are from home, is failing
fast & its just trouble that's the
cause. She can't help us & gether
knows she would like to. I can't
let her know how I & my little
ones are fixed, & so just thought to
ask your help. For God's sake
don't refuse me Sir, I am not
begging, but asking you to trust
me for the amount.



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