

**TWIN TERRORS.**



The twin terrors of this season of the year are Pneumonia and Bronchitis. They hurry off hundreds of people into untimely graves. On the first indication of a cough or cold don't wait for serious developments. Start taking Dr. Wood's Norway Pine Syrup before the damage done the lungs is beyond repair. Mrs. Norman Thompson, Poplar Grove, P. E. I., says: "I had a severe cough, and pain and soreness in my chest. The cough, was a hacking one and seemed to tear my lungs. Dr. Wood's Norway Pine Syrup promptly relieved the cough and removed every trace of the soreness."

**THE MORNING GUARDIAN**

TUESDAY, MAY 1, 1900.

**BRITAIN'S DRINK BILL.**

The Good Templar, published in Glasgow, publishes annually a review of Britain's drink bill for the year, and the latest annual statement regrettably records a large increase over the previous year. The increase amounts to over seven and a half millions sterling over the drink bill of 1898. The bill is truly appalling in its proportions—£162,163,174 in all. The cost of drink in each of the three Kingdoms and in the United States for 1899 per head of the population in each case, is shown in the following table:

Ireland	\$13.81
Scotland	16.21
England	20.61
Entire United Kingdom	19.00
United States	14.07

The report before us proceeds to state that there is every reason to believe that at least nine thousand million pounds sterling have been expended upon intoxicating liquors by the people of the United Kingdom in the century, from 1800 to 1899 inclusive—an average of £90,000,000 per annum. How a different expenditure might have blessed and enriched the nation must be left for each one to consider. It should also be remembered that a very large sum must be added to these nine thousand millions as economic loss in the support of drunkards, paupers, criminals, etc. and in the maintenance of institutions that would not have been required in a sober country.

**FIRE AND LIFE INSURANCE.**

Fire insurance in Canada during the year 1899 was conducted by 36 companies, of which 7 were Canadian, 8 American and 21 British Companies. The total amount of risks taken during the year was \$756,257,098 of which \$130,509,195 was in Canadian, \$100,767,561 in American and \$524,980,342 in British companies.

The premiums charged on this vast amount of insurance against fire amounted to \$9,330,520, and the fire losses paid during the year were \$5,178,760. The losses averaged 65.32 per cent. of the premiums received and the British companies suffered more heavily than the Canadian or the American companies. The Canadian companies lost but 52.92 per cent of their premiums, the American companies 63.45 per cent and the British companies 68.31 per cent.

Life insurance was carried on by 17 Canadian, 14 British and 14 American Companies. Of \$13,077,619 received in premiums the Canadian companies took in \$7,842,484, or more than one half, while the remaining portion was divided in the proportion of about three fourths to the American and one-fourth to the British companies. The amount paid out during the year in death claims and matured endowments was \$5,675,909. These figures are in marked contrast with the conditions existing a quarter of a century ago. At that time less than one quarter of the life premiums paid in Canada went to Canadian companies, while more than one half were received by American companies. It was not till 1881 that our own companies had as large a premium income as the United States companies in Canada.

In addition to the life insurance business carried on by the old line companies as they are called, is the large amount of business entrusted to the various fraternal societies, such as the Foresters, and some assessment companies. The total amount carried by these organisations in Canada during 1899 was \$129,909,877, of which over \$11,000,000 was written during the year. If we add together the amount of

Canadian policies in the old line companies and the fraternal and assessment associations we have a grand total of \$533,945,470 of life insurance in force in the Dominion.

For life insurance in various forms the Canadian people paid in all over \$16,000,000 and for fire insurance very nearly \$8,000,000, the insurance on life and property making a total of \$24,000,000. But the total insurance bill is by no means included in the above items. Insurance on ships, on plate glass, on steam boilers, and insurance of persons against injury or death by accident represents in the aggregate a vast business of which Canadians are liberal patrons.

**THE DAUGHTER OF 'BOBS'**

One of the most popular young women of Great Britain is the Hon. Ada Edwina Stewart Roberts, eldest daughter of Lord Roberts, who has gone to South Africa with her mother and younger sister. Hers is not the sort of popularity which some of those favorites of Mayfair possess and which consists mainly of the good will of the society writers. The daughter of "Bobs" is loved and respected for her own sake and her father's. She is an unassuming, sweet faced Irish girl, who is at all times the friend of Tommy Atkins.

She is the eldest of two daughters, both of whom were born in India. They were reared in a very atmosphere of adventure, for during their childhood and early girlhood there was scarcely a year in which their father did not take part in some desperately dangerous campaign.

For the past few years, however, Lord and Lady Roberts and their children have lived in Ireland, on the outskirts of Dublin. It is there that the daughter of "Bobs" finds the greatest pleasure, as she, with her sister, occupies charming quarters in the old Kilmainham hospital, the home of those Irish army pensioners.

Miss Roberts has always taken an active interest in the welfare of these old soldiers. She has been indefatigable in her kindness to the pensioners, and nothing affords her more delight than to organize various forms of amusement for them.

**HEART HUMBAG.**

It is fashionable to day to have a new heart scare every 24 hours. The commonest symptoms of dyspepsia or nerve trouble, such as palpitation, weak spells, loss of appetite and poor circulation, are magnified and distorted into serious signs of heart trouble, with the object of frightening the public into taking this or that heart remedy. If a hundredth part of the heart trouble we hear about were real, the cemeteries would be filled in a month. A wrong construction is put upon common ailments in order to humbug the people into the belief that heart disease is prevalent, where as real heart trouble, which is so sadly and suddenly fatal when it does occur, is a rare disease. Lopsided arguments cannot convince an intelligent people. Iron is a vital element of the blood. Too little iron means weakness, lack of spirits, pallid cheeks, shortness of breath, sleeplessness, nervousness, loss of vital force, ending in general break down. The iron in Dr. Ward's Blood and Nerve Pills is in the soluble form you need, in combination with other curative agents in such a manner that disease can't resist their action. You feel yourself getting well when you take Dr. Ward's Blood and Nerve Pills.

50c or box of 5 boxes for \$2. All druggists, or Williams & Co., Toronto, Ont.

**SEEDS.**

White Russian, Fife and Colorado Bearded Wheat, Imported and Island growth, Barley, Buckwheat, Black Tartaria and Norway Oats, White Oats, in Banner, Egyptian, Gotland, and American varieties, Fodder Corn, Peas, Vetches, Timothy Seed, Clover Seed, Turnips and Mangle Seed, etc., for sale by F. L. MacNUTT, Queen St.

**White's Caramels and Snowflake Chocolates.**

Can be had at any of the following first-class stores. T. J. Morris. D. L. Hooper. W. Pickard & Co. W. A. Hutcheson. W. F. Garter. Stewart & Gates. Sanderson & Co. J. D. McLeod & Co. R. H. Mason.

**NURSES**  
Know that good diet is of the greatest importance during convalescence. A beef tea that contains the smallest amount of fat or is weakened by foreign ingredients often hinders, instead of helping, recovery. As a perfect, strengthening, stimulating essence of beef, nothing approaches  
**LIEBIG COMPANY'S EXTRACT OF BEEF**

**Common Sense**  
Should play a part in the selection of articles of food or you will get "done." We are spending thousands of dollars advertising the merits of "Monsoon" Tea. Is it not reasonable to conclude that we give a first class article, otherwise how could we hope to beat our trade? Take no substitute, get the genuine.  
**MONSOON**  
INDO CEYLON TEA

**Your Millinery**  
Our workrooms will be pushed this week; if convenient, we ask you, and will consider it a favor for those who can, to leave their trimmed hat order as early in the week as possible.  
**Perkins & Co.,**  
The Millinery Leaders.

**BABY'S OWN SOAP**  
A Delicious Tubbing and then refreshing sleep—there is nothing better for any baby. Always use the "Albert"  
**BABY'S OWN SOAP**  
and your child will have a fine complexion and never be troubled with skin diseases. The National Council of Women of Canada have recommended it as very suitable for nursery use.  
The Albert Toilet Soap Co., MONTREAL.  
Makers of the celebrated Albert Toilet Soap.

**OPERA AND CONCERT COMBINED**  
**Mr. S. N. EARLE'S .. GRAND .. ENTERTAINMENT**  
IN THE **OPERA HOUSE**  
... ON ...  
**TUESDAY EVEN'G, MAY 1.**

**PART 1.**  
will consist of 10 choice numbers consisting of Choruses, Quartets, by Students of St. Dunstan's, Orchestra Music, Vocal Solos, Dances and Solo Song by the St. Collins club.  
**PART 2.**  
A beautiful operetta in 2 acts entitled "The Bell of Sara" by the St. Collins club.  
**CHARACTERS.**  
Soprano—The Bell of Sara. Miss Florence Earle.  
Clara River—Her Rival. Miss Amy Earle.  
George Ardent—A French Student. Mr. H. Bellan.  
Sir Charles Graniswell—An English Gentleman. Mr. H. Winchester.  
Capt. We term, a retired officer—Father of Pauline. Mr. H. Winchester.  
Mr. Charles Earle.  
Guest at the Hotel.  
Ladies—The Misses Collings, Stewart, Webster, Ross, Brown, McPherson, Earle, Gault, Dr. Maloney, Kennedy, Messrs. Le Roy, Eggleston, Le Pargo, Parent, Collings, Cook.  
Tickets—Reserved seats \$3 reserved \$5. Full particulars see Program.

**LIME! LIME!**  
NOW LANDING.  
Ex. Schooner "Mary Alice" 200 barrels No 1 Lime.  
POOLE & LEWIS,  
Apl 20, law & w 4w Poole's Wharf.

**NAVAL ORANGES**  
We have just received a supply of Naval Oranges out of a lot imported here direct from California. They are in fine order and are delicious fruit, being very juicy and sweet. We are selling them for 30 and 35 cents per dozen. Try them if you want something nice.  
**BEER & GOFF.**

**WHAT WOMEN ARE WEARING.**  
Paton's Smart Stylish Spring Coats.  
Paton's Swell Tailor-made Suits.  
Paton's Silk Blouses for evening wear.  
Paton's New Spring Waists.  
Paton's Tailor-made Walking Skirts.  
Paton's up-to-date Millinery.  
Paton's New French Sailors.  
Paton's New American and English Sailors.  
Paton's New Summer Cotton Wash Goods.  
Paton's New Summer Crash Goods.  
Paton's New Crash Skirts.  
Paton's New Underskirts.  
Paton's New Spring Gloves.  
Paton's New Swell Dress Costume.  
Paton's New Pique Skirts.  
Paton's New Duck Skirts.  
Paton's New Metallic Skirts.  
Paton's New Bicycle Skirts.  
Why? Because the style and price is correct.  
Why not wear one of the above garments and be in it?  
**JAS. PATON & Co.**

**MORRIS & JOST**  
UPPER QUEEN ST.  
Telephone 189.  
Finest Canned Fruits, Choicest Fruits, Chocolates, Apples, Strawberries, Peaches, Pears, Plums, Green Gages, Best Quality, Lowest Prices.  
**MORRIS & JOST,**  
Upper Queen St., Store lately occupied by Boston Optical Co.

**We're Out For More Business**  
In our old stand on Lower Queen Street, we had about 20 years as we could handle, we built up that business by the FIRST CLASS GOODS at the LOWEST PRICES. But our stand was small, now we have a larger grocery store in the town. Our every effort is to please any and every one who will favor us with their patronage. Our goods are N. A. and O. C. E. A. N. We are still agents for the "less" Tea, the best in the world.  
**JENKINS & Co.**

**Ready for Spring Trade, 1900**  
New Suitings, New Trouserings, New Overcoatings.  
Now is the time to order your Spring Outfit, from the noblest line of cloths ever shown on P. E. Island.  
Cut and Fitted by an Artist. Made by Skilled workmen.  
For really good, solid, perfectly fitting garments We can't be beat.  
**Gordon & McLellan.**  
THE STYLISH OUTFITTERS.  
Apl 20 eod 1 month.