

**Today's Probabilities.**

Northwest to north winds, strong to a gale off the coast and snow.

**THE MORNING GUARDIAN**

SATURDAY, JAN. 30, 1904.

**RATES OF FIRE INSURANCE.**

It seems only fair that both sides of the question of the fire insurance rates should be clearly stated. A year and a half ago the city was not so well protected as it ought to have been and the Board of Underwriters decided that unless and until certain things were done to give greater security, additional rates for insurance must be paid. Notice was given of an additional 25 cents per \$100 to take effect on 1st January 1903, to be followed by a like further addition of 25 cents per \$100 on 1st January 1904.

The first named increase took effect. The second proposed increase was not put on, the city having in the meantime laid a second main pipe, bored new wells, repaired the reservoir and done other things, incurring a large expense in the aggregate, to add to our security against fires. There was one thing, however, insisted upon by the underwriters, which has not yet been carried out. We refer to the appointment of an expert inspector of electric wiring and appliances. True, a by-law was passed by the Council, but no appointment has yet been made. It is obvious that the by-law affords no security until the appointment is made and the inspector is at work.

Thus matters now stand. The published letter of Mr. Hazard commits the local Board of Underwriters to recommend to their principals the removal of the extra 25 cents per \$100 which was put on a year ago, so soon as the electrical inspector is appointed. There is little doubt that their recommendation to their companies would be carried out. What therefore stands in the way of a reduction of the fire rates to the level that they stood at in 1902 seems to be the delay in the appointment of the inspector. We presume this has been left over for the new Council now shortly to be elected, to deal with. The importance of having a suitable inspector appointed at the earliest convenient date is quite apparent.

While on the subject we may mention that there are about twenty insurance companies doing business in this Province. They are taxed by the Province and by the city, and for the greater half of these companies the taxes so levied amount to 10 per cent or more of their gross receipts. It is right they should pay

taxes, but the tax operates in two ways. If necessarily tends to lessen by so much the profits, or increase the outlay of the companies, and in that way practically increases the cost of insurance; and it also tends to prevent competition. Other companies that would be glad to come here and transact insurance business are kept away by the taxes.

In the city charter of Montreal is a provision prohibiting the letting or the use for an election committee or an election meeting of "any house, part of a house or place in which are retailed spirituous or fermented liquors or in which food or liquor is ordinarily supplied for payment." The penalty is \$100. Complaint is made that one candidate in the pending civic election has twenty committee rooms that come within the terms of the prohibition and the law is being set in motion to close them.

**A TRUE NERVE TONIC.**

Will act, not so much directly upon the nerves as upon the digestive functions and the abundant formation of red, vitalizing blood. Nerves can't be fed on medicine. They can however, be restored and strengthened by assimilated food. The marvelous action of FERROZONE arises from its action over the digestive and assimilative processes. When you take Ferrozone the blood is purified, strengthened, and grows rich and red. Then you grow vigorous; healthy and beautiful, ready for work, because you have the strength to do it. No tonic for the brain, blood or nerves compares with Ferrozone. Price 50c., at Druggists, or Polson & Co., Kingston, Ont.

**HAMILTON'S PILLS ARE EFFECTIVE.**

Here's a preparation you should not lose sight of

**British Almond Pink**

The ideal preparation for chapped hands, roughened skin, etc., etc.

It is pleasant to use, is not sticky and even after one application the skin is rendered remarkably smooth.

Being antiseptic it is equally good for any rash or embrasure.

Price 25c per bottle. Prepared and sold only by

**A. W. Reddin, Phm. B.**

The Square Druggist, Sunnyside.

The tooth of a mastodon has been found near the south shore of Lake Erie at a depth of 35 feet and is supposed to have lain there 10,000 years, defying the tooth of time, so to speak. It is of large size as teeth go in these days, being a foot in length, two feet two inches in circumference and weighs nine pounds three ounces. Probably the mastodon was not afflicted with the tooth ache, but if ever he had it in a tooth of that size, think of what the poor dear must have suffered.

Some time ago The Guardian foreshadowed some cabinet changes to take place before the session of Parliament, and although these have not all materialised, considerable progress has been made. The Railways portfolio has been filled by the elevation of Hon. Mr. Emmerson. Hon. Mr. Bernier has retired from the Inland Revenue department to accept the position of Railway Commissioner and has been succeeded by Hon. Mr. Brodeur. The latest change is the retirement of Solicitor General Carroll, who becomes a Judge of the Superior Court of Quebec. Rudolf Lemieux, M. P., for Gaspé and the Magdalen Islands has been appointed Solicitor General. This may or may not complete the list of immediate cabinet changes.

Hon. A. A. McKeown, Solicitor General of New Brunswick has been chosen as the Liberal candidate for St. John to fill the seat vacated by Hon. A. G. Blair. Mr. McKeown is 40 years of age, son of the late Rev. H. McKeown (Methodist) and a brother-in-law of Rev. G. M. Campbell, late pastor of the First Methodist Church in this city. He is a graduate of Mount Allison, and was first elected to the Provincial Legislature five years ago. He is personally popular, a ready and convincing speaker, and ought to make a strong candidate. The Telegraph has all along favored his candidature, and although a few days ago his retirement from the field was given out by an Opposition paper, it seems that the Liberal Convention has made him its choice.

WANTED A case of headache that Kumfort Headache Powder will not cure in ten minutes.

There is a bargain in Paton & Co's eastern window that will interest the ladies of Charlottetown. Over one hundred trimmed hats for 49c each while they last. Come quick if you want one. 291 21

**THIN PEOPLE**

want to get fat and fat people want to get thin—human nature. If you are fat don't take Scott's Emulsion. If you are thin Scott's Emulsion is just what you need.

It is one of the greatest flesh producers known. Not temporary gains but healthy, solid flesh that will fill out the body where it is needed.

There's nothing better than Scott's Emulsion for weakness and wasting.

We'll send you a sample free upon request. SCOTT & BOWNE Toronto, Ont.



**"Take my Advice, Old Man!"**

"If you want to look dressed 'up to the handle'—not overdressed, mind you—see that John McLeod & Co., does your tailoring." Sage advice to the man of business or society whose appearance is of any moment to him. We can but repeat: For good garments, fashionably cut and made, see

**JOHN McLEOD & Co.**

**ONE THIRD OFF ALL WINTER GOODS**

Our discount sale ended Saturday night—we will continue to discount all winter goods as follows.

- All Furs.
- All Coats.
- All Capes.
- All Shirtwaists.
- All Carpets.
- All Rugs.
- All Mats.
- All Carpet Squares.
- All Men's Clothing.
- All Boys' Clothing.
- All Waterproofs.
- All Men's Fur Coats.
- All Ladies' Fur Coats.

**F. PERKINS & CO.,**

The Millinery Leaders, Sunnyside.

**AND STILL THE BIG SALE GOES ON**

We were the last to come into the discounting business, but when we came in all the other fellows that were in ready, began getting ready to get out. They got out too last Saturday, so that now we

**ARE THE ONLY ONE LEFT.**

And we're in it to stay till we're good and ready to stop. Every discount that we have advertised is still in force, and lots of things that were in the 5 per cent list have been changed into the 33 1-3 and 50 per cent lists.

**FOR TWO WEEKS YET ANYWAY**

We will cut, slash and slaughter prices, so that we ought to sell every dollar's worth of Dry Goods and Clothing that's sold in Ch'town.

If the weather does not force you our prices will. Everything in our big stock is in this sale—not a solitary article reserved, except warp and spools. Come along at once too

**Prowse Bros.,**

The Farmers' Boys.

**Prowse Bros.,**

The Wonderful Cheap Men.

THE STORE THAT SAVES YOU MONEY