

# THE GUARDIAN

An Independent Journal, untrammelled and fearless, aiming to be **Just, Impartial, Reliable, Newsy** seeking at all times to further the best interests of the people, and recognized therefore as **The People's Paper.**

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 J. E. B. McCREADY, J. P. HOOD, Editor, Business Manager.

# THE MORNING GUARDIAN.

TUESDAY, NOVEMBER 1, 1898.

## INDUSTRIAL INSURANCE

Among the better fruits of the Socialistic agitation in Germany has been the introduction of labor insurance on a very extended scale. The workingman's insurance laws provide for three kinds of insurance—against sickness, against accidents and against disability and old age.

Insurance of the workman against sickness is provided by associations managed jointly by employers and employed. Both these classes are contributors to the fund, a reduction being made weekly from the artisan's pay for his share of the joint contribution. In this way medicines, medical treatment and a weekly indemnity in cash are provided for the workman who becomes too ill to work. Vast sums are disbursed yearly as the result of this system. To the members of the benefit associations there are other benefits in case of the death of a beneficiary or of a birth in his family. A very large proportion of the factory workers in Germany avail themselves of the system, as will appear when it is stated that in 1894 the number of beneficiaries was 7,200,000 while those actually in receipt of sick benefits during the year was 2,490,000. To these the large sum of \$25,000,000 was disbursed during the year for sick benefits.

It is claimed that as the result of the sick benefit system the greatest gain has been in the permanent improvement of the health of the working classes. Before the benefit plan was introduced the worker who became ill, being poor, and necessarily out of work, would not call in a physician until his illness was very serious or perhaps past remedy. But where he can now have the services of a physician without charge, he does not delay calling him in good time. The workman no longer continues to work when ill as was formerly the case, but stops his labor and only resumes it when entirely well.

The second branch of insurance is against accident. This is managed by associations of employers only. The employees do not contribute to the funds in this case except as hereinafter stated. The employer's liability for serious accident to any of his people is recognized, if it causes the latter to be laid up more than fourteen weeks. Disability from accident for any shorter time is provided for as a sick benefit. To those disabled for a longer time the association of employers must grant an annuity to the injured workman, or to the survivors if he is killed, and must pay the funeral expenses. In 1894 the number of accidental injuries thus paid for was 69,600 including 6,300 who were killed. Accident insurance by employers has proved of great advantage in rendering factories more safe, and also in promoting the recovery of those who become injured by accident. Employers who are under penalty for every workman who receives injury are naturally careful to prevent accidents as far as possible, and equally desirous to promote the recovery of any who are injured, in order to be free from paying pensions for those who are permanently disabled or killed.

The third branch of the working man's insurance, which was the last to be introduced, is the old age and invalidity insurance. This is managed by the state. A committee representing both employers and employed advises with the state board of directors. The German government contributes \$12.50 annually to each of these pensions, the balance being made up by employers and deductions from workmen's pay as contributions to the annuity fund. At the end of 1896 a total of 511,020 annuities had been granted, viz. 217,297 for invalidity and 293,723 for old age. The old age annuity begins at seventy years, but many, of course, become unable to pursue their regular calling at an earlier age, and are pensioned as invalids. Forty seven and a half millions of dollars have already been paid in pensions under one or the other of these plans, of which \$34,250,000

were paid in old age pensions. The working of labor insurance in Germany is being closely watched in England, and it is felt that something of a similar sort must be enacted there, if only to prevent the increase of pauperism among the artisan class and as an encouragement to workers to make provision for sickness and old age. Germany has been a pioneer in the movement, which is yet only in its beginning there. Among the matters of constant conflict between employers and employed and between the Socialist party and the state authorities are the extension of labor insurance and the effort of the workers to compel employers and the state to assume a larger share of the burden.

It is admitted that labor insurance has been productive of a vast amount of good to the working classes and has also advanced Germany's position as an industrial competitor in the world, but the classes are yet far from being satisfied with the results and there is little doubt that the system will be extended along the lines of the working men's demands.

The famous town of Pullman, near Chicago, is to be sold as the result of a decision of the Illinois courts by which it was held that the Pullman Car Company have no legal authority to own and manage a town. As is well-known, this town was founded and governed by the company, as a home for its offices and work people. The company assumed to own everything in the town, all the residents being in their employ and paying them rent. These people will now, as a result of the decision, have the privilege of buying and owning their own homes. It was alleged that the company were exorbitant in their rentals and that charge figured among the causes of the great Pullman strike of a few years ago.

It would seem, if there is truth in the claims of the famous Nicola Tesla, that the world is on the eve of a most stupendous industrial revolution. Tesla divides with Edison the supremacy of the field of electrical discovery. He now claims that he can transmit any amount of power, without wires to any distance required. If this is possible, and it seems incredible, there is practically no limit to which the great water powers of the world cannot be utilized for industrial purposes instead of steam power. There is this to be said in behalf of Tesla's extraordinary announcement that he has hitherto not made any public claims in regard to his discoveries that he has not fulfilled, to the letter.

The craving for Alcohol, Opium, Cocaine, Tobacco, Cigarettes can be cured at the Keeley Institute in Portland, Maine. So can Neurasthenia, Nerve Exhaustion and that always dread feeling, cold at ease condition, and the system restored to its normal condition. Write for particulars.

WHEN you want a pair of rubbers for yourself or anyone else remember we can save your money to buy of us.—J. B. MACDONALD & Co.

**Leading Fur Store—"MY STORE"**  
 SHOREY'S Guaranteed Ulsters \$7.50 guaranteed rain-proof.—Jas. Paton & Co. 26 d&w.

Good warm Ulsters, \$4.75, \$5.50 and \$7.50.—Jas. Paton & Co. 26 d&w.

**New underwear at Paton's.** 12 t  
 RECOMMENDED by the medical men. The Stanfield Brand guaranteed not to shrink, save trouble, save temper and above all save money. Paton & Co. sell it. 28, tf.

The doctors all agree and wear it. The Stanfield Brand of underwear, guaranteed unshrinkable and it is not high in price.—JAS. PATON & Co.—28, tf.

SHOREY'S rainproof ulsters are the best. It means two coats in one; all wool ulsters from \$4.75.—Jas. Paton & Co. 26 d&w.

SHOREY'S READY-TO-WEAR Rigby Waterproofed Frieze Ulsters made from pure wool, 32 oz. to the yard Frieze. Five pockets.—Deep flaps.—Six inch collar, with throat tab.—Double stitched edges.—Raised seams. Length 54 inches. Nine colors. Black, Blue, Mid Brown, Drab, Claret, Heather, Oxford, Blue mixture and Olive mixture. Waterproof, Windproof. Frostproof. Comfortable. Sold by all reputable dealers from Nova Scotia to British Columbia for \$6.75. Shorey's Guarantee Card in the pocket, of course. Inquire on seeing it, it is a good square guarantee.—JAS. PATON & Co.—29 ed tf.

ANOTHER consignment of honey arrived. White comb and dark comb 18c, and 15c, lb at Gay's Stalls Market Charlottetown. 28 tf.

**Tenders for Lease**  
 OF  
**Hillsborough Skating Rink**

For leasing Skating Season from Nov. 20th inst to 1st of May next, will be received up to 15th November inst. at noon.  
 Address under cover marked "Tender for lease of Skating Rink."  
 A. A. BARTLETT, Sec. Treas.

**WANTED**  
 Industrious men of character to travel and appoint agents. Salary and expenses paid.  
 BRADLEY GARRETTSON—COMPANY LIMITED, TORONTO

## OUR New Blankets

If there are Blanket wants to fill it can't be long postponed. With winter months so close at hand, read of these and you'll probably discover that the opportune time to buy is now.

### Regular Canadian Blankets

5 lb Blanket for \$2.50  
 6 lb Blanket for \$3.00  
 7 lb Blanket for \$3.50  
 8 lb Blanket for \$4.00

Fine range of Scotch Blankets and Scotch Knitting Wool.

## Jas. Paton & Co.

## COKE FOR QUEBEC HEATERS

### Or Any Closed Stove.

Is the Cheapest and Best Fuel.

We are making a superior quality of Coke now. Almost as good as Anthracite coal and half as cheap.

### No Dirt. No Ashes.

Orders must be left ahead to insure delivery.

## Charlottetown Light & Power Co.

OFFICE, QUEEN STREET.

## CAN YOU AFFORD

### To Pass Our Store

When you want to buy your Fall and Winter Overcoat Ulster, Reofer or Suit.

**We can show the Best Values** ever shown in Charlottetown without any doubt whatever. We are the people to save you money. See our Ulsters at 3.50, 4.75, 5.50, 6.00, good as any custom made and only half the price.

## J. B. MacDonald & Co.

For Best Bargains in Clothing and Boots.

## Guarantee Ocean and Accident Corporation Ltd

Insurance against ACCIDENT and SICKNESS. Weekly payments for total or PARTIAL DISABLEMENT. Double liability for accident in any Public Conveyance. Best Accident Company in the world.

W. K. ROGERS, Summerside, J. J. JOHNSON, Barrister at Law, Charlottetown

## DR. CLIFT RUPTURE

CURED by the IMPROVED method. Endorsed by the medical profession and by thousands who have discarded their trusses and remain cured.

The Improved Rupture Cure is painless, involving no inconvenience and requires only 2 or 3 visits. Examinations free and confidential.

No pay until cured  
**Throw Away Your Truss**

Testimonials on application. Correspondence solicited. A perfect cure can be guaranteed if you obey instructions.

## DR. CLIFT

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 Office—Victoria Row.  
 U.S.—Until 11 a.m., 2 to 6 p.m.

## DAVID I. WELCH

BARRISTER, SOLICITOR & ATTORNEY  
 Notary and Conveyancer.  
 OFFICE:  
 DORCHESTER and MONCTON, N.B.  
 June 10 6 moe d



Please Mama I want to be bathed with

## BABY'S OWN SOAP

It makes my Skin smooth, clear, white and clean

THE ALBERT TOILET SOAP CO. MONTREAL  
 MANUFACTURERS OF THE CELEBRATED ALBERT TOILET SOAPS.

## TENDERS

FOR  
**Prince Edward Island Debentures**

Tenders will be received at the Provincial Treasury, Charlottetown, until noon of the 22nd day of November, 1898, for the purchase of all or any of the \$1,000 Debentures authorized to be issued for construction of Prince of Wales College, by the Provincial Act of 1897, 89 Vic. Cap. 6. The Debentures are in the denominations of \$1,000 and \$500, to bear interest at the rate of 3 1/2 per cent per annum payable half yearly and will be dated 1st Dec. 1898, redeemable in 30 years.

ANGUS McMILLAN, Provincial Treasurer  
 Nov 1—2awt1 21st

## CLEARING-OUT SALE.

### FURNITURE BY AUCTION.

To be sold by Public Auction, at the Residence of the Hon. David Laird, Malpeque Road, on THURSDAY, the 3rd day of NOVEMBER next, commencing at 11 o'clock a. m., all his Household Effects, comprising 1 Superior Piano, Parlor, Dining Room, Hall, Library, Bed room and Kitchen Furniture.

Terms ca-h. No reserve.  
 R. BEAIRSTO, Auctioneer.

I also offer at Private Sale his beautiful residence, "Westleigh." Any one wishing to inspect the property can do so on application to the undersigned.

R. BEAIRSTO,  
 Nov 1—dts

## Tenders

Hospital for the Insane, Queen's, King's and Prince County Prisons.

DEPARTMENT OF PUBLIC WORKS.  
 Nov. 1st, 1898.

Sealed Tenders will be received at this Department up to noon on THURSDAY, Dec. 1st, 1898, from any person or persons willing to supply the Prince Edward Island Hospital for the Insane for the year ending 31st December, 1899, with the following articles, the same to be delivered at the Hospital, Falconwood, at the cost of the contractor, and in such quantity or quantities as shall from time to time be required, viz: Flour and Cornmeal, Butter, Black Tea, Coffee, Barley, Beans, Cheese, P. E. Island Oatmeal, Salt, Soap, Soda, Washing Soda, Tobacco, Chocolate, Oat Straw, (clean), Molasses, Beef (fresh), Peas, Milk, Codfish, Rice, Kerosene Oil (wine measure), Sugars, (brown and granulated), Dugs, Suits of Homespun Clothing (no pockets, price per suit), Pants (no pair), Blankets (either grey or white, 81x84 inches, XXXX and weight), Island Drugget (hand made).

Also to supply the Queen's, King's and Prince County Prisons for the same period and on the same conditions with the following articles, viz: Hard and Soft Bread, Molasses, Oatmeal, Kerosene Oil and Beef (fresh).

All articles are required to be of the best quality.

Tenders must express the price per barrel, pound, bushel and gallon, and to be accompanied by the names of two responsible persons willing to become bound for the faithful performance of the contract.

The Trustees and the Department do not necessarily bind themselves to accept the lowest or any Tender.

Tender must express on the cover, "The Jail Supply Tendon" and "Hospital for Insane Supply Tender."

Samples required marked thus.  
 RICHARD SMITH, Secretary of Public Works.  
 Nov. 1, Saw 11 Dec. 1st.

## TORONTO EXHIBITION.

# REMOVED TO CHARLOTTETOWN.

While in Toronto, attending the Fair, we bought

### the Entire Exhibit of the Dominion Organ Co.

They are now on sale at our Ware Rooms.

The finest looking and Best Toned lot of Organs ever brought to this Island.

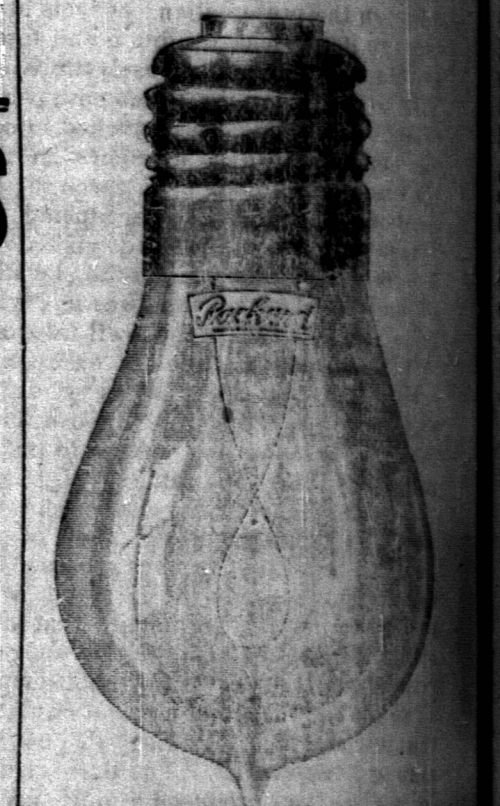
No increase in prices. Call in and see them.

## MILLER BROS.,

The P. E. Island Music House.

## Connolly's Building

Queen Street.



## ELECTRIC LAMP

32, Candle Power  
 Any Voltage! for Full's and Waddell's system. Be sure and buy the "Packard" the best lamp made

## Dodd & Rogers

## PHOTOGRAPHS

Superior Workmanship  
 Fine Finish, and Moderate Prices

combine to make our Photographs the most satisfactory in Charlottetown to-day.

## Geo. H. Cook.

Cor. Queen and Grafton Streets

## Tea! Tea! Tea!

The best blend Tea on the market at any price.  
 Try a pound.

### WARRANTED.

## DAVISON & CO.

GROCERS.  
 Corner Gt. Geo. and Kent Sts. City.

## WANTS, LOSTS, FOUNDS, ETC.

WANTED.—A few boarders can be comfortably accommodated at Mrs. C. McRogers, Prince St. City 26 2w.

WANTED.—A plain cook wages \$1.00 on washing references preferred. Apply to this office, 22 tf.

TO-LET.—That comfortable brick dwelling house, situated on Water Street, now in possession of Mrs. McDonald. Possession given about 20th September. Apply to Peabo Bros and Co. Aug 20th, 1898, 30d

FOR SALE.—New revised encyclopaedia Britannica, 4 vols., 500 pages, richly illustrated, bound in half leather, at half price at Hornby's Book Store.

TO-LET.—The building at present occupied by Messrs Blake Bros, next to the brick building Kent street. Possession given November 1st.—R. Beairsto.