

what all are doing, both home and foreign.

Of companies doing business in Canada, both home and foreign, I may say it is rather exceptional.

I notice that your statistics are from authoritative sources, and which I confess as somewhat surprising.

This is, of course, somewhat difficult to forecast. Still, in my opinion, life assurance is in its infancy as yet in Canada.

I know that so far as this agency is concerned our premium collections month by month are nearly double what a whole year's were fifteen years ago.

Yes, I do so emphatically, and quite independent of its value as insurance, which is after all its chief merit.

Now, there are more than one company in a position to reduce that 24 per cent. by application of profits, or to make the average about 13 per cent. or even less.

Would you not call this an investment worth considering? This is on the assumption that the assured lives as long as he ought to live.

What amount of money do you suppose the maritime provinces pay annually in premiums?

About \$800,000. Nova Scotia being more heavily insured than either of the other maritime provinces, or Newfoundland, pays about \$350,000.

Is the largest proportion of business in these provinces done by Canadian, American or English companies?

Canadian offices do for the largest down here. The Americans come next.

About how much is paid out annually for death claims in these provinces?

About \$400,000. I know of one company who paid in Halifax \$51,000 in death claims for the maritime provinces last year.

You say there are men in Halifax who have from \$20,000 to \$50,000 on their lives. Who are they?

I don't care to mention names. They are in various companies.

Why not? It's a good thing to be insured; the knowledge that a man is well insured ought not to injure his credit or his reputation for prudence?

True. But many men regard their life assurance as a private or family affair. And they would no more care about having it made public than they would care to tell the public how much balance they have at a bank.

Isn't there too many insurance agents in Halifax for the business done?

I think not. They all seem to be successful. And that's the truest test.

The Company referred to above as doing one-fourth of the life insurance business of Canada, is the Canada Life, for which Mr. W. McLean is agent here.

The Daily Examiner

JANUARY 28, 1885.

The Water and Tax Questions.

Our citizens have at length, by a decisive vote, consented to the introduction of waterworks.

We trust that it will be speedily followed by an abatement of the too heavy burden now placed upon the shoulders of our (insurance) ratepayers.

The addition of a fifth to the high rates before levied was imposed by the Board of Underwriters—simply and only because the City Council, in its stupidity, refused to give even a hope that the water question would be favorably entertained.

A greater than the City Council has now spoken. The citizens have given their consent that waterworks may be had on the basis of the propositions made last summer.

Those who submitted the propositions are responsible men, and we assume, as a matter of course, that they will not withdraw them; and, if not, we shall have waterworks for use in cases of fire at an early date—perhaps before the end of the year.

The board of underwriters ought therefore to abate their rates by at least the percentage which was added to them last summer. This should be the first result of the vote of to-day; and if it is, considerable amounts will forthwith be saved by many taxpayers.

The result of the election may also be accepted as an indication that a majority of our ratepayers are willing that the burden of civic taxation should be more widely distributed; and few will dispute the justice of making those who receive the most direct benefits from the water-works; and our City Schools pay special taxes. Water and education are undoubtedly, both advantages to the whole community; but they are particularly advantageous to those who have large quantities of perishable property at the risk of fire and to those who have children; and it is but right that these latter should pay a larger proportion of the money required to keep up waterworks and schools.

We now pay \$10,000 a year, in round numbers, for schools; and those

who have no children contribute as much (in some instances, more), as those who have children obtaining the great personal benefit of a good education.

If \$5,000, or half of the amount, were obtained by the imposition of a special school tax, levied upon the heads of families according to the number of children they have attending the City schools—poor widows and other very poor persons being exempted—there would be a juster distribution of civic taxation.

We would have imposed a special school rate, a special water rate, and a special tax upon the polls of our young men, who—though quite well able to contribute their share—now enjoy the advantages provided at the expense of the corporation at free.

If these special taxes were levied, we should be able to abate somewhat the levy upon real estate, and still have enough money to maintain the civic departments and improve our town.

Waterworks and taxation must, if the well understood wishes of the people are carried out, be the subject of legislation; and care should be taken that city measures are submitted to the legislature at its next session in good time, and so well drafted that they will pass.

We know how it has been in years that are past. But we elected the old council to manage our civic affairs in a mean and shiftless way—and they did it. We cannot blame them much.

We now expect the new Council—including Messrs. Kelly, Davy, McRae and Horne—at least to turn over a new leaf, and act in consonance with the upward movement which was begun last spring, and as if they meant to do something for the good of their constituents.

In a paper upon butterine, read before the Society of Arts, it is stated that in 1883 over 40,000 tons of that product were imported into England from Holland, the factories at Oss sending 150 tons a week.

The latest improved butterine consists of oleomargarine, milk, vegetable oil and real butter.

Arrival of the "Northern Light." The steamer Northern Light arrived at Georgetown last evening, and her mails and passengers were forwarded to this city by special train.

Mr. Norman J. Campbell, who was on board, informs us that:—

The Northern Light left Pictou Landing about seven o'clock Thursday morning last. She proceeded all right, although it was with difficulty that passages could be found through the large quantities of ice in the Gulf, until she arrived within four miles of Cape Bear, where she stuck fast in the ice and could not proceed further.

It was then blowing a gale from the northwest, with snow and drift. The storm rendered it impossible to see far in any direction, and the steamer having stopped, was soon driven with the ice to the vicinity of Cape George, where she remained until Monday night.

The captain then discovered a break in the ice which he hoped would enable him to bring the steamer to open water; but after steaming up and following that lead for about two or three miles, and finding it was leading the vessel too much to the eastward, he deemed it best to stop her until day break.

At daybreak Tuesday morning all were astir, steam was got up and an attempt was made to force a passage through the solid field of ice, which was between seven and nine inches thick, and extended as far in every direction as the eye could reach.

It was blowing a severe gale, freezing hard, and the drifting snow prevented seeing far ahead. Finding it too slow work to be battering at the ice with the stem of the boat the stern was tried, and, strange to say, she steadily proceeded stern first for between fifteen and eighteen miles at the rate of about two and a half miles an hour, being steered by the hoisting and lowering of the jib, as she required.

At last open water was seen, and the hearts of the passengers and crew were cheered. Along the steamer went until she reached open water, when she was put bow on, and steered on the proper course for Georgetown harbor. It was soon found, however, that a large quantity of very heavy ice prevented her following that course, which course, after trying in vain to force a passage through the ice, was abandoned, and the ship was steamed along the border of the ice until she came to the northern extremity of it, and was then steered direct for Georgetown harbor, which in due time here in sight and was reached about seven o'clock in the evening.

Great praise is given by the passengers to Captain Finlayson for the marked skill and perseverance he displayed throughout this long and difficult passage, as well as to the crew (especially the steward), for their endeavors to render the passage as pleasant and agreeable as possible.

Nothing could exceed the good feeling that existed among the passengers and crew, without any exception, and all seemed to vie in the attempt to cheer their fellows.

The passengers on board were Mr. A. Bartlett, St. John; Miss Bartlett, St. John; Mr. Bartlett, Boston; Mr. F. Mor, row, Washington, D. C.; Thomas Creighton, P. E. I.; Mr. Gibbs, Australia; Mr. Buchanan, P. E. I.; George E. Mawley, Summerside; Samuel Stumbles, Hong Kong; Miss Stewart, Georgetown; Mr. McKenzie and N. J. Campbell, Charlotte town.

A defective has discovered in the Stillwell murder, which occurred in Elgin County, Ont., on New Year's day, that Ramson Forbes had a liaison with Stillwell's wife, and that Jennie Forbes, his sister, is, *en route*, the father of the unborn babe being the murdered man.

The detective says the murder was planned by Ramson Forbes, his sister, the hired man and Mrs. Stillwell. The two men are now in jail and Mrs. Stillwell will be arrested as soon as she can leave her bed.

A Boston physician advises everybody to ascertain what diseases have carried off his ancestors, with a view of guarding himself against inherited tendencies by adopting the requisite manner of life, place of residence, and general self-treatment.

The Civic Election.

The Civic Election took place to-day. More than ordinary interest was taken in the contest. The wards were hotly contested from the opening until the close of the polls, and though some of the candidates were known losers from the start their supporters worked like trojans for them until the end.

Following is the result up to our going to press:—

Table with 2 columns: Ward and Candidate, and Votes. Includes candidates like Beer, Hooper, Crabbe, Hazzard, Lader, McLean, Tanton, Koughan, Hughes, Douce, Hagan, McLaren, Lader, McLean, Tanton.

The above is the state of the polls as given at 4.50. Few votes then remained to be polled.

At the close of the poll, the vote in ward 2 stood:—

Table with 2 columns: Candidate and Votes. Includes Beer, Hooper, Crabbe, Hagan, McLaren, Lader, McLean, Tanton.

The other polls were but slightly changed at five o'clock.

United States Fisheries.

Mr. P. Fortin, M. P., has handed us the first number of the American Fish Bureau, published by Mr. W. A. Wilcox, of Gloucester, Mass., which gives a review of the New England fisheries for 1884.

The season, according to this report, has been a successful one in so far as the quantity of codfish and mackerel taken, but an unprofitable one in consequence of the very low price of fish.

Since 1888, it is stated, the price of codfish has not been so low, while the price of mackerel of equal quality the price has not been so low since 1849.

The mackerel catch in-shore was unusually large, reaching no less than 476,018 barrels, a quantity which has been exceeded only five times within the last seventy-five years.

The low prices have caused a larger consumption, and as a consequence a small proportion of this enormous catch has been carried over, so that the stock on hand is comparatively small.

The changes which have taken place in the methods of fishing within recent years are rather remarkable. Thus in 1851 the mackerel fishery alone employed 940 sail and 9,998 men hailing from Maine, Massachusetts, Rhode Island, Connecticut, and two vessels from Maryland.

In that year Massachusetts sent out from thirty ports 853 vessels and 9,117 men, landing with these 329,244 barrels of fish. With little over one-third the number of sail, as the result of the use of the purse seine instead of the hook and line, almost as large a quantity of fish was landed in the past year.

What is apparent from the publication is the greater interest which the business of fishing is exciting as a great national industry in the United States.

Mr. Wilcox says: "now the propagation and scientific is looked after by the American Fish Cultural Association; the commercial and statistical, by the American Fish Bureau; the international by the American Fishery Union, all being watched over by the United States Fish Commission."

Great expectations of the increased profit for those engaged in the fishing industry are held out as the consequence of the abrogation of the fishery clauses of the Washington treaty. It is possible that these expectations may be realized, but we venture to doubt it.

Our Newfoundland correspondent in a letter which we printed a few days ago, pointed out some of the effects which would probably follow the lapsing of the fishery clauses of the treaty, and the re-assertion of the rights of Canadian fishermen to the exclusive rights of fishing within the three mile limit.

The views of the Newfoundland people as interpreted by our correspondent, did not indicate that they regarded the approaching change, with any feeling of alarm. What is true of Newfoundland, may be said of the interests of the fishermen of Canada as well.

If it pleases our neighbors to revert to the condition of things which existed between 1866 and 1872, they can of course do so. There is nothing of which we need be alarmed. It will impose upon the Canadian government probably greater responsibility for the protection of the fishing interests of Canada; and upon this point we will have something to say in another article.

Scandal in High Life.

REVIVED BY THE DEATH OF THE EARL OF AYLESFORD.

The sudden death of the Earl of Aylesford at his ranche in Texas caused much comment and speculation in London.

He spent three months in England last year, and signalled his visit by a row at a railway station, during which he had a leg broken, and by the sale of his country estate at Aylesford, near Maldstone, Kent, which realized nearly \$500,000.

Lady Aylesford left his home in 1876 for the protection of the Marquis of Blandford, who is now the Duke of Marlborough, and these relations have been maintained ever since.

Lord Aylesford was compelled for some years to pay alimony to his wife, but the requirement was coupled with the condition that she was not to molest him.

About three years ago she had a child, and although Lord Aylesford was not the father, she insisted on having the child called by Lord Aylesford's second title, that of Lord Gurnsey.

This was decided by the courts to constitute an act of "molestation," and the alimony was cancelled.

People in society are now discussing the probabilities of the Duke of Marlborough fulfilling the solemn pledge which he made to Lady Aylesford some years ago to make her his legal wife as soon as possible.

She excused her conduct in accepting Lord Blandford's protection on the plea that life was intolerable with Lord Aylesford, and that Lord Blandford had promised to marry her as soon as she could get a

divorce. When the quarrel between Lord and Lady Aylesford came before the courts it was found out that there was so much fault on both sides that neither party was entitled to divorce. Now that Lord Aylesford has been removed by death, it remains to be seen whether the Duke of Marlborough will fulfil the promise which he made eight years ago and has frequently renewed. Many people who are well acquainted with the character and record of the young duke believe that he will be mean enough to refuse to redeem his pledge and that he never meant to make Lady Aylesford his duchess. The Prince of Wales, who was a boon companion of Lord Aylesford, and sponsor to the younger of his two daughters, is said to be much affected by the earl's sudden death.

Forty-Niners at Dinner.

OLD PIONEERS MAKING MERRY AND RECAL-LING FORMER DAYS.

About sixty old boys from the days of '49 belonging to the Associated Pioneers Club of New York, celebrated the thirty-seventh anniversary of the discovery of gold at Sutter's saw-mill, California, by a dinner in New York, on the evening of the 20th inst.

There were no lack of reminders of the days on the slope, for Secretary Clark had frescoed the hall walls with placards bearing the names of places well remembered in the early history of the Pacific States. There were dozens of the euphonious and sweet-sounding Spanish names, and others again of the most rugged Anglo-Saxon type, such as "Coon Hollow," "You Bet," "Last Chance," "Yankee Jim's Happy Camp," "Dutch Flat" and "Poverty Hill."

There were besides reminders of those dear old days in a price list of shovels, \$10 each; shingles, \$250 per M., and boots at six ounces of gold dust each.

The well-remembered sign which once ornamented Kearney street, San Francisco, was reproduced, reading: "This Street Impassable; Not Even Jackassable."

There was a delicious menu, to which full justice was done, with a supplementary menu intended as a reminder of old hungry times. This included such dishes as—Grizzly Bear Steak with Frijoles.

Kibs of Antelope with Tortillas. Carne Seco with Chili Colorados. Fried Salt Pork with Slapjacks. Stewed Jack Rabbit with Mescal. Mule Steak with Hard-Tack.

Mysterious Stew, a la Chinese. The speech making came early, for the company was punctual in its sitting down and energetic in attending to its table duties.

There was an abundance of orators present, and capital after-dinner talkers, who were full of anecdote and tale of adventures, each story suggesting another, until very soon there was a decameron tenfold strong.

Many of the narratives were of that piquant sort which will not bear repetition in cold, unsympathetic type. The listeners roared as one after familiar scene was recalled and the scrapes another of the early good fever days came back in the brilliant word-picture.

Demas Strong, the President, kept the fun at its utmost. He said, in opening, that a headache which he had brought into the dining-hall had been entirely dissipated by the breezy California air which he found about him.

He was proud to meet men who had helped to found an empire. A telegram in verse from San Francisco told that a poet was abroad on the Pacific coast, and showed that the day was in remembrance there.

Alfred A. Green, a '49er, spoke to the leading toast of Yerba Buena, the Sand Hill Tower of '47, and told of his entry through the Golden Gate as a member of Stevenson's Regiment on March 6, 1847, and the remarkable sight which he that day beheld, following it up with stories of grizzly fights and such, and narrating the story of the change of the name of the settlement to San Francisco on June 20, 1847, and the great history of the young metropolis since that date.

There was a chance, he said, for the work of the pioneer still. There was another California at Nicaragua for Americans to possess and settle.

Several other distinguished guests made speeches, and the party broke up by singing the song of the "Argonaut" to the air of "Auld Lang Syne."

COAL. COAL. IN STORE: 300 Tons ACADIA NUT, 200 do do ROUND, 100 do INTER-COLONIAL ROUND, 150 do OLD MINE SYDNEY, 200 do SYDNEY SLACK.

For Sale Low. C. LYONS, Acadia Coal Depot, Peake's No 2 Wharf. Ch'town, Jan. 28, 1885—6w wkly

"Honesty, Industry and Experience are the only true principles of business success."

E. S. BONNELL, Practical Watchmaker, Jeweler —AND— ENGRAVER,

Dealer in good time-keeping WATCHES, CLOCKS, Gold and Plated JEWELRY in the latest Artistic Designs.

Watches, Clocks, Jewelry, &c., Repaired and Warranted. Opposite Rocklin House, Kent Street. Ch'town, Jan. 25, 1885—1f

THANKS. WE, the undersigned Jurors, desire to express our thanks to James Curtis, Esq., Deputy Sheriff, for the courtesy and kindness shown toward us, during the night of the 22nd of January inst., when we were confined in the Court House, in preparing all that was necessary for our comfort.

(Signed) JOHN EDWARDS, Foreman JOHN FINLEY, PATRICK DELHANTY, H. CHANDLER, ISAAC HENDERSON, ALBERT THOMAS, JAMES JEWELL. Ch'town, Jan. 23, 1884.

AT THE FISH MARKET, GRAFTON STREET.

WHOLESALE AND RETAIL:

400 Quintals Large Bank CODFISH (choice), 150 Barrels HERRING, 300 Boxes Scaled HERRING, 10 Half-Barrels Mess SHAD, SALMON, TONGUES and SOUNDS; also PORK, HAMS, LARD, &c., Very Low.

The Grocery Store, in connection with the Fish Market, is also well supplied with GROCERIES of the Best Quality. Families can be supplied with all that they require, and at Low Prices.

Ch'town, Jan. 23, 1885—4 eod her 3i

J. H. MYRICK.

THE LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

FIRE AND LIFE.

Assets, 1st Jan., 1884 - \$34,794,746.80 Assets in Canada - 759,201.72

Risks taken in the city and country. Rates Moderate.

LEONARD MORRIS, R. R. FITZGERALD, Agent, Summerside. Ch'town, Jan. 5, 1885—1mo

ROYAL CANADIAN INSURANCE CO. FIRE.

CAPITAL, \$2,000,000

HEAD OFFICE—Montreal. HALIFAX BRANCH—J. Scott Mitchell, Agent.

Risks Taken on Most Favorable Terms. AGENT FOR PRINCE EDWARD ISLAND: F. H. ARNAUD, Merchants Bank of Halifax

CHARLOTTETOWN BOOT AND SHOE FACTORY!

The rush for BOOTS and SHOES is to Dorsey, Goff & Co. People say they sell cheap. Their own make of Solid Leather Boots takes the lead.

DORSEY, GOFF & CO.

Charlottetown, Jan. 12, 1885.

Horses, Wagons, Sleighs, &c.

BY Auction, Friday, January 30th, at 2 o'clock, on Market Square—

1 Black Mare, 2 Janning Sleighs, 1 Box Sleigh, 2 Wood Sleighs, 1 Driving Wagon, 1 Express Wagon, 3 Peddling Wagons, 1 Sloop, 1 Truck, 1 Buffalo Robe, 3 Wolf Robes, 1 Set Harness, 1 Single Horse Power.

Terms:—All sums over \$35, three months' approved notes; under that amount, cash on delivery. A. McNEILL, Auctioneer, Ch'town, Jan. 27, 1885—3i

MRS. JARLEY'S WAXWORKS

WILL BE EXHIBITED IN ATHENAEUM, THURSDAY, FEBRUARY 5th.

Further particulars later. Ch'town, Jan. 26, 1885—3i

P. E. ISLAND RAILWAY.

A SPECIAL Passenger Train will, until further notice, leave Ch'town for Cape Traverse, calling at all regular stations between Ch'town and County Line, and at Flag Stations on the Branch, at 8 p.m., daily (Sundays excepted), returning to Ch'town next day on arrival of mail boats from Cape Traverse.

Freight for Stations on Cape Traverse Branch will be forwarded from all Stations on main line to County Line daily, thence to Cape Traverse every Wednesday evening. Freight from stations on the branch, will be forwarded to County Line every Thursday, and thence to destination by first train thereafter.

JAMES COLEMAN, Superintendent. Railway Office, Ch'town, Jan. 26, 1885—till mar 15 all wkly prs till mar 15

TENDERS

WILL be received by the undersigned up to 12 o'clock, noon, of the 5th February next, for the erection of an addition to the Prince Edward Island Hospital, Charlottetown, be seen at the office of Messrs. Phillips & Chappell, Architects.

The Trustees of the Hospital do not bind themselves to accept the lowest or any tender. For further particulars apply to D. R. MACLENNAN, Secretary. Ch'town, Jan. 21, 1885.

DR. S. R. JENKINS, PHYSICIAN AND SURGEON.

OFFICE: AT DR. JENKINS' RESIDENCE, PRINCE ST. Ch'town, Jan. 26—wed fri

Y. M. C. A. LECTURE COURSE

THE Second Lecture of the winter course, before the Young Men's Christian Association will be delivered by the

REV. JOHN BURWASH, —IN THE— Y. M. C. A. HALL, —ON—

Thursday, Ev'g, 29th inst.

Subject—LIGHT: its Strength and Beauty. Chair to be taken at 8 o'clock. Admission, 10 Cents. HENRY SMITH, Secretary. Ch'town, Jan. 24, 1885—3i

ORCHESTRAL CONCERT, No. 2

THE second Orchestral Concert of the season will be held in the Y. M. C. A. Hall, on Tuesday, the 3rd of February next. The programme will appear in this paper in due time.

Admission, 35 cents. Season ticket holders extra single tickets, 25 cents each. G. A. SHARP, Secretary. Ch'town, Jan. 19, 1885—21, 23, 25, 28, 30

NOTICE.

THE Subscriber, being about to leave the Province for the winter, requests all persons indebted to him to pay their several amounts to Jas. DesBrisay, at the office of DesBrisay & Angus, in my premises, Queen Street, whose receipts will be a sufficient discharge, and who will also attend to the disposal of any Bank Stock or Real Estate for me during my absence. WILLIAM DODD, Ch'town, Dec. 8, 1884.—2mo 2aw wkly 2

SUBSCRIBE FOR THE WEEKLY EXAMINER, the best paper published in the Island.