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SUN PRINTING COMPANY,
ALFRED MARKHAM,
Manager.

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THE SEMI-WEEKLY SUN.

ST. JOHN, N. B., OCTOBER 21 1905.

EXPENSES IN CANADIAN LIFE INSURANCE.

The extended report of the Canadian superintendent of insurance is now at hand. It is a volume well worth studying for many reasons, and is especially interesting at this time. Much information which would be welcome is not contained in this book, but there is material for thought in the facts presented.

The element that is now uppermost in the mind of enquirers is the cost of management, and especially the commissions paid to agents on premiums received. We find that in 1904 out of every $100 received by Canadian companies, for premiums, dividends and other sources $30.72 was paid to policyholders, $25.47 went for general expenses, $1.10 was paid in dividends to stockholders, leaving $42.71 to be carried to reserve. But if we leave out of consideration all income except that obtained from premiums, we find that no less than $5,019,467 out of $15,640,664, or $32 on each $100 went for general expenses.

If we go back to 1900, we find the scale of expenses considerably lower in proportion to the income received. Instead of spending $25.47 out of each $100 received, as in 1904, the Canadian companies paid only $23.06 in operating expenses, leaving to the policy holder $2.21 more, which, with the increment thereon, would make a large difference in the bonus paid on a policy at maturity. Moreover, the payments to stockholders which were in 1904 $1.10 per $100, were in 1900 only 60 cents. In 1900 the cost of working the Canadian insurance companies was only $3,117,578, whereas in 1904 it had grown to $5,019,467, an increase of 61 per cent. though the premium income has increased only 42 per cent. All this change has occurred in four years. If we go back to 1897, we find the percentage of expenses to total income only $22.14, or 92 cents less on each $100 of income than in 1900. Comparing with 1887, we discover that the cost of management was then $19.96 on each $100 of total income. This is less by $5.51 than the present cost. But if we compare the expenses with the premium income alone, we find that in 1887 it was $25.22, which is $6.78 less than the present cost.

A man who is paying $100 a year in insurance premiums would therefore receive at the end of a twenty year period $135.60 with compound interest thereon more under the 1887 scale of expenses than under that which now prevails. It is the plea of insurance companies that they do not now make so good settlements as formerly because the rate of interest is lower. We easily see that there is another reason. In most business it is expected that the percentage of expenses should be less as the volume increases and as the managers gain experience. Insurance seems to work the other way.

There are certain expenses which are hardly controllable. Taxes and rents must be paid. There are medical fees, office supplies, and a certain amount of literature. But the heavy burden is the commission to agents and the salaries of officers. The amount of these charges is best understood by a reference to companies reported in the blue book.

In the alphabetical arrangement the first Canadian company reported is the Canada Life. The total premium income of this company in 1904 was $3,043,178 (of which $431,411 was first year premiums). The general expenses appear to be $921,600, or 30 per cent., which is somewhat below the Canadian average. Of this expense bill no less than $681,292 was paid in commissions to agents, salaries and other expenses for officials. This does not include travelling expenses of agents and others (which amount to $22,950) nor stationery, postage, light, heat, lawyer fees, rent, advertising, printing, furniture or sundries, which with other items make up another bill of $201,614. This $681,292, or $22.70 on each $100 of the premium income, was paid to the employes and agents of the company for handling the other $77.30. Now in 1887 this same company had an income of $1,157,428. At that time the commissions, salaries, and other expenses of officials amounted to $157,011, or 13 per cent. of the premium income. Here is a difference of nearly $10 in commissions on each $100 of premiums paid by policy holders. That is to say a man who pays $100 a year on a 20 year policy loses $200 in that period, together with compound interest thereon.

But it would not be fair to single out one company for special attention in this connection. Passing on to the Confederation, which also was in existence in 1887, we find a total premium income of $1,262,344, of which it should be noted that only $155,087, or a much smaller proportion than in the Canada Life, is from new business. This company paid in commissions, salaries and expenses (omitting those specified in the other case) $237,901, or $18.84 on each $100 of premium income. The total general expenses were between 26 and 27 per cent. In 1887 the Confederation gave its agents and officers $89,303, or less than 17 per cent. of its premium income of $519,460. The income has more than doubled, but the cost of getting the business has increased in much greater proportion.

The Crown is a young company and two-fifths of its premium income of $104,565 was from new business. Out of this last mentioned amount the company paid no less than $52,769, or more than half, in commissions, salaries and expenses of officials. The total expenses were more than three-quarters of the premium income. Of course allowance must be made for the fact that renewal premiums are as yet a relatively small part of the company's income.

The Dominion Company was organized in 1889. Of its $165,305 premium income $28,862, or say one-sixth, was from first premiums. This company allowed its officers and agents $38,017, or in round figures 23 per cent. The total expense account was a trifle over $50,000, or 30 per cent.

The Excelsior paid $81,225 to its officers and agents out of $216,885 premium income, one-quarter of which came from first premiums. This is 37 per cent., and the total expense account is nearly 50 per cent. of the premium income. This company has been doing business in Ontario fifteen years, and has had a dominion license since 1897.

The Federal Life is an older concern, now in the twenty-fourth year of its existence. Its premium income in 1904 was $531,523, about one-fifth new. Agents and officers received $134,320, or almost exactly one-quarter of this income. In 1887 the Federal received from the same source $137,073. Similar payments then called for $32,654, or nearly the same proportion as now. But in 1887 the company had been doing business only five years, and a much larger proportion of its income was from first premiums.

The Great West was twelve years old in 1904. Its premium income was $662,947, one-quarter from first premiums, and the payments to officers and agents were $158,865, or 24 per cent. The total expense account was almost exactly one-third of the total premium income.

It cost the Home Life (twelve years in business) $59,707 out of a premium income of $129,438 for agents and officials. This is over 45 per cent. The Imperial, which dates from 1897, seems to have paid 28 per cent. for this part of the expenses. The Manufacturers' got off with 22 per cent. of its $1,421,347 premium income, which included $269,564 of new premiums. The Mutual Life of Canada, which has been doing business since 1870, had in 1904 a premium income of $1,373,364 ($189,837 new). Agents and officials got $229,027, or a little less than 17 per cent. There is an ambiguity in the report of 1887, which says that $58,157 went that year for "commissions, payment of current and extinguishment of future." The income was then $185,672. The National Life, which commenced business seven years ago, received for premiums in 1904 $151,579, and paid in commissions, salaries, etc., $61,326, which is 40 per cent. One-third of the premium income was from new business. The North American, dating from 1881, had a premium income of $1,237,250 in 1904. Of this $215,000 was from first premiums. The charges which we are considering were $284,000, or 23 per cent. Seventeen years ago, when the company was new, similar charges were 27 per cent. The Royal Victoria, seven years in business, paid agents and officers $40,930, or 30 per cent. out of a total premium income of $132,778, one-fifth new. The Sovereign began in 1903, and in 1904 received $61,150 in premiums, of which $24,000 was for first premiums. More than half of this, or $31,675, went to officers and agents. The total charge to general expenses was $6,000 less than the premium income.

The Sun Life is one of the older and larger companies. It has a greater premium income than any other company in Canada. In 1904 the premiums paid amounted to $3,792,790, of which $732,756 was new business. The charge for commissions, salaries and other expenses of officials, omitting those left out in the other cases, was $888,186, or over 23 per cent. of the total premium income. It is interesting to note that in 1887, when the premium income of this company was only $406,854, the agents and officers required only $90,764, or a slightly smaller percentage than they get now.

The Union Life began in 1902. Last year its premium income was $123,255. It paid its officers and agents in commissions, salaries and expenses $157,441, and the other expenses were $30,000. But the income would be mostly from first premiums and the expenses would be partly the cost of organization.

These statements give one an idea of the cost of insurance. The charges are grossly extravagant and unjust, in themselves, though no special blame seems to attach to any particular company. Among them they are maintaining three or four times the number of men required to do the work. They are squandering the first premium on the agent who secures it, though they know that only a small fraction of the policies so secured will ever terminate naturally. For every $1,000 of life insurance that terminated last year by the death of the policy-holder $4,500 was terminated by surrender or lapse, and those policy-holders who dropped their insurance or died during the first two years never during the time the risk was held contributed a cent toward the cost of that risk. The whole of their payments went for expenses, and the whole burden of the risk was borne by policy-holders of longer standing.

MR. ARMSTRONG'S CLAIMS.

We read in the St. Andrews Beacon: "The Sun thinks it about time that "newspaper men were given a chance "to pick fruit from the senatorial "tree." Exactly. And in this connection it may be mentioned that there are two seatorships vacant in this province, that Charlotte county is not represented in the upper house, and that Mr. R. E. Armstrong, editor and proprietor of the Beacon, ought to be considered. Mr. Armstrong has advocated the government cause through his paper for many years. He was the Laurier candidate for the house of commons in 1900, putting up a finer fight than Mr. Daniel Gillmor, with all his money, was able to make in 1904. The name of Mr. Gillmor has been mentioned in connection with the senatorship, but he is a non-resident, his interests are in another province, and he would not be nearly so effective a senator as Mr. Armstrong.

THE TORONTO CIVIC SCANDAL.

An investigation is about to take place into charges of corruption against a member and a former member of the Toronto city council. The charge is that the alderman received $100 and the former alderman $400 for their assistance and influence in securing for a firm of butchers and meat dealers certain concessions in respect to their abattoir. Several affidavits have been made, one of which sets forth that the man signing it saw a roll of bills amounting to $900 in the possession of a person who explained that he had it from the firm seeking the permit, and that the money was for the purpose of securing the favor of aldermen. The alderman against whom the charge is made denies the charge, and Judge Winchester has been called in to hold an investigation.

Sir William Mulock winds up his administrative career with a good post-office surplus. He will be allowed whatever credit belongs to him for that, though there is no trouble in getting better returns from the west now that it is settled, than could be obtained in pioneer days. Nor will it be forgotten that Sir William restored newspaper postage which had been abolished years before his time. A large part of his surplus is due to this disagreeable exaction.

The Fredericton Herald declares it to be distinctly indelicate for a newspaper to nominate a man for an office not yet vacated. It might be added that when so many offices are vacant the indelicacy has the less excuse. George Robertson, M. P. P., does not need to be auditor general, when one registrarship, two seats in the senate, and one place in the inland revenue office are already vacant, with the position of lieutenant governor almost in sight.

The Moncton Transcript cherishes the idea that the new survey of the proposed valley route of the Grand Trunk Pacific railway is only intended to confirm the selection of the central route, and to furnish argument to defend that choice. But suppose the survey should not confirm the selection, and should furnish argument the other way?

SAILING ONWARD WITH NO CREW

Ocean Liner Passes Ship With all Sails Set.

NEW YORK, Oct. 19.—A sailing vessel in mid-ocean deserted by her crew but with sails set and proceeding with fair speed toward the shores of North America was sighted by the steamer Teutonic, which arrived here today. The Teutonic's officers believe that the vessel is the bark Orion, whose crew, according to a wireless message received from mid-ocean last Tuesday, were rescued from their ship by the steamer Etruria. The Teutonic passed the deserted ship about 40 miles southwest of the point from which the wireless message was sent and about 500 miles east of the North American coast line.

Only one living thing, a black dog, was seen on the lonely vessel by the Teutonic's passengers. The bark's wheel was lashed and her course was steadily southward. From the masthead a distress signal was flying.

MYSTERIOUS SHOOTING AT FREDERICTON

FREDERICTON, Oct. 19.—A mysterious shooting accident occurred this afternoon on the river bank, which resulted seriously for Arthur Braun, a young man formerly employed at the York cafe, and another young fellow whose name could not be learned. The last mentioned lad was loading a revolver, when it was accidentally discharged, the bullet passing through the fleshy part of his left leg and entering Braun's foot near the little toe.

At the time of going to press the young men are at Dr. Weaver's office, where the wounds are being dressed.

A third member of the party refused to give his own name or the name of the young man who handled the revolver and who is not thought to be a resident of this city. This third member of the party acted in a most mysterious manner and was most nervous and non-communicative.

CHARGED WITH MANSLAUGHTER

Verdict of Coroner's Jury in Briggs Case.

Announcement of Wedding of Miss Sadie Thompson and H. LeRoi Shaw—Indians Elect Chief

FREDERICTON, N. B., Oct. 19.—The wedding is announced to take place here on Wednesday, Nov. 29th, of Miss Sadie Thompson, daughter of Senator and Mrs. F. P. Thompson, and H. LeRoi Shaw, son of Mr. and Mrs. A. McN. Shaw, now treasurer of the Imperial Life Insurance Co. at Montreal.

The end of this week C. W. Manzer, who for the past five years has filled the position here of C. P. R. station agent, goes to Woodstock, where he succeeds Mr. Jordan as station agent, the latter being superannuated on account of his long service. Mr. Manzer's place at Fredericton will be filled by C. K. Howard, the company's present agent at McAdam Junction.

Mr. and Mrs. Thos. Harvey, Grove street, are mourning the loss of their infant daughter, which occurred last evening from cholera infantum.

The china tea set offered by J. J. McGaffigan, Ltd., of St. John, N. B., proprietors of Tea Rose Blend, to the person who made the nearest to the correct estimate of the paid attendance at the Fredericton exhibition, was won by Edward Duffy, of Lower Saint Marys, York Co., N. B. The exact attendance as given out by Secretary Hooper was 24,376, while Mr. Duffy's guess was 24,493.

Fraser W. Hewitson of Doak and Miss Annie Tait of Taymouth, were united in marriage last evening at the Parish Church by Sub-dean Street.

Mrs. Briggs, whom the coroner's jury last evening rendered a verdict to the effect that she was the mother of the child recently found in the dump at the back of the City Hall, will be brought before the police magistrate, charged with manslaughter. O. S. Crocket has been engaged to defend the prisoner.

A. W. McNamara of Pierceton, Ind., and N. L. Curtis and H. V. Harvnot of Toledo, Ohio, passed through the city today on their way home from a hunting trip on Cain's River. They secured three moose and two caribou, one of the latter being an exceptionally good specimen.

Indian Commissioner Farrell visited the Indian village at Kingsclear yesterday, and presided at a pow-wow of the Milicite braves of that place for the election of a chief. Andrew Paul, who has just completed his term as chief, was re-elected for another three years. In the evening the event was celebrated by a supper and dance, which was kept up until a late hour. Mr. Farrell says the Indians of Kingsclear are peaceful, sober and industrious, and give him very little trouble.

THE TRAGEDY AT STELLARTON, N. S.

Interest Revived by Opening of Trial Yesterday—J. W. McKenzie Charged With Crime

PICTOU, N. S., Oct. 19.—Interest in the tragedy that occurred at Stellarton on July 3rd last, when J. W. Ferguson was shot and instantly killed has been revived by the trial in the supreme court here of John W. McKenzie, the party charged with having done the shooting. Court opened on Tuesday, with a large number of out-of-town visitors in attendance, principally from Stellarton and New Glasgow, waiting for the trial. It was not until last evening that the court disposed of a civil suit that had been given precedence, and with the announcement that the King v. McKenzie would be called this morning, Judge Graham ordered that the general public be kept out while the case was on. Constables, jurymen in attendance for the session, witnesses and newspaper reporters were exempt.

Attorney General Drysdale and the county crown prosecutor, L. H. Cummings of Westville, appeared for the crown, while the accused is defended by E. M. McDonald, K. C., W. B. A. Ritchie, K. C., and R. H. Graham.

Challenges on the part of the counsel for the defense practically exhausted the regular panel of jurymen. Several talesmen were likewise objected to, and considerable time elapsed before twelve acceptable men could be found.

Out of the several counts handed to the grand jury at the opening, a true bill for manslaughter was found against McKenzie. To this charge the accused pleaded "not guilty," and the trial proceeded, the court adjourning at 5 o'clock till tomorrow.

LONDON, Oct. 19.—The Prince and Princess of Wales started on their six months' tour of India today. King Edward, Queen Alexandra, the other members of the royal family and the cabinet ministers bade them farewell at the railroad station.

Piles To prove to you that Dr. Chase's Ointment is a certain and absolute cure for each and every form of itching, bleeding and protruding piles, the manufacturers have guaranteed it. See testimonials in the daily press and ask your neighbors what they think of it. You can use it and get your money back if not cured. 60c a box, at all dealers or EDMANSON, BATES & Co., Toronto.

Dr. Chase's Ointment

LAST SPAN OF THE HILLSBORO BRIDGE

Placed in Position Yesterday, But Considerable Work Yet to do—The New Winter Boat

CHARLOTTETOWN, P. E. I., Oct. 19.—Yesterday the last span of the superstructure of Hillsboro bridge was placed in position. Considerable work remains to be done before all is ready for railway and carriage traffic, but the placing of the last span marks a noteworthy date in the progress of the work. The bridge is by far the most important project of its kind ever attempted within the province. Both the federal and provincial governments have contributed and will contribute, though in very different proportions, to its cost and maintenance. It is expected that about the first of November trains will be operated on the Southern Railway, thus giving daily communication by rail for the first time between the southeastern section of the province and Charlottetown and marking an important era in the railway development of this island.

The minister of marine and fisheries will arrive in Charlottetown tonight from Pictou. Among the matters to be considered by him while here is the improvement of our winter service with the mainland and the building of a new powerful ice breaker.

A commission consisting of Horace Haszard N. Rattenbury, Capt. Finlayson, of the Minto, and Capt. Brown of the Stanley, prepared a report as to the most suitable type of boat for the service. They state that previous experience with winter navigation has proved that after the steamers are withdrawn from Charlottetown the Georgetown-Pictou route is the safest and most reliable known up to the present time. It is taken for granted the new steamer will be used principally on these routes. The new boat should be 250 feet long, 41 feet beam, 20 feet deep amidships, 16 feet draught, and water ballast in stern to put her down at least four feet additional aft, and with a speed of 18 knots, with bunkers and water ballast tanks full, the engines to be triple expansion, and placed well aft to afford more cargo space and relieve the necessity for so much water ballast. The water ballast tanks should be subdivided fore and aft so that either could be emptied or filled as might be required. Pumping machinery should be large enough to be able to transfer the full ballast from one part to the other in fifteen minutes. The propeller should be unbreakaable, of the best material. The steamer should be provided with search lights of the most modern design, and have a separate dynamo of sufficient power to make an object visible at three miles.

CASTAWAYS LEFT TO FATE AT SEA.

Gloucester Fisherman in Dory, Frantic With Hunger and Thirst, Accuses British Tramp.

(New York Herald.)

With the quiet manner of one who admits defeat at the hands of a long fought enemy, Ben Benson, Gloucester fisherman, leaned over the rail of the steamship Heilig Olav yesterday, and told how he and his dory mate had become separated from their vessel by a fog off the banks; of six days spent in the tossing cockleshell with no food or water, and how nearly crazed with thirst they were finally picked up by an outward bound steamship, which landed them in Copenhagen.

His luckless trip was on the schooner Arbutus, out of Gloucester. In a way it had been a good one, a fortuitous gleaning of cod almost filling the hold in a two days' catch. But the trawls were to be set out once more, and Benson and his dory mate, Ben Olsen, were sent on this duty. They were absorbed in work when the fog, like a gigantic hand, stealthily stretched across the gray table of the Banks, suddenly closed about them.

So swiftly did the fog boil about them that the men did not have time to notice the direction of the schooner. Moreover, they had no compass, and, worse still, had no water in the boat and no provisions of any sort. The fog held thick all day and then seemed to graw thicker as night came on. Then a gale came tearing through it, and when it at last subsided and the weather cleared neither of the two men had any idea where they were. But even had they known their position it would have been of no avail, as one of the oars had been lost.

Two days went by and then on the morning of the third a vessel's smoke was seen. The men watched it as only castaways can watch such a vision, and when spars and funnels came into sight and it was seen that the vessel was heading straight for the dory they almost forgot the pangs of thirst and hunger and, standing up in the boat, waved sou'westers at the approaching vessel.

While it seems incredible that a ship should encounter castaways at sea and leave them to their fate, yet Benson asserts that this one did. He maintains that the steamship, which he thinks was a British tramp, passed so close that he could distinguish figures on her bridge, and passed on her way, unheeding the frantic appeals of the castaways.

Despair then settled on the little craft and the pangs of thirst and hunger came back with added torture. The two had kept their clothing wet, knowing this would tend to alleviate the torture of thirst, but this at last became so unendurable that they had recourse to gargling salt water, but that brought no relief.

He is not clear as to the circumstances attending the rescue. There were some hails from a vessel which had come from somewhere, then a rope came snaking aboard from somewhere overhead and mechanically he made it fast. Then he was helped on board, given a glass of water with a lump of sugar in it, then another glass and another and put to bed.

The rescuing vessel was the Danish steamship Nicolas II. She brought the castaways to Copenhagen, where the United States consul arranged for Benson to work his way back on the Heilig Olav.

LITTLE GIRL SHOT BY HER BROTHER.

Terrible Accident at Black's Harbor—Child Crippled for Life and Perhaps Fatally Injured

What may yet prove a fatal shooting accident occurred at Black's Harbor, near St. George, on Saturday last.

The particulars to hand are somewhat meagre, but it is known that the eight-year-old daughter of Edmund Wallace has been disfigured for life by the accidental discharge of an old shot gun in the hands of her little brother. The gun was a Snyder rifle, and had been turned into a shot gun. There was a shell in it loaded with large shot. The little girl, who was wounded, was playing with another sister in the house when the gun in the brother's hands was accidentally discharged. Two shots penetrated the child's breast and her right wrist was so mutilated that Dr. Alexander found it necessary to amputate the hand. It is hoped that further amputation will not be required, though she may have to lose her entire arm.

Yesterday morning she was reported to be resting comfortably.—St. Andrew's Beacon.

CHARLES APPLEBY JUDGE OF PROBATES

FREDERICTON, N. B., Oct. 18.—Today's Royal Gazette contains the following:

Charles Appleby, to be judge of probates in the room of Lewis P. Fisher, deceased, for the county of Carleton.

Rev. Milton C. Burditt, Middle Simonds, Carleton, and H. R. Boyer, Fredericton, are registered to solemnize marirage.

Sealed tenders are called for rebuilding Henry Bourke's bridge, Northumberland, and Gallagher's bridge, Restigouche.

Stephen T. Allen, Botsford, Westmorland Co., lobster packer, gives notice of assignment to the sheriff for the benefit of his creditors; also Wm. C. Cumming, Doaktown, Northumberland, to the sheriff of that county.

P. A. Smith, fish dealer, St. John, assigns to Alex. W. Macrae, and a meeting of the creditors is called for the 19th October, at the office of Macrae & Sinclair.

John T. Armstrong and Harry J. Machum, retail grocers, St. John, assign to Chas. F. Sanford, and creditors' meeting called for Oct. 19th at Barnhill, Ewing & Sanford.

Geo. W. Carleton, Sussex, grocers, assigns to the sheriff of Kings, and creditors' meeting Oct. 23.

FUNERAL OF SIR HENRY IRVING.

LONDON, Oct. 18.—The casket containing the ashes of Sir Henry Irving is now at the residence of Baroness Burdett-Coutts in Stratton street, Piccadilly, where the public tomorrow will be given an opportunity to pay its respects. Later in the day the casket will be conveyed to Westminster Abbey, where it will be received by the choir and placed in the chapel of St. Faith. The funeral service on Friday will begin promptly at noon. King Edward will be represented by General Sir Dighton MacNachten, extra equerry, and the following will act as pall-bearers: Sir Squire Bancroft, the Earl of Aberdeen, Lord Tennyson, Lord Burnham, Sir Alexander Muir-MacKenzie, Beerbohm Tree, Sir Lawrence Alma-Tadema, Sir James Dewar, Arthur Wing Pinero, Mr. Burdett-Coutts, M. P., Sir Charles Wyndham, John Hare, George Alexander and Forbes Robertson.

THERE IS NO SUCH THING as a harmless cough. The trouble goes from bad to worse unless checked. Allen's Lung Balsam cures the worst of colds. It allays inflammation and clears the air pasages.

NO HELP FOR IT.

(Harper's Weekly.)

An official of the Treasury Department, for many years in the service of the government, relates that during the second Cleveland administration, Secretary of the Treasury Carlisle issued an order to the effect that no two members of the family should be employed in that department at the same time. This order resulted in several dismissals and forced resignations. One young man, whose brother had been forced to leave, entered an indignant protest with the chief clerk, Logan Carlisle. He wound up his complaint with this observation:

"It seems to me, sir, that it's a poor rule that won't work both ways. Your father, Secretary Carlisle, and yourself being both here, the rule is violated, and I think it is a shame that such favoritism should be shown."

The chief clerk drummed on his desk with his pencil, and a far-away look came into his eye. "Well," he said, finally, "it looks like the old man will have to go."

EW YORK, Oct. 19.—Bonds of the People's Gas Light and Coke Company of Buffalo, N. Y., representing a face value of $30,000, were stolen on Tuesday, it was learned this morning, from a safe in the law offices of Baldwin and Ward, 86 Lexington street, Brooklyn. Other bonds valued at $165,000 were left untouched.

His Health Was Wrecked, Pe-ru-na Gave New Life.



HON. JOHN TIGHE.

Assemblyman Tighe's letter should be read by every brain worker leading a strenuous life.

Hon. John Tighe, No. 98 Remsen St., Cohoes, N. Y., Member of Assembly from the Fourth district, Albany county, N. Y., writes as follows:

"Peruna has my hearty indorsement as a restorative tonic of superior merit. At times when I have been completely broken down from excess of work, so that my faculties seemed actually at a standstill, Peruna has acted as a healing restorer, starting the machinery of mind and body afresh with new life and energy.

"I recommend it to a man tired in mind and body as a tonic superior to anything I know of and well worthy serious consideration."—J. Tighe.

Excess of work so common in our country causes impaired nerves, leading to catarrh and catarrhal nervousness—a disease that is responsible for half of all nervous troubles.

Peruna cures this trouble because it cures catarrh wherever located.

If you do not derive prompt and satisfactory results from the use of Peruna, write at once to Dr. Hartman, giving a full statement of your case, and he will be pleased to give you his valuable advice gratis.

Address Dr. Hartman, President of The Hartman Sanitarium, Columbus, O.

FREDERICTON NEWS.

FREDERICTON, Oct. 18.—At St. Dunstan's church at 5 o'clock this morning a pretty but quiet wedding was solemnized by the Rev. Father Hannigan, when Arthur J. Ryan, second son of ex-Ald. Michael Ryan, led to the altar Miss Margaret, niece of William Jennings, the well known merchant tailor. The bride, who was given in marriage by her uncle, was becomingly attired in a handsome travelling costume of green homespun with red velvet hat. She was attended by Miss Elizabeth Morgan of St. John, who wore a pretty suit of blue broadcloth with hat to match. The bridegroom had the support of Arthur Rowan. After a wedding breakfast at the bride's home, which was tastefully decorated for the occasion, Mr. and Mrs. Ryan took the early morning express for a trip to the chief American cities, and on their return will reside in the handsome residence lately purchased by the bridegroom on Charlotte street. The happy couple, who are very popular here, were the recipients of many handsome and costly presents.

Islington Lodge of the Sons of England will celebrate Trafalgar day by a public meeting to be held in the Church Hall on Saturday evening. It will be under the patronage of Mayor McNally and Hon. Senator Thompson. The list of speakers include Dean Partridge, O. S. Crocket, M. P., Dr. Inch and Major H. F. McLeod.

District Engineer Dunn is making arrangements for a preliminary location survey for the national transcontinental railway, and expects to commence work by the 25th inst. Altogether there will be eight parties sent out, three to work on the St. John Valley route, three on the central route, one near Edmundston, and one near Moncton. There are now six parties at work in different sections of the province, and two additional parties are to be organized. An entirely new survey of the valley route is to be made between Grand Falls and Fredericton. It is not yet known what engineers will be detailed for this section.

Several names are being put forward as a successor to Canon Roberts as rector of Fredericton, but the majority of these are merely rumors. Though a meeting of the parishioners is called for the fifteenth of November, it is not at all probable that any selection will be made on that date. The most that will likely be done will be the taking of steps towards providing the best means of procuring the wishes of those most interested. The vestry is taking every precaution to have the parishioners' views, with the idea that when the selection is made it will be most acceptable to all parties.

EMMERSON GOING WEST.

OTTAWA, Oct. 18.—Hon. H. R. Emmerson and Mr. Butler, his deputy, left for Sault Ste. Marie tonight to inspect the canal. From Sault Mr. Emmerson may go on to Manitoba, but is not quite decided whether he will proceed to the coast at present.

The contract has been awarded to Messrs. Sullivan and Langdon of Kingston, for the proposed addition to the Toronto armories, to cost $225,000.

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NEW YORK, Oct 19—Ard, ship Forest Hall, from Delaware Breakwater.