

American Life Insurance Companies.

The investigation, by a Committee of the State Legislature, of certain charges preferred against Superintendent George W. Miller of New York State, is making progress. Mr. Miller, as our readers are aware, is a veritable oracle in all Life Insurance Offices.

We have before us the proceedings of the first day, which certainly reveal a disgraceful state of affairs, both on the part of an exacting official and subversive Insurance Corporation. Some testimony, very damaging to Mr. Miller, has been elicited from Insurance officials; and the circumstance is rendered more notable; worthy because of the fact that Mr. Miller, until displaced by the power that appointed him, is in a position to work injury to all such Companies as choose to testify against malpractices in his Insurance Department.

The President of the Lafayette Fire Ins. Co., of Brooklyn, Mr. Herbert Giroux, stated that his Company's affairs were investigated by the Superintendent of the officers for the first time in three years, in August, 1870. The examiners, Messrs. Briggs and Southwick, rendered a bill of three hundred dollars for three days work. The Company did not object to pay the bill, "as the same amount for similar services, had been cheerfully paid by another Company to a former Superintendent."

Mr. Edward A. Jones, Vice President of the Hope Mutual Life, testified to the examination of his Company's affairs in March, 1871. This examination was to the Company's desire; and so good an advertising card did they consider a favourable report and a change in their charter, that they paid one David Rowland three thousand dollars on account of the arrangement. One item in Rowland's bill was \$500 "to help Mr. Miller in the passage of the bill," and there was also "\$1,000 for the Examiner."

Mr. Rowland was engaged and paid, just as is done every Winter to push matters through the Legislature. "What Legislature?" "The Legislature?" "Every one; they are all alike," was the ready response. [Laughter.] "We advance money for divers purposes."

Mr. Edward A. Jones, President of the National Life Company, and its Company's position was examined at his request last year. The examination itself did not cost a dollar, "so various is the treatment of the Companies by the Examiners in their charges; but the services of the same Mr. Rowland, who figured before, were again called into requisition. "Mr. Rowland was engaged to do some service at Albany, to induce Mr. Miller to cease the examination, and to watch that no legislation detrimental to the young companies should be passed through; he paid him \$5,000; Rowland never told him what he did with the money."

Mr. Freeman, of the Widows and Orphans Company, testified to paying, through their attorneys, a thousand dollars to grove an investigation. "We never paid anything to the Insurance Department for the examination; we expected the lawyers' fee to cover all expenses." Mr. Richard A. McCurdy, Vice President of the New York Mutual Life Company, the most gigantic affair of its kind in the world, said his office was examined under Mr. Miller's personal superintendence in 1870. The examination, which occupied three days per week for three months, cost the Company \$2,500;—there was no lawyer engaged by the Company in this case. Mr. Demas Barnes, a great authority on Insurance, who is in attendance at this Committee's investigation, proclaimed that the enormous fee of \$5,000 was an outrage upon insurance interests. The State neither prescribed nor allowed such a fee, nor any fee—in fact, nothing but expenses, besides the salary, should be allowed."

During the investigation it has transpired that the Insurance Companies, in order to exert an influence in the State Legislature, retain members of the Legislature as Counsel, the latter making, in lobby parlance, "a fat thing" of it. The developments of this one day's proceedings lead us to believe that before the investigation is concluded, policy-holders will learn many things of which they had previously little conception.

SLEIGHING IN ST. JOHN.

Winter scenes and subjects.—Sketches on the Road.—Sleighing items from New York.

The storm of Sunday last brought a very plentiful supply of snow, which made sleighing rather heavy, and as it was followed by a thaw and rain storm on Tuesday, it was feared that an untimely end would be put to this healthy winter pastime, for a number of days at least; but a severe frost set in on Wednesday, and the roads rough, and uneven, and the sleighing only possible. However, the lovers of the sport still avail themselves of the opportunity, and, as the season draws to a close, they still eagerly cling to sleighing as a chief source of pleasure in "ye merry winter time." The crisp, sparkling snow makes winter life enjoyable. The first flakes which appear as the harbingers of the season are hailed with delight by all, and the departure of snow causes universal regret during the wind and wet of March, till Spring returns again.

During the week the usual crowd of pleasure seekers in sleighs of all kinds were out, and all classes were represented, bound to enjoy themselves and get along as best they could. There were fabled sleighs drawn by splendid horses, and double sleighs drawn by rollicking Irishmen or indigent bluecoats also appeared in the gay cavalcade. The pedestrians, too, in the March, seem out of place on a sleighing afternoon, and we sometimes fancy they show disappointment in their faces as they trudge along their weary way, on foot.

There is a vast improvement in the style of the sleighs. Years ago conveyances, rude in construction and inconvenient in shape, were used, but within the last few winters rapid strides have been made, and St. John mechanics now turn out sleighs and sleighs in structure, useful in model, cushioned and finished in splendid style,—after the fashion of the celebrated Albany outfit or Portland sleigh.

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Dan Macdougall.

Mr. Macdougall's success in business.

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THE PERILS OF THE DEEP.—Fleeting the night.

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BY TELEGRAPH.

British and Foreign.

(To the St. John Associated Press.)

LONDON, Feb. 9. In the Commons to-day Right Hon. Henry Bourne Brand, ministerial Candidate, was ELECTED SPEAKER without opposition. The tone of the English press is varied, the Times now asserting that Great Britain will not repudiate any part of the Treaty while the Standard sees GRAVE DIFFICULTIES ahead.

Professor Bainaire's French is said to have been obtained by a French Assembly Committee. He announced Francis would Germanize Polish Schools as France had Gallianized those of Alsace and Lorraine. NEW YORK, Feb. 10. The receipt of LORD GRANVILLE'S NOTE sent by mail is awaited in Washington, and no action is likely to be taken before it arrives. Sumner's civil rights amendment was adopted in the Senate, 29 to 28; but the AMNESTY BILL, which was defeated, not receiving the necessary two-thirds vote. There were TWENTY INJURED, some seriously, on the Missouri Pacific Railroad by the cars being thrown from the track.

From Ontario. (Special Telegram to the Daily Tribune.) Toronto, Feb. 9. Ross, the present member of the Commons, has been renominated by the Reformers of Centre Wellington. Alderman BOSTON, a lad of fourteen months ago, has been heard from. He had gone to sea. In the House last night, the Government Resolution to make further provision for DRAINING SWAMP LANDS passed. The Manitoba Cabinet is reported about breaking up from INTERNAL DISAGREEMENT. A bill has passed the Manitoba Legislature, excluding from the franchise immigrants until they have been two years in the Province. John A. Macdonald attended the Mayor's dinner at Kingston last night. In a speech he stated the Dominion now had a surplus of five and a half millions. It is reported Hincks has bought the Toronto Daily Telegraph.

LAUREL. Toronto, Feb. 10. The following was received by special telegram to THE TRIBUNE from Fredericton at 1 p. m. "The Supreme Court granted rules nisi in the following cases:—'Oulton vs. Bowser et al. doem. Fifth vs. McLeod, for new trial; Louk vs. Millar; Harrison et al. vs. Cunningham, nonsuit, or new trial; Taylor vs. McCarthy, to enter verdict for defendant pursuant to agreement, or for new trial.'"

Between 12 and 1 o'clock to-day an alarm of fire was struck from Box 5. The fire, which was said to be in a house on the corner of Mill and North streets, became so demoralized by the prospect of the steam engines arrival, that it extinguished itself without difficulty. Steamer Empress. The Empress left for Annapolis this morning with a large number of passengers. The ice, which had filled the Annapolis River nearly all winter, has cleared out. Passengers have been obliged to stage it pretty frequently of late between Digby and Annapolis. Who got the Sena? Last evening a sticky thief, who must have had as many ailments as the hero of the "Sickest Song," stole a half barrel of Sena from Mr. Anthony Cain's door, King Street. A watch will be kept for him when he comes back for the Salt to-night. McAdam Junction Rating House. Western Extension Railway Travellers will be glad to learn that the first class car, which was established by McAdam by Mr. John Falconer of Bangor. To the courtesy of a friend we are indebted for copies of British Columbia papers to the 16th January. The Victoria Colonist complains of the delay in inaugurating imperial postal facilities, and declares that "excepting the Lieut. Governor there is not a Federal officer in the Colony."

There is nothing of importance in the papers relative to mining matters. One of the leading politicians of the Colony, Mr. DeCosmos, the hero of the celebrated twelve hours speech against time—in fact, against Constellation as well,—came near losing the number of his name recently. Says the Colonist: "COULSON'S GET THROUGH.—It appears that Mr. DeCosmos, who started for Ottawa by way of Portland and Salt Lake, intending to reach the Capital by the back door, and then head off Senator Cairns and Mr. Nathan, M. P., was stuck in a thirty to a snowdrift, when a few miles out of Portland Learning, also, that the railroad is impassable, the hon. gentleman concluded to return to Victoria, which he did yesterday, narrowly escaping destruction on Columbia River bar and in the outer harbor. From the same source we learn that Mr. James A. Mahood, C. E. of this City, was at last accounts making favorable progress on the survey for a Canada Pacific Railway."

MR. MAHOOD'S PARTY.—Mr. McLennan yesterday received a telegram from Mr. Mahood, dated Barkerville Dec 21th. He says fifteen of his men are wintering at Ray's River not far from Tete Jaune Chote, all hands are well. The result of the exploration is favorable and his report was expressed for Victoria on Christmas Day.

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