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**INSURANCE RATES.**

There are many things that absolutely require reform in B. C., and notably the rates payable in respect of fire Insurance. Outsiders will hardly believe that since 1877, when a ring of Victoria insurance agents got together and formed themselves into a mutual admission society, and fixed most exorbitant rates, no appreciable change has been made, except in the direction of increasing the same. In the old country the rate is 37½ cents for \$500. Our rate is \$5 for \$500, and the most frivolous pretends are urged to increase the rate, as some people are paying \$3.50 for \$100. Any one who wishes to figure the thing out can see that we are most grievously imposed upon and there is no reason why it should be tolerated any longer. Our fire record here is very small and we have now the best steam fire engine and fire brigade in the Province. We call upon the corporation, and the Board of Trade to take this matter up in downright earnest and put themselves in correspondence with some leading Insurance companies, not now represented here, and show them what a field for Insurance enterprise lies open in B. C. We shall return to the subject.

**SCENE—EDITOR'S SANCTUM IN THIS CITY.**

Visitor—I wish to subscribe for your paper; here is \$3, that is for a year.  
 Editor—No, sir, our price is \$5, you will see it advertised in our first column.  
 Visitor—Yes, I know, you advertise \$5, but as the Columbian is only \$3, I thought your advertisement was only meant for the subscribers who pay about once in five years. I want to pay in advance so put me down and let me have the paper.  
 Editor—Impossible, sir. Our price is \$5 per annum, cash or no cash.  
 Visitor—Very well, Mr. Editor. May I suggest that your paper at this price is of more value to yourself than it will be to me. Visitor then departs and calling at THE Mosquito office takes it for one year at \$1.

We observe that Dr. Trew does not reply to the comments of the B.C., our big contemporary. Perhaps he is right. In the game of euchre the player who can take his cards from two packs can easily manage to win the game. There is such a thing as "stacking the deal" in other things than card playing.

**GREAT TIME AMONG THE HEATHEN CHINESE.**

On Saturday night last as our reporter was coming up Columbia street, he met some boys running and at first thought that a fire had broken out, but was soon made aware that something more exciting than a fire was on the cards. So, gaining a good position on the Colonial hotel balcony, he witnessed a monster procession of the "Heathen Chinese," to the number of 1000 or more, marching down the street with the usual music, which seemed more like a thousand Tom cats at the dead hour of night on a neighboring house top, with an occasional bark of a dog, and the bray of an ass thrown in. The standard bearers went in front followed by a horse and wagon bearing a huge arrangement, like one sees in a Joss house, surrounded by transparencies, Chinese lanterns, etc. The din and clatter was something unearthly, and for a time our stout-nerved reporter felt inclined to fly to the banks of the peaceful Fraser, and end his days by taking a leap into the placid waters of that noble stream. But after the procession got past, he braced up, and went in for gaining some items for the "Skeeter." He proceeded to the store of one of the principal Chinese merchants and after stuffing his nostrils, commenced to make enquiries concerning the cause of the excitement. The merchant at once told him that the Chinese were installing a new Joss and assistant Josses. One of them was our worthy Chapleau; Joss No. 2 Commissioner Gray, and waiter on those eminent men was N. F. Davin. These were to be duly installed and for their services the Chinese were showing their appreciation. Henceforth Chapleau, Gray and Davin will be the gods of the Chinese in this province. Our reporter by this time had become so stupefied by the smell of opium from an adjoining apartment, and the stench of rows of bears claws suspended overhead, concluded he had better leave at once or find himself in the same state as Prof. Davin did in Victoria. The many readers of THE Mosquito will be pleased to know that Commissioner Gray has attained so much eminence, and, together with his colleagues, is now among the gods.

We would advise the gentleman in town, who does not belong to the I. O. G. T., but has been on a prolonged spree, to reform at once, or from being undertaker he may be undertaken.

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