

THE HERALD

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WE would like to hear from a number of our friends who have not remitted their subscriptions. We have endeavored to reduce the expense and loss of time in the matter to a minimum and we trust they may find sufficient leisure to enclose the amounts of their respective subscriptions in the envelopes sent them.

THE swing span in the Hillsborough bridge is about completed and the structure is so near completion that a special passenger train is expected to cross to-morrow, Thanksgiving Day. The train will leave Charlottetown station at 9 o'clock a. m., for Murray Harbor, and leave there on return at 3 o'clock p. m. The train will stop at all the stations going and coming. Regular trains are not expected to run over this line before the first of November.

SATURDAY last, October 21st, was the hundredth anniversary of one of the most momentous events in the naval history of Great Britain. It was the hundredth anniversary of the great victory won by Admiral Nelson over the French and Spanish fleets in the famous battle of Trafalgar. During the engagement, while the renowned admiral was walking the quarter deck of his flagship, the Victory, he was struck by a bullet fired from a musket on one of the ships of the enemy at close range. He fell, and was borne to his cabin where he died, in the middle of victory, about three hours afterwards. The victory of the British fleet over the combined ships of the enemy was complete, but the victors had to mourn the death of the hero who had planned the battle, engaged the enemy and led his ships to certain conquest. The anniversary was appropriately celebrated throughout the empire.

THE first general election in the recently established Province of Alberta will be held on November the 9th. Mr. Rutherford is the Leader of the Liberal Government formed at the inauguration of the Province, and Mr. Bennett is Leader of the Conservative Opposition. There are twenty-five electoral districts, each returning one member. There will be a contest in every constituency, and in few districts more than two candidates are running. Both sides are reported to be organized for the fight, and to have about all their candidates in the field. The contest will, no doubt, be strenuously waged. The date of the Saskatchewan elections has not yet been made public, but it is expected to come between the fifteenth and twenty-fifth of November. The work of campaigning and organizing is actively going on, and nearly all the candidates are in the field.

THE trial of the election petition of McCourt vs. Cumiskey, is now going on in the Supreme Court, before Mr. Justice Fitzgerald. Last week Mr. Cumiskey filed an objection against Mr. McCourt, claiming that he could not be a petitioner, in consequence of an alleged corrupt act. Argument on this was heard in Chambers and on Monday of this week Judge Fitzgerald delivered judgment in the matter, dismissing the objection with costs. This left the case ready for trial and consequently the action commenced yesterday as above stated. The petitioner is represented by Mr. Matheson, K. C., and Mr. J. J. Johnston, while Hon. F. L. Hazzard, K. C., and Attorney-General Peters appear for the respondent. Considerable time was taken up at the start with arguments by counsel on points raised by respondents relative to the admission of evidence etc. These technicalities were finally disposed of by the Judge and the examination of

witnesses was proceeded with. There are many witnesses in attendance and it will evidently take a long time to finish the case.

The Fishery Question.

The fishery trouble in Newfoundland is not so much between Newfoundland and the Gloucester fishermen as it is between the colonial government and the Newfoundland fishermen. It is admitted that the American fishermen have the right to take bait fish in these waters, but they prefer to buy them from the natives. The government of Newfoundland has the right to prohibit the people of the coast from selling bait fish, and that has been done. Of course, the purpose is to give the Newfoundland bank fishermen the advantage of his access to bait. He requires this advantage, since he cannot sell his bank fish in the United States, while the Gloucester man has the home market and the market of the world besides. On the other hand, since the Americans have the right to catch bait fish in these bays of Newfoundland, it happens that the local fishermen have to sit idle and watch the foreigners catch fish at their doors, whereas it would suit both parties better if the local man could catch and sell them. It is also understood that United States fishing vessels frequently buy green cod and other food fish from Newfoundland fishermen, take them home and enter them free of duty as their own catch. This device is rather quaint, in view of the fact that the duty is supposed to be maintained for the protection of these same fishermen. But it is a system not confined to the Newfoundland catch. It is understood that the fish are constantly bought on the Bay of Fundy coast of New Brunswick by Maine people and entered through the custom houses of the United States as the catch of the purchaser. The seller knows that he cannot himself take the fish to a United States port and enter them free of duty. The purchaser knows that he is obtaining a free entry of fish which the law declares to be dutiable. It is well known to the officers who pass the entry, to their superiors at Washington, and to congress, that this is a regular practice. But it goes on. It gives to the United States parties interested all the free trade they want, and no more.—St. John Sun.

Australia for Preference.

Following the example of Premier Seddon, of New Zealand, Sir Alfred Deakin, Premier of the Australian Commonwealth is making arrangements to visit England next year, presumably to attend the colonial conference, even though the same has not yet been officially summoned. Sir Alfred believes the duty of the colonies at the present moment is to show a united conviction that the Empire should put trading relations on a preferential basis. How closely Australia is following Canada's lead in many matters is shown by the fact of the home rule resolution adopted in the Federal House of Representatives recently. It is practically identical with the Canadian parliament resolution of 1903. Canada's progress is also leading the Australian government to adopt far more sympathetic attitude towards immigration, despite the trade union opposition.

British Insurance Companies in Canada.

(St. John Sun.)

It was shown by this paper yesterday that the Canadian life insurance companies in 1904 took for general expenses \$30,720 out of each \$100 of income, and that the percentage of expenses to premium income was \$32 out of each \$100. The lowest expense statement of a Canadian company is 22 per cent of the premium income, and the new companies run up the cost until in some cases almost the whole income goes in expenses. It is claimed that British companies have no such extravagant scale of expenses at \$30.72 on each \$100 of premium income. The British companies doing business in Canada furnish statements to the Dominion superintendent, which are printed in the blue book before us and furnish the opportunity to enquire into the correctness of this contention. Fourteen companies report and a glance at their statement reveals the fact that they do not spend on the average the same amount of money as the companies in the United States and Canada. The Commercial Union in 1904 paid in commissions and all expenses of management \$37,300 on

\$262,000 of premium income. This is less than 14 per cent. Commissions alone were less than \$13,000, or under 5 per cent of the premium income. The Edinburgh Life spent £45,000, with £300,000 of premium income, or a little over 15 per cent. Commissions, which are reported separately, were under 4 per cent. The Life Association of Scotland paid in expenses £62,000 with £333,000 of premium income, which is 16 per cent. The London and Lancashire seems to have run up to 20 per cent; the North British and Mercantile less than 14 per cent; the Pelican and British Empire, less than 15 per cent; the Royal, 12 per cent; the Scottish Provident, 16 per cent (including income taxes amounting to nearly 14 per cent); the Scottish Amicable, 15 per cent; the Standard, 22 per cent; the Star, 17 per cent; Liverpool and London and Globe, 10 per cent. These statements show a great variation, of which no explanation is furnished. Some companies do a fire insurance business also, but the returns used here apply only to the life business. In some cases one-eighth of the expense account is income tax.

These figures apply to the whole business in all countries of these companies, some of which have a premium income much greater and some much less than that of the largest Canadian companies. But when we come to examine the details of these British companies which are still seeking and obtaining new business in this country, we find a different scale of expenses.

Of the fourteen companies reported seven did no new business in Canada last year. Or to be exact four did nothing while three issued new policies aggregating less than \$1,000. Another did only \$8,000, the ninth only \$22,000 and the tenth only \$46,000. The new business done in Canada by British concerns was practically all taken by four companies, one of which did more than half and another more than a quarter. Seven-eighths of the risks held by British companies in this country are held by three organizations. Two companies have no expenses in Canada, four have less than \$1,000 each and four others less than \$4,000 each. We may eliminate these from the discussion and take the companies which are actively seeking life insurance business in this country. The London and Lancashire has a premium income of \$333,000 in Canada. Its new business was \$887,000 out of a total of \$9,815,000. The expense account in this country was \$74,863, or 21 per cent. Commissions and salaries and expenses of officials seem to be 18 per cent. To these expenses must be added in this case as in the others the Canadian proportion of head office charges. The Pelican and British Empire had a premium income in Canada of \$226,000, of which only \$12,601 was for first year premiums. The Canadian expenses were \$33,456, which is less than 15 per cent. But the company had less insurance in force at the end of the year than at the beginning. The Royal had a premium income of only \$35,560, of which only \$9,184 was from new business. General expenses in Canada are places at \$12,915, or 36 per cent. But more than half the British business in Canada is done by the Standard, which has \$22,000,000 of insurance in force here and took \$1,884,000 of new business in 1904. The Standard had a premium income in Canada of \$784,736, and the general expenses were \$151,235, or over 19 per cent. This is rather less than the expense account of the Standard at home.

Halifax Dock Yard.

"It is reported on the authority of a person who recently arrived here," says a Halifax despatch, "that there are yet very good prospects of the Marine and Fisheries Department getting the use of H. M. Dockyard for a time at any rate. Since the second cruiser squadron arrived in port, the artificers from the ships inspected the Machinery. It was thought that they were going to put it in order, and this led to the belief that the naval authorities intended to reopen the yard. But information recently received is to the effect that the Canadian Marine Department is likely to obtain the use of the whole property. It is thought that a conference between representatives of the Admiralty and the Marine and Fisheries Department will be necessary to arrange the terms on which the yard will be transferred, as its use by the squadrons visiting the port will be necessary. If the transfer should be arranged satisfactorily, it is the intention to have all the employees of the department reside within its walls. There are a large number of residences of different sizes in the yard and nearly all are at present unoccupied. The use of this machinery there would be of great value to the department, and there are immense storage facilities. The fine piers and docking accommodation will be also of great value to the department.

Whats in a Name?

It is now certain that a soldier of the magic name of Von Moltke, in the person of the great field marshal's youngest nephew, will again head the

general staff of the German army. The emperor is said to be determined to make the appointment as a result of Count Moltke's management of the recent manoeuvres notwithstanding the opposition within the staff on the part of the senior officers, who think themselves more entitled to the honor. These critics point out that this year's manoeuvres as planned by the Kaiser's nominee, were not up to the standard. They assert, too, that his promotion to the office of chief of staff is principally indicative of the German emperor's reverence for his grandfather's glorious times and to a sentimental desire to have the army led again by a Moltke. Count Von Moltke is of Danish descent.

Dreadful Lake Storm.

Chicago advices of the 20th say—The storm which last night and today swept over northern Lake Michigan, Lake Huron and Lake Erie, was one of the most severe in recent years. As far as returns are obtainable tonight, eleven vessels have been completely wrecked and twelve or fifteen others were more or less seriously damaged. Twelve lives are known to have been lost; and the gale on southern Lake Huron and Lake Erie is still blowing furiously tonight. It is feared that other losses both of life and property will be reported within the next 24 hours. The Minnesota, a schooner, was completely wrecked, on the greatest loss of life occurred, was coming down from Fort William, Canada, bound for some Lake Ontario port with a cargo of wheat. She was in tow of the steamer Westmont, which was also towing the barge Melrose. The low lines broke during the storm and the Melrose and Westmont were separated from the Minnedosa. They managed to make harbor at Harbor Beach late in the afternoon and reported that they had seen the Minnedosa go down. She was in command of Captain Phillips, who had his wife aboard. The names of the other members of the crew are not known. The boat was owned by the Montreal Transportation Co. of Montreal, Canada. The schooner Mantense struck a rock 18 miles west of Erie, Pa., early this morning, and pounded by the terrific waves commenced breaking up. The waves were so high that it was impossible to launch the lifeboat, and one of the men, whose name is unknown, performed the feat of swimming to shore with a line. A breeches buoy was soon rigged up and the entire crew, together with the cook, Mrs. Kate Daly, was brought safely to shore. The boat was without cargo and was bound from Buffalo to Detroit.

The Nirvana went down about a half mile off shore and her crew of seven men were rescued by the life saving crew. The Galatee went ashore, but is resting on sand and will probably weather the storm. Her crew of seven men was also taken off.

Buffalo advices of the same date say: A gale reaching 72 miles an hour at its greatest velocity, swept over Buffalo and western New York from early this morning until late tonight. Much property was destroyed and at least one person was killed. Lake Erie lashed into a fury by the tremendous blow, played havoc with shipping.

The gale reached its greatest velocity at 2.30 this afternoon. The regular passengers of the Cleveland and Detroit boats for tonight, were cancelled. The passenger steamer Western States, due here from Detroit at 9 a. m., was sighted off port about noon, but the captain evidently feared to attempt the narrow passage between the rock-ribbed breakwaters and turned his boat towards the shore to ride out the gale behind Long Point. This big propeller E. S. Wilkinson, the last vessel to make port tonight, reported the Western States about ten miles from Long Point and making fair progress in the teeth of the gale. The steamer about had fifty passengers and a miscellaneous cargo. The schooner Mantense, light, bound from Buffalo to Detroit, foundered off Ripley, 20 miles west of Dunkirk, at 4.30 this afternoon. The crew, consisting of the Captain Morgan, Mate Ryan, Mrs. Bailey, the cook, her daughter and five men were saved. Five thousand dollars' worth of fish nets were blown off the reels on shore and carried out into the lake at Dunkirk. Captain O'Connell and Seaman Gus Parsons of the barge Handilla were swept overboard with a deckload of lumber. They clung to the floating timber until rescued. Half a dozen yachts anchored off the Buffalo Yacht Club's headquarters were blown ashore at the foot of Porter avenue. On shore Mrs. Catherine Vosger, 64 years of age, was crushed to death beneath a brick wall blown down by the wind. Stephen Blankowick, 12 years old, was also caught under the wall. A stone cross was blown from the top of St. Paul's church at the corner of Main and Church streets, narrowly missing several pedestrians.

Reports from Cleveland of the same date give the account: As a result of the wildest storm that has swept Lake Erie in years wrecks have strewn the shore the entire distance from Buffalo, and Detroit. The storm came with abrupt suddenness at an early hour Friday morning and continued without interruption throughout the day. At midnight tonight the wind velocity which reached 54 miles an hour at its highest point today, had decreased little in force, and fears were felt that the reports of numerous disasters received during the day did not entirely cover the extent of the damage wrought. The storm swept the lake from one end to the other, and every vessel that was exposed suffered to a more or less extent. The known losses as enumerated tonight include the following: Freighter Sarah E. Shelton, beached and wrecked near Lorain. Steamer Wisconsin, on rocks off Lorain. Schooner Kingfisher, beached to pieces off Cleveland. Steamer P. A. Prince, damaged near Cleveland. Tug Walter Metcalf, sunk off Breakwater light, Cleveland. Several barges sunk off Buffalo harbor. Steamer Prinkal reaches Buffalo harbor, badly damaged. Barge Yukon, sunk off Ashabujia harbor, crew rescued. Two of the crew of the Shelton were lost off Lorain. The wreck of this vessel was the most serious of any reported thus far, and the story of its experience was thrilling in every way. The Shelton left Cleveland with a cargo of coal Thursday night and was bound up lake. Her troubles began in getting

out of the harbor, and from them, or until she was beached at Lorain, she was almost continually at the mercy of the tempest. After running ashore, she was buffeted and ponded for several hours by the wind and waves. Two tugs from Cleveland, one of which bore the life saving crew of this port, succeeded in rescuing all but two of the crew. These two attempted to escape in a small lifeboat, and they quickly swept out to sea and were lost. The drowned men were John Fox, wheelman, and Charles Ryan, second mate. The vessel is a complete wreck.

A Detroit despatch of the 23rd, gives the following additional particulars of the loss of the Minnedosa: The vessel cracked and groaned and her timbers snapped, but she went over, wind hissed through the rigging and sent it into the lake, great seams opened and the water poured into the barge's hold. Ahead tumbled the steel steamer Westmont, staunch and able; behind pitched the Melrose, a trailer vessel than the Minnedosa, and faring worse.

The Minnedosa was going to the bottom. Everyone of the nine human beings aboard knew it. Why should they take others with them. Perhaps if cast loose the Melrose could save herself, and Captain Jack Phillips's voice in command was heard over the howling storm. One of the crew held a sharp axe, it fell and the blow set the Minnedosa free. A few minutes later the Minnedosa with its nine heroes and cargo of 7,500 bushels of wheat lurched to the bottom of Lake Huron, and when a trailing tow line was pulled aboard the steamer Westmont which had been towing the Melrose and Minnedosa it was seen that the crew of the Minnedosa had out themselves loose in order to try to save those on the Melrose (Trevor Waller of Charlottetown, was mate of the Minnedosa, and was one of the nine unfortunates who went down with the vessel. It is learned that another islander, Seymour Linnan, of Vernon River, was another of the lost crew.)

Resolution Against Child Labor.

The United Textile Workers of America in convention on the 18th inst. adopted a resolution condemning child labor in the strongest terms. Local unions and the general officers were instructed to exert their whole influence toward securing the incorporation in its platform of all political parties of planks

favoring legislation looking to the abolishment of the evil. Another resolution adopted instructed General Secretary Hilbert to protest to Governor Douglas of Massachusetts on behalf of the association against alleged violations of the factory laws of the state with regard to overtime work and the employment of women. The committee on the secretary's report offered a resolution authorizing the employment of a local union in connection with strikers or other labor difficulties, the local must pay one half the expenses so incurred. Hereafter any national union of textile workers which will obligate itself to comply with the constitution and by laws may become affiliated with the United Textile Workers. It is not probable that the association will take any action on the Fall River increase in wages unless the locals of that city refuse to accept the offers made by the managers.

Swedish Bark Towed To Halifax.

The Swedish bark Orion, loaded with salt from Cadix for St. John, which had been abandoned at sea on the 8th inst., was towed into Halifax on Friday by the steamship Exeter City, bound from Bristol for New York. Captain Sage of the Exeter City came up with the Orion on Thursday afternoon, and saw that she was a derelict. He sent a boat's crew on board, when the discovery was made the vessel had been abandoned. The rescue crew found the bark leaking, but she appeared to be in fairly good condition and well worth taking as a prize. Captain Sage took her in tow and proceeded for Halifax, 150 miles distant. That port, the nearest, was reached at 2 o'clock Friday afternoon. The Orion's cargo was found to be very little damaged, not more than 3 feet 6 inches of water having entered, and her windmill was easily able to reduce this and keep her dry. An examination was to be made Saturday and it is possible that she will be able to proceed to St. John without repairs. Her crew had been taken off by the Conarder Etruria on Sunday the 8th.

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