THE DAILY HERALD
Salt Lake City, - - Utah.

THURSDAY, : : JANUARY 1, 1885.

LOCAL BRIEFS.

1885.

ON BAIL.

MAJOR ERA expects to open the Walker House about the 15th inst.

THE EIGHTH QUORUM of Seventies will meet at the City Hall on Friday evening, Jan. 2d, at 7 o'clock.

AT THE Theatre, this afternoon and evening, "On Bail," by the Home Dramatic Club, will be a treat.

CRAWFORD'S suit drew forth one huge guffaw from Idaho to Arizona, and that is about as much as it ever will draw forth.

JAMES HENRY, for drunkenness and profanity, was fined $10 yesterday, by Judge Speirs; he will receive callers in jail.

FRANK MCGUIRE, one of the men who was wounded in the D. & R. G. accident, died at 2 o'clock a. m. yesterday, at St. Mary's Hospital.

THE IDAHO and Vishnu case comes up for final trial on the 22d; all the points decided thus far have gone in favor of Mr. Mackintosh.

MCCORNICK & Co. received yesterday, 2 cars Hanauer, $5,200; 1 lot Crescent ore, $1,550; 2 cars Queen of the Hills ore, $3,100. Total, $9,850.

AN ENJOYABLE place to send the children to day, wal be the matinee performance of On Bail at the Theatre; the admission rate is 25 cents.

ON THE 29th inst., it is expected, the Hopt murder case will come up in the United States Supreme Court, on appeal from the Utah Supreme Court.

WITH A "Happy New Year" accompaniment, the Occidental forwarded to the employees of this paper a foaming concoction of egg-nog last evening.

WELLS, FARGO & Co. yesterday received 3 cars Horn Silver bullion, $10,000; 19 bars Ontario, $13,103.78; 1 bar Christy, $1,840; 1 silver bar, $111. Total, $25,054.78.

AN INTERESTING account of a supper, ball and entertainment given by Mr. Jennings & Sons, to the employees of their woolen mills, is unavoidably crowded out of this issue.

MR. ALFRED NEILSON, the new tenor, and Miss Olsen, Miss Wells, Mr. Whitney and Mr. Spencer appear to-night during Act II of on Bail; the scene where the music occurs, is supposed to be in the green room of a theatre.

WALKER BROTHERS' extensive New Year's card appears in to-day's HERALD. This enterprising and successful firm demonstrates its shrewdness by increasing its advertising in exact proportion with the increased dullness of the times.

MR. AND MRS. AUSTIN C. BROWN, of Ogden, come in for the congratulations of their friends this morning, there is another reason, aside from its being New Year's Day, in the fact of its being a healthy, bouncing girl of untold avoirdupois. THE HERALD gives the parents joy.

JULIUS ZARNOCK yesterday made a complaint against August Jaeschke, (pronunciation not furnished by the police) charging him with striking complainant over the head with a hammer; he exhibited a deep cut in evidence, and the arrest was made and the case set for 2 o'clock to-morrow.

SOME EXCITEMENT was created about the Continental Hotel, yesterday, by the rumor that Mr. J. W. Epley, who lodges there, had been robbed of a large sum of money during the night previous. It was afterwards discovered that the pocket book containing the money had merely been mislaid.

THE FIFTH of the Academy Lectures, which will be given January 2d, by Judge Goodwin, at Independence Hall, will be on "Some Pumpkins." It is understood to be a treatment of some modern methods in education. Patrons will observe that the place has been changed from Hammond Hall to Independence Hall.

THERE HAS for some time past been a discrepancy of a few cents in the passenger tariffs of the Utah Central and D. & R. G. between Spanish Fork and Ogden; a uniform rate is now being established, on the basis of the present D. & R. G. tariff; this basis is five and five and one-half cents a mile between the points named.

THE LITTLE daughter of Mrs. Dr. Ferguson, about 8 years old, last evening, slipped down upon the frozen sidewalk, falling with her right arm under her and breaking that member between the wrist and elbow. If some of the doctor's patients fail to see her to-day, they will attribute her absence to the condition of her little girl.

THE PAST week has witnessed a series of snow storms on the stage road between here and Park City. A considerable depth of the beautiful is lying in the canyons and mountains. The road is so heavy that a team was six days making the distance to this city, which is generally made in three days in ordinary winter seasons.

EVAN STEPHENS' latest composition, "My Valley Home," has just been issued by the music publishers, Daynes & Coalter. It is dedicated to Mrs. A. L. Cowley, the Logan singer. As a musical work it promises to excel in popularity the author's "My Mountain Home," and as a piece of musical typography it outshines all the publishers' previous efforts.

THE WINDOWS of the well known jeweler, O. L. ELIASON, have been the observed of all observers during the holiday week, one on account of its containing the beautiful silver tea set so prominent among the HERALD PREMIUMS, and the other on account of the variegated and costly display of the first class wares MR. ELIASON constantly keeps in stock; the run at this store during the gift season has been continual and heavy, evincing the favor in which the well known establishment is held by the public.

XXXX FLOUR. Quality guaranteed prime, $1.80 per hundred,
at G. F. CULMER & BROS'.

A STRANGER'S DEATH.

A Man Found Dead in His Bed.

HIS IDENTITY IS UNKNOWN.

He Registers as H. A. Archer, Iowa, But Leaves Nothing to Point to His Relatives or Friends.

H. A. Archer, a stranger who registered at the White House on Sunday last, was found dead in his bed yesterday morning; the event created some little talk for a time, and all sorts of rumors floated about the streets during the morning; the inquest, however, which was held at the office of Sexton Taylor at 3 o'clock, developed the fact that there was nothing extraordinary about the occurrence, except that the death was unexpected and that the man was an utter stranger in the city. Jeter Clinton, C. E. Wallin and Francis Armstrong, were summoned as a jury, and before them and coroner Taylor the following evidence was adduced:

W. S. PIERCE of the White House testified that the man's name was H. A. Archer, registered from Iowa: He came last Sunday from Odgen, on the Utah Central, at about 11 o'clock, he was an entire stranger; he ate dinner at about 1 p. m.; I did not see him for some time; he was taken sick on Monday; he looked yellow when he came; he was very quiet in his manners; on Tuesday he was taken with vomiting and purging; He took a drink once to settle his stomach; he was alone; between 6 and 7 Tuesday night he sent for something to put him to sleep; I got a prescription from Dr. Nelden, which I sent up; it was bromidia. I went up to see him about 8 o'clock; he said he felt better, and thought he would be all right. At 8 o'clock this morning the bell boy found him dead in bed; he was lying calm and straight. His clothes hung on a hook all right. He took a few pills, also of a harmless nature. He said he didn't want a doctor, and didn't seem to care to talk. He could ring the bell from his bed. He had no visitors. He vomited green stuff.

E. S. ANDERSON, White House runner, testified:

I came up from the train with Mr. Archer; he looked sallow and pale; he told me he was from Ogden, and said he would stay a day or two here; he registered and paid for one day; Tuesday noon he took a little soup, tea and toast; about 8 o'clock this morning we found him dead as stated. He was of a light complexion, had light mustache, and blue or gray eyes; was about 30 or 35 years of age; an American; his height was about 5 feet 10 inches; he had a valise; he did not talk much; I noticed little pimples on his face yesterday; when found he had one hand out in the direction of the bell. I never saw him out of bed after Sunday. He thought he would get over his sickness.

DR. NELDEN testified: I was requested to give the patient a little bromidia, about 7.30 last night; don't think he could have taken over a teaspoonful; two teaspoonsful is a dose sufficient to make him sleep.

After hearing his testimony the jury returned a verdict that death had ensued from natural causes, some time between the hours of 12 and 8 o'clock on the morning of the 31st.

Upon the body of the deceased had been found a black pocket book, $25 in currency, $3.50 in coin, a card bearing the name "D. F. Miller, Keokuk, Iowa," a five-shooter, and several small trinkets. The coroner sent a dispatch to the address indicated on the card, inquiring for particulars of the deceased.

Notice to Teachers.

Next Saturday, at 11 a. m. the District School Teachers of Salt Lake County will meet in the Fourteenth Ward Assembly rooms.

The following programme has been prepared:

1.—In what respect does good teaching differ from its counterfeit? Mr. A. S. Geddes.

2.—What is proper questioning? Miss Lizzie Cutler.

3.—How can it be told when the air in the schoolroom is impure? Mr. H. G. Bradford.

4.—Recitation. Miss Sadie Tripp.

5.—Practical illustration of how to teach drawing in district schools. Mr. I. M. Coombs.

6.—Practical exhibition of how to use school apparatus in our district schools. Mr. C. F. Wilcox.

7.—Select reading. Miss Lizzie Smith.

8.—School cabinet and how to obtain it. D. R. Allen.

Critic. Mr. Bawden.

Teachers and friends of education are invited to be present at this meeting.

DAVID R. ALLEN, Secretary.

LOCAL BRIEFS.

AN ADVERTISEMENT of the King Whiffletree Company, of which Edwin G. Brown is agent, appears in THE HERALD this morning. This new patent spring whiffletree is destined to become popular with team owners and wagon men. Mr. Brown's office is at 72 Main street. Call there and examine his excellent whiffletrees.

THE RESTAURANT conducted by Mr. D. J. Griffiths, at 26 First South street, W., is a popular resort for the hungry. The meals, lunches and etceteras furnished are good, wholesome and low-priced. The larder is always well supplied with the best the market affords. Drop in and see Mr. Griffiths when you want a good, square meal.

GRAND OPENING

Of Holiday Goods Moore, Allen & Co.

Stock finer than ever; prices lower than ever before, quality considered. Our new Celluloid Goods are elegant, and cannot be duplicated in this market. Over fifty styles of Mirrors, very cheap. Dressing Cases, Jewel Boxes, Handkerchief and Glove Boxes, at prices that will astonish.

CHRISTMAS CARDS!

Great Bargains. Largest line of Druggist Sundries. Call and examine, and see if our prices are not the lowest.

MOORE, ALLEN & CO.,
122 Main Street, opposite Wells, Fargo & Co.'s Bank. *

Two more days before Christmas to buy your presents. Don't fail to call at Joslin & Park's and see their assortment. *

EMPTY HONORS.

The New List of Officers According to Eli.

Governor Murray handed the following to the *Tribune* in time for publication yesterday morning. The manner in which the Governor passes THE HERALD by in making these important state announcements, is coming to be little less than a personal affront.

TERRITORY OF UTAH,
EXECUTIVE OFFICE. } ss.

To whom it may concern:

Know ye, that by virtue of the authority in me vested by law, I have, and by these presents do hereby appoint and constitute Geo. C. Douglas to be Auditor of Public Accounts; Henry W. Lawrence to be Territorial Treasurer; Wm. M. Ferry to be Territorial Superintendent of District Schools; Arthur Pratt to be Recorder of Marks and Brands; Arthur Pratt to be Sealer of Weights and Measures; Lewis S. Hills, Presley Denny and Hector W. Haight to be Commissioners to Locate University Lands; Geo. C. Douglas to be Territorial Librarian.

In testimony whereof I have hereunto set my hand, and caused the great seal of the Territory to be affixed. Done at Salt Lake City, this 29th day of December, A. D., 1884.

[L. S.]

ELI H. MURRAY,
Governor.

By the Governor.
ARTHUR L. THOMAS,
Sec'y of Utah Territory.

Dr. Douglas, who seems to be the Governor's especial favorite, waited on Mr. Clayton yesterday, and asked what the revenue of the office was. Mr Clayton's reply was $180,000. Mr. Douglas said he would like to file a bond. Mr. Clayton said very well, the law required that it should be equal to one-half the amount of the revenue, or $90,000. There the matter ended, as the Governor's Apex investments rendered it inconvenient for him to back his favorite at present.

It is probable that the suit of the Governor's appointees against those of the Peoples' Party will all be commenced over again, and brought before Judge Zane on the claim that the Legislature had no right to provide for the appointment of these officers.

A FLOURISHING FIRM.

Roberts & Nelden, the Popular Druggists.

About five months ago Mr. Bolivar Roberts and Mr. W. A. Neiden, the former one of the oldest time merchants, and the latter a druggist well known in this city, established the firm of ROBERTS & NELDEN in the commodious quarters opposite the postoffice. Since that time, with business in its depressed condition, the firm has steadily grown and its patronage extended, until now it ranks among the foremost of the prominent mercantile houses of Salt Lake. This result, achieved as it has been during a period of extreme dullness in trade, speaks volumes for the energy and ability of the gentlemen comprising the firm. A reporter, happening into the store yesterday, was struck with the great variety of fancy goods carried in stock, outside of the regulation druggists' merchandise. Mr. Nelden, who has active charge of the indoor interests of the firm, explained that they had had a very heavy run on such articles during the holidays, but that their supply was still very extensive, and that they never allowed this part of their stock, nor their lines of assayers' goods, to run down. A gentleman from up town had just laid aside a number of fine perfumery bottles, toilet sets and so forth, which he was on the point of dispatching to a niece in the east. He was sure, he said, that the big cities afforded no finer display of fancy wares than that exhibited by the Salt Lake firm.

ROBERTS & NELDEN'S announcement to their customers will be found in another part of to-day's HERALD.

UNDER THE HAMMER.

The Unfortunate Delinquents who Begin the New Year Inauspiciously.

The front of the City Hall is plastered over with sheets of paper upon which it is announced that the persons named thereon will be sold out for taxes on the dates affixed thereto. The following is a list of the unfortunates:

Mary Walker, amount $1.80, real estate to be sold on January 10th; Ruth Edwards, $2.20, same date; James C. Peterson, $3.60, same date; Samuel Kirk, $5.40, same date; John Hazeldon, $4.20, same date; John Davis, $2.40, same date; Henry Love, $7.20, January 15th; John Lawson, $9.60, same date; Marion N. Davis, $6.60, same date; J. D. M. Crockwell, $16.80, same date; Jos. Warr, $3.60, Jan. 10th; H. Harker, $13.96, same date (article to be sold, one mare); Jane Browning, $8.40, January 22; A. L. Cunningham, $7.20, same date; W. B. Hull, $16.80, same date; Jos. Gustener, $10.48, same date; Henry Worthen, $3.60, January 15th; John Taylor, $18, (one piece of cloth), January 10th; Mary A. MacKnight, $4.80, January 22d; Simon Scott, $24, January 24th; Frank Wright, $2.68, same date; Samuel Marshall, $1.52, same date.

On Bail To-day.

At the matinee to-day at 2 o'clock and and in the evening at 8, Gilbert's "On Bail" will receive its first representation at the hands of the Home Dramatic Club, and its first performance in Salt Lake City. So much has been said of the funny elements of the play, of the musical features which it will serve to introduce, and so much that is favorable is already so well known of the Home Dramatic Club, that nothing now remains except to advise amusement lovers to go to one or the other of the performances and be their own judges of the merits of the production. The old cheap rates prevail on both occasions.

WOMEN ADMIRATION WIN who use GLENN'S SULPHUR SOAP to improve the skin.

HILL'S HAIR AND WHISKER DYE, Black or Brown, $50c. *

NEARING THE END.

Gardner's Brother on the Stand.

THE PHYSICIANS' TESTIMONY.

Nothing yet to Change the Aspect of the Case Against Neilson and Hill.

There was a marked diminution in the attendance at the examination into the Neilson-Hill case yesterday. The inquiry was prolonged until near 1 o'clock, and an adjournment was then taken till Friday, when it is expected that Dr. Benedict will be put on the stand to testify to the results of his post mortem examination.

The first witness put on the stand yesterday was Brigham Gardner, a brother of the deceased. He testified as follows: I am not acquainted with Neilson, but have known him by sight about three years. Have known Hill about six years. After the difficulty occurred at Pitts' Gardens I saw my brother at 8 o'clock on the morning of December 19th at his residence; was with him off and on until he was buried. My brother died at 1 o'clock on the morning of the 24th. He told me on the 19th who kicked and struck him. I examined his head that morning. The next day I saw his body. He was in terrible pain; in fact from the first time I saw him he seemed to grow worse. I saw three bruises on his abdomen, one on the right side, another a little higher up, and one the left side still a little higher up; did not examine his breast. I was with my brother on the night of the 23d, when he was much worse. There was a cut over his right eye and a bruise on his right temple. He told me the lower right side of the abdomen was where the pain was. Was not present when any conversation was had between either of the defendants and the deceased.

DR. ALFRED S. BOWER was sworn: I reside in this city. Am a surgeon and physician. I was called upon to see the deceased on the 22d of December; reached him about 12.30 o'clock on the morning of the 23d. When I arrived there I found him suffering excruciating pain. I made a careful examination and suspected a rupture of the bladder. I asked how it had happened and he said he had been kicked several times in the abdomen, and said he had pain nowhere else. I administered an opiate which eased him. I told Brigham Gardner his brother had a rupture of the bladder, and would probably die in twenty-four hours. I left between 7 and 8 o'clock in the morning. I left solutions and directions at the house.

The third witness was Dr. August Rauscher; as he spoke English very imperfectly, Mr. F. J. Fabian, was sworn in as interpretor: The Doctor said: I am a physician and surgeon; live in South Cottonwood; was called upon on December 19th at 5 a.m. to go and see Mr. Gardner, who was suffering very much. I went at once. Upon examination I was satisfied it was a rupture of the bladder. Administered morphine. After drawing the water from him I noticed he began to swell up. I put cold water on the abdomen and he felt better. Called upon him again in the evening and found him easier from the effect of the morphine. Called again on the morning of the 20th, found him in much pain, prescribed for the patient and went home. Called several times after that. Told the family medical aid would not avail much.

The proceedings were very slow and tedious, and the attorneys, judge, and prisoners were not sorry when the judge announced that an adjournment would be taken over New Year's Day. The proceedings will be resumed to-morrow at 10, and the case will probably be finished during the day.

THE RED BIRD SALE.

Not the Whole Mine, but a Thousand Feet of it Sold.

MR. L. MARTIN, one of the heavy mine owners of Tintic, was encountered yesterday by a HERALD reporter, who inquired how the prospects were in that district.

"Matters are a little dull," was the response. "The roads make much hauling impossible at present."

"Was it the Red Bird you sold to Mr. Packard for $39,000, or some other property?" the reporter inquired.

"It was 1,000 feet in the Red Bird, not the whole claim. I still hold 2,000 feet myself."

"Was the purchase made by Mr. Packard for the purpose of strengthening his position in the Bullion law suit?"

"Not in the present law suit, but it will give the Eureka a very decided advantage in a law suit that must come very soon."

"What is your opinion as to the respective merits of the two sides in the present contest?"

"I don't wish to make an enemy of either by expressing one," responded Mr. Martin with a laugh, and the reporter left him to go on his way.

"A Perfect Flood of Sunshine"

will fill the heart of every suffering woman if she will only persist in the use of Dr. Pierce's "Favorite Prescription." It will cure the most excruciating periodical pains, and relieve you of all irregularities and give healthy action. It will positively cure internal inflamation and ulceration, displacement and all kindred disorders. Price reduced to one dollar. By druggists. b

Special Notice.

On January 1st, the favorite Pleasant Valley Coal, mined by the Utah Central Ry. Co., will again be found at our yard, and we can then offer to the people of Salt Lake and vicinity their choice of the following well-known coal: Rock Springs, Pleasant Valley, Weber and Red Canyon. Coal Dep't. U. P. Ry. office.

A. J. GUNNELL,
Agent.

The agency for the sale of the Pleasant Valley coal, mined by the Utah Central Ry. Co., having been replaced with the Union Pacific agency in this city, I have accepted a position with that company and respectfully solicit from my friends a continuance of their past favors. I will be found at their yard from January 1st, and can offer Rock Springs, Pleasant Valley, Weber and Red Canyon coal.

A. L. WILLIAMS. *

PROVO POINTS.

JAMES DUNN is now at home for the winter.

THE UTAH County Court is now in session.

A. H. WINN was down from the capital Tuesday.

REED SMOOT and wife have returned from Salt Lake.

A. G. SUTHERLAND returned from Tintic this evening.

C. R. SAVAGE was seen rustling around our streets on Monday.

MISS EMMA CRISMON is spending a few days with her aunt, Mrs. Lyman.

W. D. ROBBETS has returned from his trip to Southern Utah and Nevada.

PRESIDENT A. O. SMOOT is now rapidly improving in health, and will soon be able to get out.

DUTIES WILL be resumed at the Academy on Monday next. Several new pupils are then expected.

NO ARRESTS for drunkenness were made on Christmas, and we hope there may be no occasion for any to-morrow.

THE WEATHER has been very cold for the last three or four days. If it continues so long the boys may look for superb skating on the lake.

WORK ON the Asylum is progressing slowly. The plumbing is now nearly finished, and next in order will be the painting. This done, the building will be almost ready for occupancy.

DONATIONS OF books, magazines, etc., to the Reading Rooms have been very liberal. The stove and other fixtures have been put in place, and we are anticipating their being opened New Year's Day.

APOSTLE F. M. LYMAN and family went to Payson on Christmas to attend the Tanner re-union. After having a very enjoyable time, Prest. Lyman proceeded as far south as Beaver, and his family came back to Provo Sunday night.

DR. HAMBURG has removed his office from the bank building to the store formerly used by Robert Sutton as a barber shop. He will be pleased to receive his patients in the new quarters, where he can be found during his regular office hours.

THE MEETING of directors of the First National Bank, which was to have been held yesterday, has been postponed until the second Monday in January, when the stockholders' annual meeting takes place. The appointing of officers will then be done, and all general business transacted.

THE COMPLETION of the three large new brick buildings on Centre Street owned by Mrs. Horton, Mrs. Bee and Peter Stubbs respectively, will add greatly to the improvement of the street, and, when occupied, will afford the above well-known merchants ample accommodations for their numerous patrons.

PERHAPS ONE of the worst gangs of hoodlums who ever infested civilized precincts, has for a long time been not only a source of disturbance, but in many instances loss to the peaceable citizens of the Fourth ward, and its neighborhood. The band is composed of some ten or twelve boys, ranging from 16 to 20 years of age, and calling themselves the "Jessee James Gang," or the "Fourth Ward Mob," the initiation fee being 25cts. and two bottles of beer. They have during the past few months almost demolished several picket fences, and done every other kind of mischief imaginable. On Saturday night last they were again on the war path, and the officers succeeded in arresting four of the miscreants, who were tried Monday, the two older ones being fined each $7.50, and the remaining two $5 each. It is a great pity these boys have not sense enough to withdraw from such reckless and childish sports, and seek to instruct and elevate their minds, which would not only benefit them, but would enable them to become useful members of society. The lectures given them by Sheriff Turner and Alderman Holdaway it is to be hoped they will profit by, and that the lessons gained thereby may partly, if not fully, put a stop to their rowdyism. We hope they will now govern themselves, and let the community see by their future actions that they have with the new year begun a life of usefulness. V. ARA.

Provo, December 31st, 1884.

THE BALL.

Jolly Maskers and a Jolly Time.

A goodly number of those intent upon a genuine good time as a wind-up for the year, assembled in the Opera House yesterday evening. The grave and the gay, the lively and the sublime, were all there, in costumes of such contrariety that it seemed as if the advent of the New Year were a matter dependent upon the groupings and gaudiness of those who assembled to usher it in. The music was absolutely splendid, and under the prompting by Currie it seemed to have a peculiar grace and fitness; everybody was happy and the evening was well spent.

The management was of the most excellent character, and the gentlemen of the committee are entitled to great credit for the manner in which every detail was conducted. The enjoyment of all who participated was supreme.

No well regulated household should be without a bottle of **Angostura Bitters**, the world renowned appetizer and invigorator. Beware of counterfeits. Ask your grocer or druggist for the genuine article, manufactured by Dr. J. G. B. Siegert & Sons. *

CALL AT Joslin & Park's and select your Holiday Presents and have them laid away for you. *

JOSLIN & PARK the *Leading Jewelers* are still offering special inducements in Holiday Presents. They always carry the largest and finest assortment to select from. It is no trouble for them to show their goods. *

JUST RECEIVED at Joslin & Park's, a large importation of Opera Glasses and Jewel Caskets. Call and see them. *

SHILOH'S CURE will immediately relieve Croup, Whooping Cough and Bronchitis. For sale at A. C. Smith & Co.'s Drug Store. (14)

NEW DESIGNS in Silver-ware, fancy goods and everything suitable for Holiday Presents, at Joslin & Park's. *

LOUIS HYAMS.

General Insurance Agent, Salt Lake City, Utah.

The Office of Louis Hyams is comfortably located in the New Union Block, Main Street, where a number of clerks are kept constantly at work renewing old and writing new policies, while the genial Louis himself can be seen most any day, rain or sunshine, crowding his way through the busy streets of Zion with portfolio in hand containing his patent adjustable office ready to give you protection on your life or property at a moments notice, and he can take an application with as good a grace as any man living; having been a resident of Salt Lake City for the past twelve years and constantly before the public during that time Mr. Hyams has become perfectly familiar with all its citizens.

The number of companies represented by Mr. Hyams are not numerous but they are marvels of finance; to use his own expression, his Life Insurance Company is the Whale of the World, and it is.

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK is the oldest active Life Insurance Company in this Country, and it is the largest Life Insurance Company, by many MILLIONS OF DOLLARS, in the World. It has not only a financial, but a public history. It has a record outside of Insurance, a patriotic record, to which its President, Mr. F. S. Winston, points with pride to-day. During the war it had more money at a certain time and much better credit than the Government.

The Mutual Life Insurance Company was started in 1843, without a cent of capital, but $500,000 of risk on paper, which were taken to enable the corporation to secure a charter. An office was hired on Wall Street and the first policy issued was to Thomas N. Ayers on which the annual premium was $108.50 and this was the first money handled; at the end of five years 3,620 policies had been issued for $9,977,813 of Insurance and the assets had reached $563,968.37. Mr. Morris Robinson, who had been the first President of this Company, was now succeeded by Mr. Jos. B. Collins who remained in office at the head of the institution until 1853. At the end of his administration there were 6,773 policies in force insuring $17,917,418, and the assets aggregated $2,040,000, with the Company in this financial condition Mr. F. S. Winston was elected President, and with his election the Company entered upon a career which has made it famous throughout the world. With an energy and foresight that were remarkable President Winston pushed the business of the society and made such marvellous progress that in thirty years he had added nearly ONE HUNDRED MILLIONS to the assets and placed THE MUTUAL LIFE ahead of any institution of its kind in the world.

On January 1st, 1884, the aggregate capital of all the banks in the City of New York was stated to be $63,262,700 and in the State outside of the City $45,807,700, making a total capital of $109,070,400, while the aggregate assets of the MUTUAL LIFE of New York on the same date were $101,148,248, within less than Eight Millions of Dollars to the capital of all the banks in the State of New York, and with an income of over $17,000,000, annually. The importance of this institution to the public can scarcely be overestimated. Since its inception the Company has paid out to policy-holders over $200,000,000, and yet holds this gigantic sum in reserve. This money (the $101,148,248) is what its name indicates, a "*Reserve*" fund. It is never required to be used except for investment, and it probably never will be; it grows by many millions annually and the income from it and the policy-holders more than pays every expense. Speaking of expenses we may say here, that the cost of conducting the business of the Mutual Life has been less *pro rata* than that of any other company in the United States; hence, it has well been termed "A Policy-holders Company."

The average payments to policy-holders during each business day in the year 1883, have been $46,500, and when we reflect that this sum together with the many millions that have preceded it has been apportioned in fitting amounts and gone to families deprived of their supporters, that it maintains widows, educates children, relieves and prevents misery in its most afflicted forms, encourages industry, self-denial and economy, and powerfully contributes to prepare the next generation for useful citizenship, who can measure the value of the association as an element in American Society? Add to this that its funds are drawn almost wholly from men in life's prime of activity and success, and drawn from the surplus, not their need, and we shall admit that such an institution is at least entitled to the generous sympathy of the whole community, and that its record promises to fill an honorable page in the final history of American civilization. Want of space alone prevents us from making any further extended remarks in reference to this marvelous institution; ye can only add for the benefit of those seeking protection that the Mutual Life issues policies at a premium rate which is 15 per cent. below the rates of any other regular Life Insurance Company doing business in America; and Louis Hyams its representative in Salt Lake City will cheerfully furnish you with any further information you may desire.

TEN GOOD REASONS FOR LIFE INSURANCE.

1st.—It is the surest way to prevent the household loaf from being buried with the household head.

2d.—It helps to rid the community of pauperism and its expense, and of the crimes incident to poverty.

3d.—It brings relief to the sorrows of bereavement and brightens the otherwise desolated pathway.

4th.—It gives the permanence of an Estate, or of a Fortune to those depending on their daily toil.

5th.—It is the safest of all investments, as it thrives even upon the ruins of ordinary financial concerns.

6th.—It is a profitable use of funds, yielding, besides security, better returns than most investments.

7th.—It is a property not exposed to the demands of creditors, but protected by law for one's heirs.

8th.—It brings ready money in a minute, and just at that moment when it is most timely and welcome.

9th.—It affords all the conveniences of savings institutions, and also much larger pecuniary returns.

10th.—It benefits the assured, by promoting industry and economy, and prolongs life by relieving it from anxiety.

The London and Provincial Fire Insurance Company (Limited) of London, with a capital of $5,000,000, and the Helvetia Swiss of St. Gall, Switzerland, with a capital of $2,000,000, are represented in Salt Lake City, by LOUIS HYAMS who is their Lawful Attorney for the Territory. *