VOL. XXIX. NO. 18.

ELLICOTT CITY, MD., SATURDAY, APRIL 30, 1898,

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STATEMENT SHOWING THE CONDITION OF THE Mutual Life Insurance Company of New York,

DECEMBER 31, 1897.

	ASSETS.		2
	Value of Real Estate and Ground Rents owned by the Company less encumbrance thereon		I III
l	Total \$251,641,041.09		
l	DEDUCT LEDGER LIABILITIES.		3
ı	All other 15,421.00		_
١	Total		5
۱	ASSETS NOT ADMITTED.		=
	Securities deposited in various States and foreign countries for the protection of policy holders in such States—market value\$ 2,170,834.56 Agents' Debit Balances	SUMMI	Т
۱	\$3542G228421	coffee, has not been modified.	2
l	LIABILITIES.	As for dog teams, a dozen will not	•
I	Net Reserve	drag the weight of a single individual's	t
١	Deamines paid in advance	outfit and their own food to Dawson	i
١	Any other Liability non forfeiture clause of policies	City. The dog is a fast traveler and eats little, but he cannot pull much. In ev	'
Į	Total Liabilities	ery reported case of quick trips by dogs	1
	Surplus as regards Policy-holders	the journey has been from Dawson City	1
I	Total Propositions 36 124 069 69	to the coast, where only food enough for	1
	132 612 Policies in force in United States on Dec. 31st, 1897	the journey was taken, and not from	Ľ
	Premiums received on Maryland business in 1891 528-1831-194 528-1841-194 528-1841-194 528-1841-194 528-1841-194 528-1841-194 528-1841-194 528-1841-194 528-1841-194 528-1841-194 528-1841-194 528-1841-194 528-1841-194 528-1841-194 528-1841-194 528-1841-194 528-1841-194 528-1841-194 528-1841-194 528-1841-1941-194 528-1841-194 528-1841-194 528-1841-194 528-1841-194 528-1841-194 528-1841-194 528-1841-194 528-1841-194 528-1841-194 528-1841-1941-194 528-1841-194 528-1841-194 528-1841-194 528-1841-1941-194 528-1841-1941-194 528-1841-1941-1941-1941-1941-1941-1941-194	the coast to the interior. Oxen are good burden bearers, but it would take one	
	Losses incurred in Maryland during 1897	at least six months to go over any of the	
	STATE OF MARYLAND, INSURANCE DEPARTMENT, COMMISSIONER'S OFFICE,	trails at this season provided the animal	1
	Annapolis, Marcii 19th, 1898. \{ In compliance with the Code of Public General Laws, I hereby certify that the above is a	carried any load beyond that of its own	1
	true abstract from the sworn statement of the Mutual Life Insurance Company of New York, to December 31st, 1897, now on file in this Department. F. ALBERT KURTZ.		
	Insurance Commissioner.	There are packers in abundance strung	1



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TRIALS OF THE TRAIL

Many Hardships For the Klondike Tenderfoot.

HORSES ARE OF LITTLE BENEFIT.

Dur Correspondent Says They Can Carry Their Forage and Not Much More-Dogs Are Fast Travelers-Putting Up a Tent a Very Difficult Task.

[From Our Special Correspondent.]
LAKE LINDEMAN-IN-THE-SNOW,

March 25. If I were to give my opinion of the difficulties and hardships of the trip to Dawson City thus far, I could not express it better than by quoting an old Connecticut farmer. He had just killed his hog in the fall, and his neighbor, after the usual custom in rural localities, asked him how much it weighed. "Well," was the reply, "it didn't weigh as much as I expected, and I didn't expect it would."

The trip to Dawson City is not quite so difficult as I expected, and I didn't expect it would be. And yet it is no easy thing for a "tenderfoot," even though he has money to pay for the packing of his goods, this traveling in an uninhabited mountainous country where the snow lies from 4 to 50 feet deep and the mercury hangs around zero day in and day out.

As for ourselves, the most exasperating feature of the trip is the innumerable and unexpected delays at every point. Steamers are a week or two behind their sailing dates and double that time in reaching the Alaska shore. Then there is another delay of two or three days in getting goods from the steamer and one of similar length in preparing them for packing to the first camp in the interior. It is safe to estimate the average time from Scattle to this point at three weeks, even if the goods be packed in the most expeditious

There are a thousand and one things o cause these delays-weather, tides, dizzards, snowdrifts, balky horses and dogs, looking up lost goods, loading

and unloading, etc. "But why not get your own teamstrong arms and back?" some one asks. Simply because when a horse is laden with enough forage to take him from the beginning of any of the trails to Dawson City that load alone is about all the animal can carry. Two or three | fur suits, drag knitted caps over our hundred pounds extra might be added if the animal were a strong one, but this is less than a quarter of the weight that the miner must carry, according to and sleep, oh, so soundly and sweetly, the mandate of the Canadian authori- until daylight. The next forenoon is ties. At the present writing their rule | quite consumed in finishing the putting of insisting that every person take three up of the tent. Nails must be driven pounds a day for a year, besides tea and into the base logs to hang the lower

all the way from the coast to Dawson,

but it costs a good deal to employ them,

and the reader can imagine the condi-

tion of his outfit after it has been loaded

and unloaded by the wayside upward of

mate the present cost of hiring a year's

supply of goods taken from Dyea to

Dawson City at about \$400, and the

owner must be at an additional expense

of from \$1 to \$3 a day, according to his

If a man be strong, he can pack his

long as the 1,000 pounds rule is enforc-

There is another and a brighter side

to the matter, however, which I will

Putting Up a Tent.

firma—taking away a space, say, 10 by by it.

Looks hard, doesn't it?

and the summit.

six months.

give further on.



Then you proceed to look for tent poles. Perhaps you may imagine "the woods are full of them," but you are mistaken. You shoulder your ax and start for the thick forest, afraid to step at more than a tiptoe gait lest you go down through the snow crust out of eight. Making the best of it, you think of the great Gladstone and how he fells trees purely for recreation. You even go so far as to declaim-

Woodman, spare that tree! for the edification of the rest of the party. Ah, there is just the thing for the ridgepole, you think from a distauce, but as you get hearer you find it has an ugly crook, and you must search further. At last you find one that will answer for the uprights, but the top pole is still wanting, and you finally go back and decide to take the one with a bad crook, for night comes on apace. Then they must be dragged to the tent site, and before you get them there you will think they weigh a ton each. Of course it is impossible to stick them into the ground, so you freeze them into the snow, a comparatively easy and satisfactory mode of fastening. But some way must be provided to fasten the stay ropes. The freezing method will hardly answer for these, so you must go to the woods once more and cut four logs for an outside framework base. If you are able to drag one of these back to your tent, you have just reason to be proud of your physical

In our own case it was pitch dark orses, oxen, dogs-or use your own framework to our tent, although we begot into the snow tent ceilar, lighted our Peary stove, melted some snow, made coffee and dined on pilot bread and cheese. Then we put on our heads and faces, throw our sleeping bags on our prostrate tent, cover the bags with blankets, crawl into them

Although we have been in this country but a few weeks, we can eat three so called "square" meals of the simplest food a day and enjoy them as we have not been able to do since our salad days. We can sleep soundly for eight hours every night and awake in the morning with heads clear and bodies refreshed, and we have seen beautiful and grand scenery chough to compensate for a trip half round the globe. he only, can make a correct answer. A A. Hilla

TOLD BY THE CIRCUS MAN. How They Made Use of the Giraffe as

"Sometimes," said the old circus man,
"we used to h'ist a flag on the blg giraffe
and make a walking flagstaff of him. We never did this unless there was a protty fair breeze blowing and in the right direction and never except in street parades. Standing, as he did, 18 feet high, he made a pretty altitudinous kind of a flagstaff, and it used to please the people inightily to see the flag flying from him. And you can set it down with entire safety that we always made the most we could of it when

we did h'ist the flag. "If the morning was right, we used to put a headstall on him with a small block attached, and flag halyards rove through that and carried down and made fast around one of his fore legs. It was something like the arrangement we had for h'isting his medicine up to him that time when he had a stiff neck—in fact, I think it was that that suggested the idea of h'ist-

ing the flag on him.
"We used to get the halyards all ready before we lined up in the street, but we never bent on the flag till just before we were ready to start. The big giraffe used to march at the head of the procession. The band wagon was up pretty near the head, with just a few horsemen ahead of it, be tween it and the giraffe. A man would walk up to the giraffe and cast the halyards loose and bend on the flag, and you can bet it was always a bright and handsome one. There used to be about a mil lion people standing looking on at this, and when everything was all ready the old man would give the signal.

for the band to play. The leader of the band was always standing up in the band wagon ready. The minute the signal came, and the man started the flag, down came the leader's baton and the bass drummer's drumstick with it and every horn came in on time. As the flag source up the giraffe's neck to the head you could hear the calliepe coming in, down the line long before we could put up even the go, with the flag a-flying, the band a-playing people on the sidewalk hollering like mad!
"Dear me! I'd like to see the old times back again!"—New York Sun.

BESSIE'S WAY OUT.

Four-year-old's Solution of a Problem Presented by a Careful Mother. Bob and Bessie are brother and sister. Bob is 3 and Bessie is 4 years old. They have played together all their short lives and a perfect good comradeship had been established between them. Every night before going to sleep Bol



What is all this worth to the brain and body enervated individual? He, and

Walking Flagstaff.

"The signal to h'ist was also the signal



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RESOURCES, December 31st, 1897

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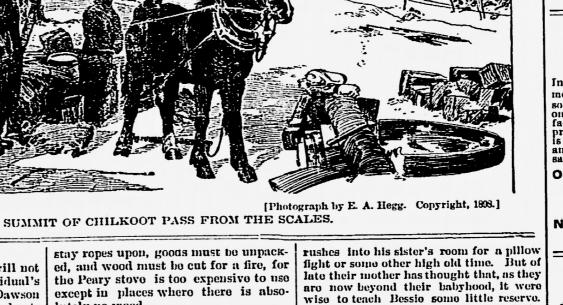
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Deborah, a boe; Hulda, a weasel, and
Rachel, a sheep.—Professor Toy's Locture.

Invertor the most improved to have the forward water works of any required capacity. It on and Steel Reservoirs of any size for Water Works, placed on Iron Towers of any required height. Wooden tranks, placed on Kievated Towers or in buildings.



stay ropes upon, goods must be unpacked, and wood must be cut for a fire, for As for dog teams, a dozen will not the Peary stove is too expensive to use drag the weight of a single individual's except in places where there is absooutfit and their own food to Dawson lutely no wood. City. The dog is a fast traveler and cats Our party is essentially a "tenderlittle, but he cannot pull much. In ev foot" one. My "better half" was city ery reported case of quick trips by dogs the journey has been from Dawson City | born and bred, and I have lived what may be called a sedentary life for the to the coast, where only food enough for the journey was taken, and not from

last 25 years. So we resolved from the the coast to the interior. Oxen are good | outset to take the best care of our health burden bearers, but it would take one | and to toughen ourselves by slow degrees, using the utmost caution not to overdo at first. My initial walk was from Dyea to the Chilkoot summit and back to Sheep Camp. The distance is about 22 miles, but I was more than 12 hours making it, so you see I took it quite leisurely. Of course the last few miles made me rather weary, but I felt better at the end of my journey than if I had walked a distance of ten

a dozen times. I think it is fair to esti. miles on city streets. I should add that I slid down from the summit of Chilkoot to the Scales, state. She was not in her nightgown using a gunny sack for a sled. It was | She had settled that difficulty by taking it pretty well worn when I reached the bottom and I was capsized several times, taste, for his own living. Of course the expense will greatly exceed this later coast that I have had since I was a in the season when the ice breaks up in | boy. I may add that this is the usual the canyon and the snow is melted from | way of descending the Chilkoot just at the rough Chilkoot between Sheep Camp | this season.

My win began by walking only ten miles in a day, but she can now take a peep, pip, pop, pup, redder, refer, repaper outfit to Dawson City himself, but so journey of 20 miles easily. The bracing ed he cannot possibly do so in less than air in this locality enables one to perform physical feats that would be simply impossible in warmer climates. As is equally capable of being spelled back-another preventive of illness and like ward. But can we not add to the above wise as a hardening process we do most list? Adam's alleged remark to Eve of our cooking outside the tent, using the Peary stove inside to take the chill off only, and as we are well clad and Possibly the reader may never have tried to put up a tent when the mercury take great care to keep our feet warm was at zero, the snow four feet deep and dry we find no inconvenience whatand the wind blowing like blazes. First ever. The practice of keeping a tent hot you must proceed to spade away the or alternately hot and cold is a dangersnow-or as much of it as you can, for I ous one to health, and I believe many | Arab names derived from animals-o. g., have never yet been able to reach terra | who have taken this trip have suffered

Accordingly the other day she called the small daughter to her and said: "Now, Bessie, you are growing up to be a big girl, so you must not let your brother see you in your nightgown any more.

That night Bob was heard vigorously pounding at Bessie's door; to his surprise and indignation he had found it locked and he made so much noise that it brought his father and mother up to him. "Let me in, Bess," he shouted. "I can't let you in, Bobbie," Bessie was heard explaining, "mamma says that I

A Few Palindromes. The palindromist sends us the following list of words, elipped from some paper, which may be spelled forward or backgog, gig,gag, level, madam, noon, otto, pap, reviver, rotator, sees, sexes, shahs, tat, tit, toot." This leads us to ask, "What is the matter with Hannah?" Her name is also palindromical. Dr. Moxom's family name "Madam, I'm Adam," and Napoleon's "Able was I ere I saw Elba," should be

off .- New York World.

Bessie looked wise and dutifully prom

musn't let you see me in my nightgown,

but wait a minute." Her mother, hearing this conversation, felt pleased that her lesson had been heeded. Then the door opened. Bessie stood proudly looking at her father and mother and at Bob. She was receiving in du

barred on account of age. - Boston Jour-

Origin of Names. Totomistic belief is probably the basis of all religions, and we can point to many Deborah, a boe; Hulda, a weasel, and