FIRES AND INSURANCE

What Being Burned Out May Mean to a Business.

DAMAGE ONE CANNOT COVER.

Enormous Losses Caused by the Suspension of Operations and the Drifting Away of Trade That Are Not Appreciated by the General Public.

"I suppose you heard that Blank & Co. were burned out from the roof to the basement last night?" remarks the man in the car.

"No!" exclaims the friend who hasn't seen the morning paper. "I suppose they carried insurance?"

"Oh, yes—a hundred thousand of it!" returns the first speaker, at which his friend settles back with the comment that everything is all right then.

This is the layman's conclusion almost invariably. Some big concern burns out, but with insurance to an amount seeming to cover the loss the average man is disposed to feel that it is all right. He doesn't stop to think of the enormous loss of a business which cannot be covered by insurance and which for weeks, months or years after a fire are crippling and perhaps ruinous to the fire victim.

Take, for example, a highly organized factory plant in prosperous times which has been turning out a vast specialized product from the hands of thousands of expert workmen. This plant, fitted with costly machinery, is covered by insurance upon its visible material assets. The owners [illegible] lays everything to [illegible] ruin. If every piece of machinery, every building and all material [illegible] the plant [illegible] in such a plant, will the reader dare make a rough guess as to what the limitation [illegible]?

Only the other day [illegible] in a bookbindery, unostentatious in its street signs and occupying a fifth floor in an obscure street. In the elevator shaft was that peculiar [illegible] which marks the track of fire and firemen days and weeks after such an accident.

"Most of the fire was next door," explained the proprietor, "but I guess the smoke and the water were about as bad for us. Sometimes it is almost better to have the fire yourself than be next door to it."

Which seemed to be especially true of book material. Where smoke and soot had failed to blot and ruin the stock, water from the engines in the street had flooded it until ruin alone was descriptive. Everything had been closed down, workers in the plant were idle, and the proprietor was awaiting the adjustment of the insurance which he had been carrying. But in the extent of this insurance itself was a knotty situation.

Ordinarily the house had carried policies which would have left it the minimum of risk on its machinery, stock and materials. Ordinarily a still further blanket policy was carried for the purpose of covering the normal amount of book material on hand owned by others and contracted for rebinding. But only a few days before the fire the house had received a consignment of $5,000 worth of lawbooks to be bound. These volumes, aside from intrinsic value, represented so much of other value as to make the risk abnormal for almost any season. And these books were ruined.

Before receiving them the binder had asked the owners to take out a policy for themselves protecting them against such fire loss. The firm had [illegible] so, and when the fire damage [illegible] the disposition of the owners was to hold the binder for them under one of the binder's blanket policies.

On this [illegible] disputed point, taking it into court, will some one make a guess as to what this one feature of the fire [illegible] cost the binder, who to all purposes was "insured." If it should be settled in the supreme court after five or seven years, for example?

But in the case of the big manufactory, with its imported special machinery, its season of rush work and its enormous and fluctuating stock of material—if on the morning after the fire the assuring companies settle in full for the visible losses, how much has the company been damaged?

Of first consideration, perhaps, is the enormous payroll of the concern. If most of the mechanical work of the plant has been done by pieceworkers, still the necessary force of directing employees on salary is a problem. The determination of the owners is to start up anew. Tried and proved employees must be retained while the work of rehabilitation goes on. They must be paid even if they are to do no more than wait. Settlement of some kind must be made with contractors who have been supplying raw materials from the hands of other thousands of workers. No matter what the clauses in contracts providing "immunity" in case of fires, strikes and acts of Providence, every line of business affecting the welfare of the manufactory has been affected.

The plant is a total loss. Before it can be rebuilt the ruins of the old factory must be cleared away.

In the meantime all those customers of the manufactory who have been pressing for the filling of contract orders find themselves shut out of any chance of receiving them. They turn at once to other competing establishments for the work. Not only does the burned out firm lose all chance of profits from this work, but it [illegible] chance of [illegible]

THE FUR SEAL.

A Sea Animal With Heart, Liver and Kidneys Like a Sheep.

The fur seal is a land animal of perverted tastes, who, living at sea, has had his paws changed into dippers very like the long black kid gloves of a woman. His heart, liver and kidneys are exactly the same as those of a sheep and just as good to eat, but his flesh, although just like fat mutton to look at, is rank and distasteful from his habit of eating fish. The whole package is put up in a parcel of thick white fat to keep the body warm, while from the skin grows a heavy crop of beautiful brown fur, protected with large flat oil bearing hairs, making a glossy surface which slides through the water without friction.

Perfectly fearless, overflowing with fun, a perfect little athlete, marvelously strong, the fur seal is the most delightful of all wild creatures. But, although they live at sea, the seals, being heavily clothed in fat, skin and hair, find the temperate latitudes much too warm for comfort during the summer months. Since they cannot shed their garments like ourselves, they migrate to a subarctic climate, gathering in immense multitudes where there are fisheries to support them. Their ration is fifty pounds of cod every day, which for a creature the size of a sheep is considerable.—Exchange.

A STORY OF THE SEA.

The Man Who Braved the Storm and the Sailor He Rescued.

Off the coast of Ireland there was a terrible storm, and a crowd gathered on the shore to see a storm tossed vessel not far away being pounded on the rocks.

Sturdy men launched a boat and pulled away at the oars to rescue the imperiled ones.

As the boat came back the watchers on the shore cried, "Did you get them?" and they answered: "All but one. We had to leave him or risk the lives of all." And when they were landed a stalwart fellow stepped from the group and said, "Who will join me in the rescue of the remaining one?"

Then an aged woman cried out: "Oh, my son, don't go; don't go! You are all I have left. Your father was drowned at sea, and your brother William sailed away, and we never heard from him, and now if you are lost I will be left in sorrow alone."

But the man replied: "I must go, mother. Duty calls me." Then he and other brave hearts launched the boat and pulled for the wreck.

Anxiously the mother waited in tears and prayers. At last they saw the lifeboat coming nearer and nearer, and when it was in hailing distance they called, "Have you got your man?"

And the answer rang out clear above the storm, "Yes, and tell mother it's brother William!"

Nests of the Golden Eagle.

Every pair of eagles whose habits I have had an opportunity of watching over a period of a few years would seem to have invariably at least two alternative sites for their nests. Some have three, and I know of one with four sites. In fact, I only know of one pair out of many which habitually resort to but one place and only one. The reason for this is, however, apparent, for owing to its situation it has never been disturbed. The nest is in a small cavern on the face of an absolute wall of limestone rock some 800 feet high, at about 400 feet from the summit. Above the cliff is a talus of loose stone at an angle of forty-five degrees or so, above which again rise other precipices. To reach the nearest point above this nest would be a long day's work.—London Saturday Review.

University of Paris.

The doctor's degree in the University of Paris is so entitled as to designate the faculty under which the work was done, as those who do literary work would receive the degree doctor of letters, etc. To obtain the doctor's degree the candidate must possess the lower degree of the corresponding division of work, submit two theses on different questions, reply to questions or objections concerning them, pay a fee of 140 francs and present 100 printed copies of one of his theses to the university. The candidate for the degree doctor of letters must write one thesis in Latin, the other in French. If in the scientific department, the thesis must be on some original investigation; if in theology, the examinations are both oral and written.—School Bulletin.

Left Out in the Cold.

Elder (discussing the new minister's probation discourse)—In my opeenion he wis na justified in dividing folk into the sheep and the goats. I wadna just say, Jamie, that I was among the unco guid, an' I wadna say that you were among the unco bad. So whar do we come in? He'll no do for us, Jamie. We'll no vote for him.

An Estimate and a Hope.

"You've heard her, you say?" remarked Mr. Dubley. "Ah, she certainly has the gift of song."

"Well, I hope that's what it is," replied Miss Knox. "I should hate to think she paid anything for it."

Same Old Misery.

"S'pose dar was a turkey fer every man in de country?"

"Wouldn't make any difference, fer dey'd have wings enough to fly out er reach."

A man's misfortune is like a shoe—if too large, it trips him up; if too [illegible]

Effect of Fear on Wounds.

The fear of poison in a lacerated wound under certain circumstances is in itself quite sufficient to give a wounded man tetanus, or lockjaw, than which no more horrible complication exists. Thus for a long time it was thought that the natives of the Solomon and other neighboring islands used poisoned arrows, and many white men shot by them died in tetanic convulsions, including one very horrible case of a commander in the navy who had made a special study of tetanus.

At length the French governor of New Caledonia, noticing that the symptoms exhibited were not consistent with the use of any known poison, appointed a medical commission to inquire into the affair, when it was discovered that the arrows of the natives were not poisoned at all, although constructed in such a way that a small piece of the bone point almost always remained in the wound. The irritation produced by this prevented the wound from healing quickly, and the mental disturbance produced by fear and perhaps change of climate did the rest.

It was discovered at the same time that the natives of other islands who firmly believed in the poison theory seldom suffered much inconvenience from the arrow wounds, because they believed that the spells given them by their own sorcerers prevented the poison from taking effect.—Pall Mall Gazette.

His Vivid Imagination.

It was in Sunday school in the infant department. The teacher had just told the children something about the Holy Land and had said: "Now, children, let's just play we're taking a trip over that very place. We step into this little boat tied here at the shore, and away we go. Now we are landing at the very place where"—

She was interrupted by the sobbing and gasping of a small boy in the second row, whose sister sought earnestly to quiet and comfort him.

"What is the matter with Eddie?" asked the teacher.

"Please, teacher, he's feeling bad," explained Eddie's sister. "It always makes him sick to ride in a boat."—Chicago News.

A Kind Audience.

The tragedian had just returned from his tour and was greeted joyously by his friends at the club.

"Well, Ranter, my boy," said Tomlinson, "I'm glad to see you back. Have a good trip?"

"Fair," said Ranter.

"Did you play my old town?"

"Yes," said Ranter.

"What kind of an audience did you have?"

"I don't know," said Ranter. "I did not ask him for a reference as to his character, but he was a genial kind of cuss and lent me $2 to get out of town with."—Harper's Weekly.

Conducting by Illustration.

Once Dr. Hans Richter, the famous London orchestral conductor, not satisfied with the rendering of a scene from "Tristan and Isolde," stopped the rehearsal and asked for more dignity in the playing, adding that Isolde was the daughter of a king, not of a cook.

On another occasion, while rehearsing Tschaikowsky's "Romeo and Juliet" music, Richter was by no means satisfied that the needful warmth of expression had been obtained. "Gentlemen, gentlemen," said he, "you all play like married men, not like lovers."

The other day, while rehearsing a Mozart symphony in which the first violins had a number of delicate trills and turns to perform, these were played too heavily for Richter, and he exclaimed: "Please, gentlemen, pianissimo! Queen Mab—not suffragettes."

Obesity and Genius.

The annals of genius are filled to overflowing with the names of men who toiled and achieved fame under a full habit. Nothing can be more unjust than the gibe about "fat and folly" and fatness and indolence. Martin Luther was as fat as Calvin was thin. Ernest Renan's obesity did not obscure his insight and brilliancy. Many writers and speakers have too long spoken invidiously of fatness, but the best retort we have been able to glean in our researches into this weighty subject is that of C. H. Spurgeon, the famous preacher. "People," said Spurgeon, "say I am fat. I am not fat. I am bone and flesh. My limbs, thank God, are amply clothed, and I am in my right mind."

Animal Nature.

Why does a dog when in slight alarm and listening lift up a fore foot from the ground? Sometimes it is the left foot, sometimes the right. The setter is usually depicted with all his feet on the ground, the pointer with one foot raised. The cat has the same habit of lifting up one fore foot when in a state of uncertainty. Is the hearing more acute with three feet on terra firma than with four? Interesting problems these for the student of nature to study.

A Serious Joke.

A noted joke immortalized in Lever's "Charles O'Malley" was actually perpentrated by Mr. Frederick Welcome, a student in Trinity College, Dublin. Mr. Welcome pretended to hear a voice in the sewer and persuaded the mob that a prisoner had escaped into the sewer from the jail and that he was perishing there. The mob excavated the street. The troops were called out, and a riot followed.

Eight Miles an Hour.

The rate at which Zulus can run in an emergency is astonishing. Some will cover as much as fifty miles in six hours. Eight miles an hour is an ordinary feat.

Feels Light Cuts White Tastes Right

The Oven PROVES The Quality of

PURITY FLOUR

24

ALL KINDS OF HEADACHES YIELD TO

KUMFORT HEADACHE POWDERS

Safe, certain and quick in their action and positively without any bad after-effects. Kumfort Headache Powders do not contain any harmful, dangerous drugs nor opiates of any kind. Pleasant and easy to take. They cure when all else fails.

You will find them better than the best of other kinds in all cases of *Bilious, Nervous* and *Neuralgic Headaches.*

For fifteen years, we have been receiving testimonials like this one. What Kumfort Headache Powders have done for others, they will do for you.

Little Cascapedia, P. Q.
"I have used Kumfort Headache Powders and find them the best remedy for headache. I take pleasure in recommending them."
MRS. J. E. ARSENAULT.

At all sorts of stores
10 cts. 25 cts.

If you can't find them we will mail them postpaid on receipt of price. Have them in the house against the time of need. 3

F. G. Wheaton Co., Ltd. - Amherst N.S.

INTERCOLONIAL RAILWAY

All Canadian Route
—TO—
QUEBEC and MONTREAL

Canada's Summer Train | The Ocean Limited!

LEAVES NEWCASTLE 16.25
ARRIVES MONTREAL 7.35

Making direct connection with Grand Trunk International Limited for Toronto.

DINING CAR SERVICE THE BEST FOR THE MONEY ON THE CONTINENT.

Table d'Hote Dinner $1.00, other meals 75c. each.

TWILIGHT VIEW OF THE FAMED MATAPEDIA VALLEY.

For further particulars apply to nearest ticket agent.

SUBSCRIBE FOR THE ADOCATE.

Calf Skin Buyers WANTED

We want buyers and butchers to ship us Calf Skins, Hides and Bones.
We pay highest prices.
We pay spot cash.
We pay the freight.
We pay the customs.
We furnish money.
This is the Calf Skin season.
Write us and we will show you how can make money buying Calf Skin for us. Write now.
Carroll S. Page, Hyde Park, Vermont, USA, Box A

BRANDRAM-HENDERSON, LIMITED.

ENGLISH PAINT

Ha! The Best Always

—That's The Paint For Me
—The Paint With The Guarantee

This good, reliable paint bears the guarantee of Brandram - Henderson Limited.

This guarantee says that the white pigment forming the base of Brandram-Henderson "ENGLISH" Paint is 70% Brandram's B.B. Genuine White Lead and 30% Pure White Zinc—100% pure.

I know just what I'm getting when I buy "ENGLISH" Paint. 59

J. H. PHINNEY
Newcastle.

I.R.C. TIME TABLE.

Since June 19th the I. R. C. trains will be due here as follows

GOING EAST	
Maritime Express No. 34 a.	5.05
Ocean Limited No. 200, a.	13.17
Accommodation No. 36 a.	10.40
Blackville train No. 60, d.	16.35
Night Freight No. 40, a.	2.25
Night freight No. 40, d.	2.50
GOING WEST	
Maritime Express No. 33, a.	23.45
Ocean Limited No. 199, a.	1.620
Accommodation No. 35, a.	14.05
Blackville train No. 59, a.	10.20
Night freight No. 39, d.	3.20

OPEN FOR BUSINESS

ALL ORDERS FOR PRINTING OF ANY KIND WILL BE PROMPTLY ATTENDED TO BY MAILING SAME TO US AT NEWCASTLE.

Anslow Bros. Publishing Company, Limited.

THIS IS A GOOD TIME TO MAKE A START
—AT—
Fredericton Business College

The rapid growth to [illegible]