The Daily Tribune.

ST. JOHN, N. B., FEBRUARY 12, 1872.

American Insurance Companies.

No. 2.

On Wednesday the investigation by the State Legislature's Committee was resumed. The facts elicited in reference to the management of the Insurance Department were equal in importance to the first day's developments. Mr. Ezra White, one of the Board of Managers of the "North British and Mercantile" Company, testified to having received from Mr. Superintendent Miller, a bill for one-fifth of one per cent for the transfer of certain securities. Correspondence having ensued between the Company and the Superintendent, Mr. Miller withdrew the bill for correction:—it was not stated how much the Company finally paid Mr. Miller. This charge on the occasion of transfers or changes in the securities lodged with the State, was intended to go into the State Treasury, but Mr. Miller has been appropriating the large sums thus realized, to his own uses. Mr. Hodges, President of the "Hoffman" Fire Company, said he had paid his, Miller's, examiner, $150 for a day's work in investigating the Company. He had also paid a second $150 for an examination of the "Excelsior" Fire Company with which he was connected. Mr. Hedgman, Vice President of the "Metropolitan" Life Company, had paid $1,000 for an examination of the Company's affairs, besides $100 for "extra night work." The Company's capital was only $200.000. Mr. Sniffer, secretary to the "Knickerbocker" Life Office, said his Company had paid $2,500 for similar services, besides an extra $250 to one of the examiners. Mr. Reese, President of the "Hope" Fire Company, had sent Mr. Miller a check for $60 for about a day's work in examining. The evidence of Mr. English, Editor of the *Insurance Times*, was very important. He had repeatedly directed Mr. Miller's attention to the rotten condition of the "Home" Insurance Company, of New Haven, and urged him to examine it, but for some time ineffectually. Finally Mr. Miller went to New Haven, accompanied by Senator Pierce, who was retained by the Company. This was on the 9th. On June 10 he gave a certificate showing that the Company would be perfectly solvent when its capital was reduced (from a million) to half a million. On the 9th, the day, Messrs. Miller and Pierce arrived at New Haven and examined the Home Company, a check for $5.000 was drawn by the Company's officers,—the only one that day. We quote from Mr. English's evidence:—

The entry on the ledger June 14 was "Expenses Sewell & Pierce; retainer and services, $5,000.". [Witness produced the orizinal check, and a copy of the ledger entry.] That day, when that certificate showed the capital of the Company to be $1,000,000, it was insolvent and owed $850,000; that I told him of at the time, and said it was a hardship to poor people; that $5.000 check was paid to a banking firm in the same building, and I believe Miller got the money. I have got money that way (through other hands) myself.

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The witness said that in January, 1871, he complained to Mr. Miller of the certificate given to the Home Company of New Haven, which was rotten to the core; Mr. Miller replied that he was mistaken; he also complained to Mr. Miller of the exorbitant charges made by the state department, and Mr. Miller said that they should be stopped; the Home Company subsequently failed for $1,000,000; the examination of the company by Mr. Miller occupied about two hours.

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In May, 1871, a statement appeared in the daily papers about the Commonwealth Fire Insurance Company. Mr. Miller examined the Company previously, and knew it was in an unsound condition, but he was paid $1,000, and his assistant $600, for an examination and certificate, in consideration of which Mr. Miller permitted it to continue business from November, 1870, until April, 1871.

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The witness claimed that the talk [against Miller] commenced, when the Mutual Life Company was examined, that $5,000 was then paid by them through Messrs. Pierce and Jewell to Mr. Miller, and that those who could dare not complain, for Mr. Miller had threatened, and made good his threat in other instances, where companies were "wound up." All over the country this was the feeling, and Mr. Miller had always received large sums through third parties. Mr. Ecclesteir, of the New York *Underwriter*, had charged that Mr. Miller received a large fee from the Metropolitan Life Company, ($30.000.)

We shall inform our readers,—many of whom are interested in American Life Insurance Companies—of the further progress of the investigation from day to day.

A Halifax Editor on the American claims—What Statesmen have done for Peace.

The Diplomats have been as assiduous with these "claims" as ever Carlyle's old horseman, Seckendorf, with his 25,000 miles to ride, was with his project. Miles upon miles by the thousand—travels innumerable between London and Washington—Reverdy Johnson's dining and wining and spouting all round the Island of Great Britain—Adam's diplomatic journeyings; Motley's literary assaults; Schenck's gentle spiritings; Thornton's oft repeated visitings; Joint High Commissioners' solemn processions; grand gathering of Tribunal of Arbitration at Geneva. Seckendorf's 25,000 miles rides are nothing to these latter day journeyings; then the proctocols; diplomatic notes; huge "cases" in huge books; writings by the square acre; hosts of pens of ready writers taking up altogether about as much time as if a man should write incessantly for a century. Then the rivers of champagne that have been drawn up or drawn into men's stomachs; the "Healths to America and prosperity to Old England"—the speeches, the solemn parliamentary discussions—the yards upon yards of editorial that have been measured off in the newspapers, the enormous time spent in reading these speeches, discussions, editorials, blue books and what not, the anxieties—"mental anxieties" you know. Put all these things together, and this big-bellied phantom of "Alabama Claims" has cost 70 millions of people vastly more than they will ever get out of them.—*Halifax Reporter*.

In Memoriam.

Yesterday morning Rev. James Bennet, in the course of a very able sermon, delivered in his best style, made appropriate allusion to the recent death of Mr. Robert Kedey, an esteemed citizen, and for many years an active member and leader in the St. John Presbyterian Church. Mr. Bennet said:—

I wish to-day to present you with a view of the character and work of another good man full of the Holy Spirit and faith who has just passed away from us. Coming from the same land of nativity with most of us he was associated with the people of this church in various ways since its commencement, and shared with it its various fortune. At the age of 21 years he landed on these shores, and soon became noted for his industry, probity, and piety. For many years, prior to the erection of this Church he was a regular attendant at St. Andrew's Church. Upon the purchase of this Church, he threw in his lot with the people composing this congregation, and since then has ever remained faithful to their interests.

In company with Messrs. W. Parks, R. Richey, and Geo. Hutchinson, he was ordained an Elder of this Church, and previously he had been elected Superintendent of the Sabbath School. The office of Elder he held till the day of his death, and that of Superintendent of the Sabbath School for a period of twenty years—indeed, till the coming infirmities of old age admonished him that his work was done. His life was thus intimately associated with the beginning and history of this Church. It owes to him much of its prosperity, and nothing of its adversity. Had his counsels always been followed, this house would not hold the congregation assembling here. Peace was his motto, and mutual love his admonition. He worked with a will, and he gave with all his heart. Abundant in personal labors, he yet more abounded in liberality. Never absent from his post in the Sabbath School, frequent in his visits to the sick and afflicted, he upheld the hands of the Minister, raised the status of the Eldership and the good name of the Church to which he belonged. He was a man of labor and industry, and God prospered him, and as he prospered he gave to the cause of God. His subscription was largest, freest, most spontaneous. I never yet saw a cause which had a show of worth to which he did not liberally give. I do not believe that there is one in this City who has given more largely in proportion to his means. And then, how kindly with it all! How often does one who has occasion to ask of wealth for the cause of God feel the almost degradation of asking—of the patronage of pride—that seems to think *you* under an eternal obligation because of a miserable subscription given more as a sop to quiet the asker than as a duty owing to God? But nothing of this ever with him. Knowing his spontaneous kindness, I have sometimes done him the injury of keeping away applications to which he would too readily respond. And withal he scarcely let his left hand know what his right hand was doing. Especially was this the case with the sick and poor whom he visited. Hundreds of them will remember him in life, and will be his evidence before Christ at the judgment that he was a true follower of the Saviour. Nor was he one of those who made a shew and a name upon the wealth of others. He was first just and then generous. He owed no man anything. His word was worth the bonds of other men. Nor was his piety only of a public kind, or his virtue for the eye of man. He carried his devotion into the family and the chamber where he sought God with all the fervency of his nature. Long will be be remembered by the poor, by the Church, by those who received his instructions and admonitions in the Sabbath School; and I think it is not too much to say that this Church should erect a tablet to his memory. I tell you, brethren, such men are rare, very rare, and of great worth, and ought to be honored and their memory cherished. I would earnestly desire to see this Church shew their appreciation of worth whose like we shall not soon look upon again.

I can only wish that God would of his mercy raise up such another in this Church. I do not think this a vain aspiration. We need the blessing, and, as has well been said, the time of man's extremity is that of God's opportunity. Might we not expect that he would, out of the young who have been taught in the Sabbath School, out of those whose lives his influence may have touched, out of those who, springing from his loins, have all along beheld his pious conversation in the family, select one who would take up his standard and go out and in among us as examples to the flock. Nay, not one alone, but many, who shall more than supply his place, and who shall aid in establishing this our Zion till she shall become a praise in the midst of the Earth.

BECAUSE.

A LOVE-BALLAD.

Because my lady's foot hath trod
Often the meadowy lapse between
Her lawn and yonder lake, the sod
Laughs into sunnier emerald sheen.

Because my lady's hand hath trained
Her reckless rose-vines how to grow,
A wealthier crimson, costlier stained,
Flatters her columned portico.

Because my lady's garden guessed
Her longings through the April hours,
Its barren levels have confessed
A lovelier vassalage of flowers.

Because my lady's golden voice
Is caught by many a passing breeze,
It seems all bird-land's common choice
To warble in her stately trees.

Because my lady keeps by night
Long trysts within her spacious park,
Near a vague fountain's looming white
That quivers in the balmy dark—

Because my lady does not scorn,
But here her priceless love hath owned,
I, a poor singer, lowly born,
Am as a sovereign crowned and throned.

Brisk Competition.

If all the runaways, capsizes, smashes, and other horse-and-sleigh accidents that have occurred in Halifax and vicinity during the past week, were recorded in detail, a list would be produced that would startle our friends in St. John, who imagine that only their horses are fast enough to run away.—[Halifax Chronicle.

MATTERS IN GENERAL

SOCIETY NEWS.

THEATRICALS AT GOVERNMENT HOUSE.

[From the Halifax Express.]

Last night the second theatrical entertainment at Government House came off with even more *eclat* than the first, and we must congratulate the ladies and gentlemen of the troupe on the clever manner in which all their *roles* were performed. As we had the pleasure of being present ourselves, we can speak authoritatively on the subject, and when we say that we have never seen a better amateur performance in Halifax, we do not go beyond bounds. The "Post of Honor" was the first piece on the programme, and a charming little comedy it is. The acters were all well up in their parts, and we can honestly endorse the comments of our contemporaries made last week. The acting of Cobus Yerks, (Mr. W. Hill,) who played the principal character, was inimitable; Toby Skipps, (Mr. Mitchell Innes, 60th Rifles,) was perfect and funnier than ever: Trudchen, (Miss Kenney,) sustained her well earned reputation as a first-class amateur actress; Adela, (Miss Sophie Cogswell,) had a difficult part to perform, but did it well and looked charming; Vandaleur, (Hon. Mr. Chetwynd, 61st Regt.,) and Botherwerk, Mr. Anson, Control Department) were also capital and acted in their usual happy style. The second piece on the programme was a very amusing farce called "Chaos has Come Again," in which Capt. Haly, A. D. C., as "Jack Bunce," won for himself golden opinions for the clever way in which he maintained his character as the last young man over neck and ears in debt, but who had still got the upper hand of his landlord "Tottenham" (Mr. W. Hill) who by the way kept the house in roars of laughter. Col. Chaos (Mr. Mitchell Innes) was the irritable old man to the life and constantly brought down the house, while Harriet (Mrs. Collins) played her very difficult part in a charming manner. We must not forget to mention the beautiful little moonlight scene, in the "Post of Honor," painted by Capt Haly, A. D. C. The old windmill with its dilapidated sails, looming out grimly in the moonlight, the vessel riding at anchor in the quiet bay, the old broken town wall over which Toby Skipps follows his master, Vandaleur, so reluctantly, formed a *tout ensemble* not easily surpassed, even in more pretentious theatres. We cannot conclude without mentioning honorably the capital comic song sung by that old Halifax favorite, Mr. Veith—"Lord Lovell," was as fresh and sparkling as if we had never heard it before. We congratulate His Excellency on the success of his entertainment; and we say to the actors and actresses, one and all, "Well done."

SENATOR CHURCHILL'S DINNER.

[From the Windsor Mail.]

Senator Churchill sumptuously entertained a large company of guests from Hants and King's County at his residence, "Clifton," last evening. We never before saw so many of the good citizens of Windsor assembled in a private house for social purposes. The evening was rendered particularly delightful to all lovers of music by the magnificent singing of Mrs. D. B. Woodworth, one of the accomplished daughters of the host, who possesses a voice of extraordinary sweetness and melody. The Piano performances of Mrs. Wiley and Miss Barrett with the Violin accompaniment by Dr. Bordon were also a great source of enjoyment to the guests, and the beautiful tenor of Mr. J. E. Newcomb added largely to the enjoyment of the occasion.

Bounties for Settling Government Lands.—What slow footed Americans call "Plundering the Treasury."

(Washington Despatch to New York World.

The Radical projects to plunder the Treasury are increasing daily in number. The latest one—submitted by Perce, a noted carpet-bagger from Mississippi, and laid before members to-day—eclipses anything of the kind yet heard of. In the first place it is proposed to take two hundred millions out of the Treasury to give to landless citizens—meaning, of course, the negroes—to be disponsed in this wise: Those desiring to settle on the public lands shall be transported there at the public expense, and on proof that they have no means to open the lands, shall be furnished with the following articles, to wit., $50 worth of building material, lumber, canvas, or other building material; 1 plough, 1 pick-axe, 1 hoe, 1 shovel, 1 axe, 1 hatchet, 100 pounds assorted cut nails, 400 pounds of flour, 50 pounds of bacon, 10 pounds of coffee, 5 pounds of tea, 100 pounds of corn meal, 100 pounds of salt, 15 bushels of seed wheat, 5 bushels of seed corn, 4 bushels of seed potatoes, and $1 worth of assorted garden seeds. The third section declares that the fund for this appropriation shall be derived from a tax upon an equitable assessment of all the money and other property of the people of the United States. This extraordinary measure is now before the Committee on Public Lands.

Masks and Faces.—Boston more severely moral than St. John.

Boston virtue is getting startled on the subject of masked balls. The Germans, who are famous for getting up all sorts of jolly entertainments, set out to have one of their fanny masquerades in that sedate metropolis on Monday evening, and had all their preparations well under way when, on Saturday last, the sleepy authorities aroused themselves and bethought them that there was somewhere in the volumes of the General Statutes a provision which forbids "any masked ball or other public assembly at which the company wear masks or other disguises." Boston officials are very sensitive on the subject of enfoing laws, and they determined at once to spoil the hilarity of the jolly Germans by forcing them to have their ball in the bare-faced manner or not at all. Evidently the morals of Boston would be endangered by the appearance of a domino in Music Hall. The upshot was that when the gay masqueraders entered the hall, a detective handed each a paper, which, instead being a programme of the performance, proved to be a respectful request to the ladies and gentlemen to "dispense with the face masks they have brought this evening." Imagine the feelings of the proud cavaliers and fair ladies. Boston will have to be looking out for the German vote, and the political parties will no doubt make an issue on masks or no masks.—[Hartford Post.

The Good in James Fisk, Jr.—Something from "the Other Side."

Steinway Hall, New York, was crowded on Tuesday evening by a large number of people who assembled to hear a lecture on "The Good in James Fisk, Jr.," by Mr. Charles G. Rosenberg, the well-known artist. A large portion of those present were ladies, many of whom were attired in elegant toilettes and nearly all were enthusiastic in applauding all the good points made in favor of the late Prince of Erie. "At the time of his death it was difficult," said the lecturer, "to estimate how much he had accomplished in his short life. He was at the starting point a poor peddler boy; he died one of our most influential money kings. Those who guage the man, looking only at his momentary leisure, his boyish *bonhomie*, his outward enjoyment of display, his apparent passion for physical splendor and his seemingly reckless profusion, were comparatively ignorant of the vigorous brain which was the principal motive power in all his actions. Underlying this motive power was a yet much deeper quality. This seemed an instinct of his heart, and was his singularly large and unostentatious liberality." The artist then proceeded to relate numerous anecdotes illustrative of Mr. Fisk's kindness of heart, which were heartily applauded by the audience.

A Feminine spirit pets the gentlemen, but treats the ladies rudely.—Latest from Spiritland.

Among the number of marvellous stories that have just appeared, there is one about a "haunted house" at Allegheny, Penn., which, while not being entirely new, has in it many points of singular interests. It appears that a "prominent public official" went to reside some five months ago in an elegant house, situated in one of the thoroughfares of the city referred to. He had not been in possession for more than a few hours before he was startled by a loud knocking at the door leading from the hall into the kitchen. In reply to the questions, "Who's there? What do you want?" a mellow voice replied: "Me! I want in." At this the gentleman opened the door but could see no one, although he plainly heard "soft footsteps" ascending the stairs. His next "text," as the mediums express it, came in the shape of a hand "as cold as death," which was placed upon his face, while in bed. To avoid a repetition he jumped to the floor, and contented himself with the sofa for the remainder of the night. But here he was not permitted to remain long before the "unseen influence" began to rock him "like a baby." Other experiences followed, such as undressing the children, and assisting visitors to run down stairs with break neck speed. The gentleman who vouches for the truth of the facts related is evidently impressed with the idea that the spirit, if spirit it was, belonged to the feminine gender, for the reason that lady visitors only received violent treatment, while the gentlemen were "petted, patted, and rocked." After five months' residence, he was finally compelled, for the sake of his wife's health, to leave the "haunted house," and he is now engaged in telling all he knows about the spirits to the credulous citizen of Alleghany. This is by no means the first story of the kind that has come from the iron regions of the Keystone State.

KuKlux Pleasantries.—A Cheerful Funeral Party.

As if the perils of railroad traveling were not already sufficient, the Tennessee Kuklux have added a new and exciting variety to the usual dangers in that section. About a hundred of them, last Friday, having just enjoyed the familiar recreation of hanging a negro, took possession of a train on which the dead body was placed in company with some friends of the deceased. Here they renewed their diversions by playfully firing at everybody in the car. One sportive gentleman climbed up on the tender, and put a ball through the engineer's hat, but the latter, not understanding the joke, threw the joker down an embankment, the brakeman firing two shots after him. At the next station, the party having concluded their festivities, got off and departed without molestation. Should this agreeable pastime become popular, railway business in Tennessee will soon be confined to local travel strictly.

Eight Persons Frozen to Death.—Great Loss of Live Stock.

SIOUX CITY, IOWA, Feb. 8.—A. M. Wilcox, who has returned from Plymouth County, Iowa, says that three residents on homesteads in that county started with a team for Broken Kettle for wood, but were overtaken by the storm on the memorable Saturday morning. Two of the men dug their way into a huge snow-drift and remained there, while the other man proceeded on his way with the team. The men in the drift remained there a day and a half before they dared to venture out, but suffered no material injury by their long confinement. The man who kept on his way, together with the team, was found, a day or two since, frozen to death, near Suttin's Home, fifteen miles above this city. As far as positively known, eight persons were frozen to death by this storm, within a radius of fifteen miles of this place. The loss of stock will probably reach four to six hundred horses and cattle.

LOCALS.

Notice.

THE TRIBUNE Counting Room is the southern half of the Office of Mr. George Philps, Broker, Prince William street. It is centrally situated, being near the City Hall, the Banks, News Room, Express Office, Chubb's Corner and the Ferry landing. Advertisements for the TRIBUNE should be left at the Counting Room before 11 A. M.

Flour by Western Extension.

A large quantity of flour is taken up by the Western Extension Railway Company at the present time for lumbering parties.

The Weather Yesterday.

Sunday was one of the finest days of the season. The sun was warm and thawed the snow considerably. The Marsh Road was rampant with all the horse flesh the livery stables could turn out.

Steamer "Scud."

The new steamer for the route between St. John and Annapolis should be here some time this week. She left London for St. John the 22nd of January.

The Boat Race.

Brown's friends are to meet in Halifax this evening to consider the last St. John proposition.

Shipbuilding in Carleton.

The keel for a barque of five hundred tons has been laid in the yard of Mr. Wellington Ring, Sand Point. She is to be built for Mr. Oliver Emery. It is some years since Sand Point has witnessed any shipbuilding of consequence going on.

Messrs. Scammell's Circular.

From this Circular, issued on Saturday, we learn that the shipments of shooks from 1st September to the 10th Feby., inclusive, were as follows for each of the last three seasons:—1870: 807,400; 1871: 693,534; 1872: 660,400. Nineteen vessels had cleared for Cuba with shooks and other lumber in the fortnight ending Saturday. These were in port "uncleared" on Saturday:—4 ships, 9 barks, 1 brig, 11 brigantines, and 65 schooners. Of the latter 2 are being repaired.

The Bishop of Fredericton—Lenten Services.

Bishop Medley will remain in town for a month, at the special invitation of some of his friends. He has, we understand, come for the purpose of giving his friends the privilege of more frequent association with him, and also to hold some special services for the members of the Church generally.

The Bishop preached yesterday morning in Trinity Church. Prayers were read by the Rector; and His Lordship the Bishop preached the sermon, which was a practical enforcement of obedience, based upon the words of St. Paul, taken from Heb. 5—7 and 8. His Lordship dwelt upon the necessity of the members of the Church being loyal and obedient to the Church to which, not by compulsion but by their own voluntary act, they belonged. He further spoke of the evil of sin which led to disobedience, its fearful and appalling character, and how in Christ's obedience mankind had both their example and their atonement. The close of his sermon was an earnest exhortation to a faithful and true obedience, both to the Church, the Gospel, &c.

In the afternoon the Bishop preached at St. Paul's to a congregation which nearly filled the Church. His discourse was chiefly directed against the apathetic condition of society, even of so called Christian society. He spoke at large of the spirit of worldliness warring against the law of Christ, which debased many noble characters, it might be in only one or two particulars, and restrained them from seeking God. He referred to the fact that the moral law was instituted before the ceremonial, and thence drew the conclusion that modern Christians should make of their bodies fit temples for the spirit before they paraded a false and hollow religion in attendance at the services and in participation of the rites of the Church. The besetting sin of the age, he said, was not intemperance, nor want of charity, nor irreverance, but should rather be included under the general head of self indulgence, which debased even the finest intellects. The sermon exceeded the ordinary length, but would have commanded the fixed attention of the congregation for a much greater period of time.

The Lenten services this year will commence, as usual, on Ash Wednesday, on which day there will be services in all the English Churches at 11 a. m., and in Trinity in the evening.

Thursday, at St. John's (Stone Church) School house at eight o'clock p. m.

Friday, at St. Paul's (Valley) at half past seven p. m.

Saturday, St. John's Church School house, at eight p. m.

On Monday, Tuesday, Thursday, and Saturday of next week and the following weeks of Lent, evening services will be held in St. John's Church School house, on Wednesday evenings services will be held at Trinity, and on Fridays at the Valley Church at half past seven p. m.

There will be services in the Sunday school room adjoining St Jude's Church Carleton, every Wednesday evening during Lent, after Ash Wednesday, at 7.30.

The Bishop's special services will be those of Tuesday and Thursday in each week, as long as he remains in the city. Next Sunday he will preach at St. James Church in the morning and at the Stone Church in the evening.

Entertainments.

The St. Joseph's Literary Club, of this city, give an entertainment in St. Malachi's Hall this evening, to consist of Readings Dialogues and a little of the Drama. We understand the entertainment is in aid of the schools connected with the church. To-morrow, Tuesday evening, the members of the choir of St. Peter's Church, Portland, will give an entertainment in St. Peter's Hall, consisting of solos, duetts &c. A number of lady and gentleman volunteers have tendered their assistance for the occasion. The concert is in aid of the funds of the New Hall.

New Lights.

The "Three Lamps" at Reed's Point have been eclipsed by the three new lights erected on the "Empress" wharf by the Corporation. On three posts are placed three red, white and blue shades, with kerosene lamps inside of them. The blue light shows so badly that it takes a man with a lantern to find it after dark.

Temperance Lecture.

Rev. Mr. Cormier lectured last night before a large audience in St. Malachi's Hall, Sydney Street. The Rev. lecturer dwelt forcibly on the terrible evils of intemperance. These monthly lectures in the city and Portland are understood to be proving sources of great good among the laboring classes.

Personal.

Superintendant Carvell went up in the five o'clock train, on Saturday, to Sussex, and took a special train from there to Sackville, to the scene of the accident to the bridge over the Tantramar. This important and costly structure will be a source of great trouble and inconvenience for some time to come.

F. X. Perier, Esq., Inspector of Penitentiaries for the Province of Quebec, is at the International Hotel. Inspectors King, of Nova Scotia, and O'Neil, of Ontario, are expected here for the annual tour of inspection. Probably the bounds will be defined within which prisoners will be kept.

Houses.

Young men contemplating matrimony, and other men who have been married some time, have found it a difficult task hunting up houses, which are scarce and poor. Those living in good houses are staying in them. Consequently, with few exceptions, only inferior ones are in the market. A number of blocks of handsome dwellings, like the one the Building Society proposes to erect, would rent quickly these times.

Steamer "Empress."

The "Empress" did not get up as far as Annapolis on Saturday, and the small steamer at Annapolis, which generally comes down to Digby when the "Empress" can't ascend, being out of order just now, the Halifax passengers had to stage it down to Digby, and the St. John passengers staged up to Annapolis. The "Empress" arrived from Digby yesterday afternoon at half past four o'clock. The "Flora Myers" troupe came over in her.

GOING FOR THE MILLIONAIRES.

A SYSTEMATISED BURGLARY—ACIDS, GOUGES, KNIFE EDGED FILES, AND GUNPOWDER—BUTTING AGAINST A GRANITE WALL FIVE FEET THICK!

Heavy burglaries have been scarce of late. Since the great Central Bank robbery at Fredericton some years ago, all the thieving has been monopolized by the bankers themselves, and now the professionals have been coming to the surface again. The heavy business operators of the various firms in which Messrs Bradshaw, Henry, Thomas and James Gilbert are concerned, and Henry Wilson & Co., all occupy a two story wing of the brick building on Water St., the main building of which is occupied by Thomas McAvity and Sons as a hardware store and Brass Foundry. This two story brick wing has its entrances and windows

FACING GILBERT'S ALLEY.

On entering, to the left a flight of stairs leads to the offices of H. W. Wilson & Co. on the second floor; to the right on the first flat is the door of Gilbert & Co's outer office, and beyond that is the private office. This room is about twelve feet square, and the vault is about twelve by fifteen feet. The walls of the vault are

FIVE FEET THICK,

and are brick and granite. The outer door is the size of an ordinary house door. After the thieves opened the outer door they would find an inside vault and another door. Last week Mr. Henry Gilbert saw a man looking in the window at the open vault, but he went off; he was a black moustached, stout follow. On Saturday night the workmen in Messrs McAvity's engine room, which is adjoining the vault, were repairing the vault and heard a noise on the opposite side, as if

CUTTING INTO THE WALL.

Some of the firm of McAvity & Sons went around to the alley way, and saw two men leaning up against the shutters. One of the men pretended he was drunk, and the other acted as if to get him away. "Come to blazes out of this, you're drunk," the sober one said to the other. That was the signal for the inside ones to

STOP THEIR WORK!

Drunken men being an abundant crop on Water st. on Saturday nights, the Messrs. McAvity suspected nothing and went back to their shop. This morning the work was revealed; the whole plastering over the vault was torn off, and the granite around the edges of the vault door was cut away. The intention appeared to be to

BLOW OPEN THE VAULT,

if they could not succeed any other way. A quart champagne bottle, full of acid to use on the iron hinges, stood on the office table; a kerosene oil lamp which had been filled must have burned for some time; a candle also laid on the table, ready for use. They were evidently philosophers, as the porter who had cleaned the spittoon found it half full of tobacco juice. They wouldn't have got anything like

A MILLION DOLLARS

for their trouble, either, for though mining stock, shipping stock, bank stock and real estate are owned in large quantities by the firm, they don't keep them in their vault. Their cash box is an old cigar box, and twenty dollars is as much as they ever keep in it at one time. The building is on the wharf, and a Saxby Gale or a Delissier Deluge would wash it away.

THE ARRAY OF BOLTS, BARS AND GRANITE

revealed to the burglar through the open window, excited his avarice; and if nothing else can be gained of a beneficial nature, the public will learn that there are thieves about and govern themselves accordingly. Bankers, ship owners and brokers generally visited the scene of the depredation to-day, to gaze on the sacrilegious innovation on the vested rights of an old and highly esteemed business house.

Merchants' Exchange.

The following despatches were received at the Exchange to-day:—

Montreal, Feb. 10.—Flour at Liverpool 2's. a 27s. Red Wheat 11s. 1d. a 11s. 8d.

New York flour market firm. Common to Choice Extra State, $6.60 a $7.25.

Pork steady, $14 12 a $14.25, new; $13.50 old.

Grain freights, 6d.

Montreal flour market dull. Western State and Welland Canal Superfine, $5.80 a $5.85.

New York, Feb'y. 12th.—Gold opened at 10¼.

How was it?

The Halifax *Chronicle*, religious paper, commenting on the accident to the Tantramar Bridge and the recent Sunday travelling of the Inter Colonial Railway Commissioners, remarks:—"It is not two months since their last Sabbath-breaking flight from Halifax, and this is the story that so soon follows them." We had supposed it was the ice that caused the disaster.

The Steamer "Prince of Wales"

is lying at Reed's Point Wharf waiting for a fair wind to cross the Bay with the locomotive for the Windsor and Annapolis Railway. The wind has been from the North East for some days, but to-day shows some signs of a change.

Chartered.

At New York on the 7th inst., the schr. "Alba," Capt. Calder, was chartered for Grey Town, C. A., and return, the lump sum being $2,300, all foreign port charges paid.

The Play for To-morrow Night.

The "Flora Myers" troupe will open in the Institute with "Marble Heart," which is a popular favorite, and a piece that the company represent fully as well as any other on their list.

Temperance.

The sixth of the course of Temperance entertainments in the Temperance Hall, King street, will take place to-morrow (Tuesday) evening, and will consist of a Temperance address by R. B. Weldon, Esq. and readings, music, &c. Chair taken at 8 o'clock; collection to defray expenses.

Fatal Accident near Yarmouth.

On last Saturday week, Benj. B. Moses, Esq., of Hebron, was thrown from his sleigh by a runaway horse, against a pile of cordwood, fracturing his skull, and resulting in instantaneous death. His son was severely injured in the knees.

Brevities.

The small pox is increasing at Carraquet, Gloucester County. The Newcastle *Advocate* urges the authorities to prepare against its advent in Northumberland.—Rev. Mr. Shaw, on "Sheep, Shoddy and a few other things," at the Institute to-night. Mr. Shaw is School Inspector in Queen's County.—The Portland Town Council meet this evening.—Mr. William Conroy fell in a fit on King street, Saturday evening, was taken into Stewart's drug-store, and soon returned to consciousness.—Portland joins St. John in its complaints of "corner loafing." An amendment of the Vagrant Act is needed.—The tug, "H. Perry, Jr.," owned by Captain W. Pratt, mysteriously took fire yesterday evening, at Lloyds blocks. Portions of the deck house were burned.—The "Empress" only returned from Annapolis at 4 30 last evening.—The "Flora Myers" Troupe play "Lost in London" and "Paddy Miles' Boy" in Carleton to-night. To-morrow night they open in the Institute.—The "Ouangondy" is again on the route, the Company's employees having worked night and day at repairing her.—The Choral Society intend to solicit subscriptions from citizens generally for honorary membership.—Councillor Pugsley lectured at Central Norton on Friday evening:—subject Successful Men. "Touching remarks were made in reference to the noble heritage of our fore-fathers. * * * Mr. Pugsley's polished language and rotund voice contributed very materially to the success of the lecture and appeared to arrest the attention of all."—Notice is given "that the members of the Caulkers Association [of St. John] will not use Machine Spun Oakum after May 1st."—The Insurance Companies threaten to withdraw their agencies from Windsor.—Rev. A. R. Garvie, of Windsor, is sufficiently recovered to be able to occupy his pulpit again.

City Police Court.

The docket presented a healthy state of activity to-day but was quickly disposed of.

Hugh Boyle, 45, Ireland, drunk on King St., was fined $8

Daniel McDade, 40, Ireland, lying drunk in a doorway in Paddock St., fined $8.

William Munday, 21, England, drunk on Sheffield St., fined $8

Samuel Hazel, 55, England, stole a coat and pair of gloves from Thomas E. Bourke, in Keith's Hotel, Saturday. He was found with the articles in his possession, and sentenced to six months penitentiary.

Michael Sullivan, 13, N. B. for disorderly conduct on George's St., fined $4.

James Miller, 36, Scotland, given in charge by John Runciman, for being drunk and disorderly and assaulting him in his house on Water St. No one appearing against him he was discharged.

James Pomp, 26, N. B.—Ann McIntyre, complained of Mr. Pomp for breaking in the door of her house in Sheffield St., fined $6.

William Ward, who keeps under the Rothesay Hotel; John Richards on Prince William St., and John Lane on Dock St., were reported for selling liquor after 11 o'clock, Saturday night. They will be tried to-morrow. Thirty dollars each is the lowest fine for that business.

Gold Exports.

$14,000 worth of Nova Scotia Gold in bars, has been exported by Messrs W. L. Lowell & Co., of Halifax, since the 1st of February.

Insurance Companies and their Management.

ST. JOHN, Feb. 12, 1872.

To the Editor of the Tribune.

Your article on Life Insurance in Saturday's paper is exceedingly valuable at the present time. Considering the great extent of the business of late years, no one can doubt that these institutions, though highly beneficial when carried on honestly, give great temptations to dishonesty, if the trustees are not properly watched. The following extract from the Royal Fire and Life Insurance Company's Almanac for 1872 will give some idea of the reckless manner in which the business has been carried on by English Companies:—At the Annual Meeting held in Liverpool, on Friday, Aug. 4th, 1871, Charles Turner, M. P., Chairman, said: "A prominent topic of late has been the Albert Insurance Company, which, I need not tell you, was a very large Company. It had absorbed nineteen different companies; and not only so, but the nineteen companies which it had absorbed had previously taken in many other companies. The breakdown of a company of that kind, involved many companies, no doubt, in the greatest distress: for I need not point out that numerous families were dependent upon the returns they naturally expected to receive from the premiums paid for many years in that company, and that expectation having been cut off, the heads of families were obliged to reinsure with other companies. Now, gentlemen, within the last few weeks another company has announced to be in a similar position—the 'European.' This company had absorbed thirty eight other companies; and you will therefore easily conceive the vast amount of loss and distress which has arisen from that circumstance.

One Company gathering nineteen other wrecks in to swindle the public, and another clasping within its wings thirty-eight phantoms to lure the unwary to ruin. All this taking place at the present day, and under the wing of the law.

But it is encouraging to note that the new English Insurance law, copied in most of its details from the law which has worked so well in the States, will work a beneficial change. By the new law the Companies will be obliged annually to publish a list of their assets. This will prevent so many bogus Companies starting up. Another clause in the law obliges any new Company to deposit twenty thousand pounds. It is to be hoped that the gigantic swindles of late years by English Companies will be stopped. The American Companies are getting hauled over the coals pretty thoroughly now by the different State Legislatures, but the deposit law of Canada has kept the weak American Companies without the pale of the Dominion, fortunately for the public.

Yours, &c.,

A POLICY HOLDER.