

PAGES OF BRITISH HISTORY.

Hiserial Battles—Noteworthy Events in the Story of the Creation of the British Empire.

(Continued from our last.)

Frontenac and Trois Rivieres. 1758. To complete the subjugation of the French territories in America, General Abercrombie had detached Lieut.-Col. Bradstreet, with a body of 3,000 infantry, to execute a plan which this officer had conceived against Caradaqui, or Port Frontenac, situated on the north side of the river St. Lawrence, where it takes its origin from Lake Ontario.

According to the colonel's dispatch, it was a square fort, measuring about a hundred yards each way, armed with sixty pieces of cannon and sixteen mortars; and garrisoned by 110 Frenchmen and a body of Indians. He landed his troops at the point of land on which the fort was built, about one mile distant from the fort, where they were protected from its cannon by a rising eminence.

Next morning he got his guns into position at 500 yards' distance from the fort, and opened fire upon it; but their metal seemed too light to affect the solid wall or rampart of the place, which was ten feet high. Some shells were thrown which did considerable damage, and Colonel Bradstreet resolved to draw nearer to the fort.

As some addition to the work was found necessary, the clink of the pickaxes and shovels used by his men was heard in the fort; a fire of cannon and small arms was opened on the place; but as it was done at random, no man was killed, and only five were wounded. By sunrise this advanced party was under cover, and having got the true elevation with their mortars, they threw in shells, every one of which did execution; and the French colors were pulled down in token of surrender.

Immediately the Indians issued forth, and fled with yells into the nearest forest; while a large brig, which they had captured at Oswego, slipped her cable, in order to sail for Niagara. Col. Bradstreet turned his guns on her; the men left her in their boats, and the brig together with the schooner went adrift. The terms given to the garrison were that they were to retain their money and other property, but to be prisoners of war.

Colonel Bradstreet demolished the walls of the fort, destroyed the stores by fire, and seven vessels in the harbor by the same means, and brought away all the cannon and small-arms.

TROIS RIVIERES.

Midway between Montreal and Quebec, on the north side of the river St. Lawrence, and about 200 miles from Crown Point, stands the city of Trois Rivieres, which was then fortified. Its name was derived from the circumstance that the entrance into the river St. Maurice, at the confluence with the St. Lawrence, is separated by two islands, which thus form three channels.

Opposite to this place was the village of St. Francois, in which 300 well-armed Indians had taken up their residence, and whence they made hostile and predatory incursions on all sides.

Major Rogers, with 200 men, chiefly of the 1st Royal Scots, sailed in batteaux down Lake Champlain. On the fifth day after his departure, by the explosion of a keg of gunpowder, Capt. Williams, of the Royals, and several of his men, were injured; and as they required others to convey them to Crown Point, the detachment of Rogers was reduced to 142 bayonets.

Proceeding on his journey, the major landed at Missisquoi on the 10th of September, and concealed his boats in deep woody creeks, with provisions sufficient to take him back to Crown Point; and left with them two trusty rangers, who were to lie in concealment near the batteaux till his party returned, unless the Indians discovered them, on which they were to pursue the track of the troops, and give him the earliest intelligence.

On the second evening after, the rangers, breathless and weary, overtook Major Rogers, with tidings that 400 French soldiers and some Indians discovered the batteaux, which had been carried off by fifty men, while the rest were pursuing him with all speed.

He now resolved to outmarch his pursuers, and cut off the Indian village of St. Francois before they could overtake him; he came within sight of the doomed village, about 8 o'clock in the evening, and when it was completely dark, he took with him two Indians who could speak the language of the enemy, and, dressing himself in the Indian manner, with a hunting shirt, moccasins, knife, pouch, etc., he deliberately went to inspect the place.

He found the inhabitants in "a high frolic," and engaged in singing and dancing. At two in the morning he rejoined his detachment, and by three had marched it to within 500 yards of the village enclosures, and there halted.

While thick darkness yet rested on the forests and river, the Indians broke up from their dance and retired to rest. By daybreak all were buried in sleep, when a vigorous attack was made upon them from several quarters at once, before they had time to make the least resistance effectually.

Out of 300 men, 200 were shot or bayoneted on the spot, as they came rushing from their wigwags; twenty only were taken prisoners, and five Englishmen who had been captives of the tribe were rescued.

The provisions and weapons were all secured, and the village was then set in flames. While the detachment mustered, it was found that six soldiers were slightly wounded, but only one was killed.

After refreshing his party, the major began his march for Crown Point, leaving to his pursuers the task of burying the dead. He was, however, harassed on his march, and several times attacked in the rear; till, being favoured by the dusk of evening, he formed an ambuscade upon his own track, and furiously assailed the enemy when and where they least expected it. After this he reached headquarters in safety, with the loss of very few men.

The Union Jack.

The Peace Society object to the Union Jack in schools, because it would lead the boys to warlike thoughts. Yes, that undoubtedly will become one of the results of the constant presence of the Union Jack. The boys will be taught in their history books—if the board schools teach history—that everything we have got has been won by fighting and by union. The greatness of the country is due to the union of three kingdoms in one, and to fighting shoulder to shoulder. The liberties of the country are due to the fight we of England proper made for them century and century, generation after generation. The Barons' war, the wars of the roses, the civil war, the expulsion of James, all were made the occasion of more and more liberty wrested from kings and nobles. That we have freedom of thought is due to the defeat of Charles; that we have freedom of speech is due to the expulsion of James II. That we are a great and mighty Empire is due to the long and stubborn wars of the last century. By sheer fighting we drove the French out of America and out of India; by sheer fighting we assured ourselves Canada, India, South Africa, Australia, Burma, Singapore and the far east. By sheer fighting we have secured the carrying trade of the world and formed markets everywhere for our manufactures. And—which is the second lesson—it is by sheer hard fighting that we shall keep what we have got; by sheer fighting and nothing else. The sooner the boys learn this the better.

Until quite recently we allowed our boys to grow up without patriotism, without knowledge of either past or present, with no sense of their duties as citizens, and no suspicion that their arms might be wanted to protect the Empire. It is very good indeed of the Peace Society to lead our thoughts into considering what the Union Jack may mean.—Walter Besant.

Fashion of Languages.

Prof. Vambery has been lecturing on the "Fashion of Languages" before the Budapest English Club. "English," he said, "may now be called the most fashionable language in all the five parts of the world. It began to spread in the first decades of the century through English literature, and in Asia by means of accelerated communication. Steamers were the wings of the English language in the far east, and its spreading from India and the Straits settlement to China and Japan in simply miraculous. There is no exaggeration in saying that the number of English-speaking Asiatics amounts to three millions, that of Europeans to more than a million, and these added to the 123,000,000 Anglo-Saxons give a total of English-speaking men and women of 130,000,000. Should the increase continue in the same proportion, the middle of next century will have 200,000,000 English-speaking persons, and English will have no rival in the world besides Chinese. Phonetically English is unsuitable for the foreigner, and the lecturer declares he always suffered acute pain in the jaws when speaking publicly in England and trying to imitate genuine English. The phonetic difficulties are, however, amply rewarded through the expressiveness, the rare precision, vigor and exactness in which English surpasses all other European tongues.

INSURANCE COMPARED.

OLD LINE AND ASSESSMENT PLANS DISCUSSED.

Ends Assumed to be obtained Worthy of Consideration by all interested in Insurance.

The following article puts the differences between the two plans of insurance—the old line companies and the assessment societies—in a very terse and easily understood light. As the S.O.E. benefit society is conducted upon the latter principle the article is well worthy of perusal.

WHAT IS LIFE INSURANCE?

It is any system whereby the net profits or gains of any individual life which may be cut off wholly or partially by premature death, may be made good, either as a whole or in part.

To accomplish the above object two systems are presented for comparison and contrast, to wit: Old-line life insurance and assessment life insurance.

"Old-line" assumes to attain the end in view by a contract with the individual to pay his nominee a fixed sum at death, conditioned upon the payment by the individual in advance, of a sum of money; either in a single payment or by annual equal sums during life, or for a term of years; all these payments being determined by using some standard table of mortality, and an assumed rate of interest.

The expense charge of loading is a percentage of the mortality charge, varying with the age of entry.

The specially noticeable feature of the old-line plan is a maximum charge for the indemnity payable always in advance.

"Assessment" insurance seeks to attain the end desired by a combination or association of individuals, each agreeing to pay, either at stated periods in the future, or whenever a death occurs, his pro rata of the indemnity required on account of the deaths of members of the association during the previous period, or for the individual member.

The rate of assessment may be uniform for all ages, or may be graded in accordance with some standard table of mortality.

The indemnity may be "A" dollars for each member who pays, or the same with a maximum limit of "N" dollars, the excess of assessments, if any, being held to help to pay future losses. The expense charge is the same for all ages.

The specially noticeable feature of assessment insurance is the payment by the individual of his pro rata of the losses as they occur.

THE DISTINCTIVE MERITS OF THE TWO PLANS.

We will assume as axiomatic that safety should be the first consideration of the individual seeking life insurance; and that comparative safety consists in the greater probability of the company or association being able to pay the maximum indemnity, even to the last survivor.

Old-line give this safety in providing a reserve which is the present value of the future deficiencies in the premium charge, as shown by the mortality table used. This reserve is, if all the assumptions are realized, constantly increasing until all the tabular chances of living are exhausted, when it will equal the indemnity. This reserve is contributed by, and belongs to the insured, but if at any time, through inefficiency in management, failure to secure the assumed rate of interest, or from any other cause it falls short of the computed amount necessary, the company is declared insolvent, and its affairs placed in a receiver's hands for settlement, the insured getting a part only of the extra payment which is towards this reserve.

Assessment insurance does not collect from the individual the amount necessary for this reserve required in the Old-line, and it can continue to pay indemnity in full so long as the membership, the indemnity paid will also be less than the maximum and will continue to pay indemnity in full so long as the membership responding to assessment is sufficient to meet the claims. When the assessment is insufficient, on account of reducing membership, the indemnity paid will also be less than the maximum and will continue to decrease to the last survivor, who will get nothing unless provision has been previously made for such an emergency. This can be (and is in some associations) provided for by a specific charge paid by the individual on entry, which is accumulated until it equals the present value of all future deficiencies on account of deficient membership.

Old-line must provide for the safety of immense sums of money.

Assessment must provide for a comparatively small sum to fully secure the last man.

The investment and care of large sums of money are attended with much greater risk than a comparatively small sum.

"Old-line" insurance failure causes immense loss to its policy holders; not only in the loss of the indemnity, but also in that of their deposits for the reserve. Assessment, in case of failure, inflicts no loss upon the individuals but that of indemnity; his reserve he has in his own hands.

Dangerous Delays.

An exchange remarks with regard to beneficial orders, that a good many men are like the man in Arkansas who put no roof on his house, explaining that when it was raining he couldn't, and when it wasn't raining he didn't need it. These people are quite as negligent of their duty to protect their families. In health they act as if they were exempt from the dangers that beset ordinary mortals, and their dependents can never be deprived of their care and support. But sudden fate takes snap judgment on them, and, looking death in the face, they realize that, after all, they are subject to the same risk as other people. But it is too late! They did not secure protection for their families when the sun was shining, and now in the dark hour of their distress it is beyond their reach.

The West Indies.

The Canadian West India Trading Association, (Limited), have issued a pamphlet containing a prospectus of their intended trade operations between the West Indies and Canada. It is over the name of J. A. Chipman, acting secretary, Halifax, N. S. The following extracts will speak for themselves:—

It is therefore proposed to form a joint stock co-operative company or association, with limited liability to each co-operator in sum subscribed, for which stock certificates will be issued. Subscriptions will be solicited both in Canada and the West Indies. Any profits after deducting the actual expenses of the business will be paid to shareholders, or applied to a reserve fund at the discretion of the association.

You can see at a glance wherein this organization differs from many others to which you may have been invited to subscribe. The capital, instead of being invested in plant or equipments, is readily accessible, as it will only be used to move merchandise.

This possibly great trade between Canada and the West Indies only requires organization to make it advantageous to both countries, and most profitable to co-operators. We require not to find out what we can produce and manufacture for the West India markets, but also, how to put it into the best shape to secure a permanent footing upon those markets; the kinds, qualities and quantities to send to each market. Also to organize the trade for West India produce in Canada, to have customers ready to take the fruits and all perishable goods promptly on their arrival in Canada, and above all to influence steamship owners and agents to so equip their steamers as to carry the produce of both countries, and deliver it to customers at either end of the line in the best possible order.

This trade emphatically calls for co-operation. It alone can secure satisfactory results, both with reference to the volume of trade to be exchanged, and to the profits which are almost certain to flow into the hands of the shareholders.

The old stage lime light is being superseded in several London theatres by small electric search lights, or projectors, which are said to produce very satisfactory effects.

H. A. PERCIVAL, BARRISTER, SOLICITOR, ETC., Ontario Chambers, - - - Ottawa MONEY TO LOAN.

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THE SONS OF ENGLAND BENEVOLENT SOCIETY. BENEFICIARY DEPARTMENT. Assessment System.

The Beneficiary Board is now prepared to receive applications for increased beneficiaries. The Beneficiary is now composed of two classes, viz. A and B. Class A includes the present \$500 and \$1,000 Certificates. Class B represents the increased \$1,000 Certificates.

All Beneficiary members at present in good standing will be eligible to join Class B (providing they pass a satisfactory medical examination), on payment of \$2.00, \$1.00 of which is to be paid the Local Examiner, and the other sent to the Beneficiary Board, less the Lodge Secretary's fee of 25c.

Class B contains no Total and Permanent Disability clause.

The rates of assessment in Class B is the same as in Class A, and until such time as an assessment realizes \$1,000, the heirs or legatees of a deceased member shall be entitled to receive only such an amount as shall be realized by an assessment made upon all members in good standing in Class B at the time of his death.

All old members of the Beneficiary over 50 years of age, desiring to join Class B, may do so until six months from the date of this circular, —that is, November 2nd, 1892, after which time no such application can be entertained.

Members joining both Classes at the same time will pay an entrance fee of \$5.00; \$1.00 to go to the Medical Examiner, and the balance to be sent to the Beneficiary Board, less the Lodge Secretary's fee of 50c.—25c. for each certificate.

The Beneficiary Board meets on the First Wednesday of each month. The age of an applicant is made up to the day the application reaches the Supreme Grand Secretary's office; for example, if the applicant is examined by the Lodge Surgeon, say on the 10th of the month, and he would be fifty on the 22nd of the month, and it doesn't reach the Supreme Grand Secretary's office until after the 22nd, it bars him from being admitted.

The Entrance Fees must in all cases be forwarded with the application.

JOHN W. CARTER, S. G. Secretary.

Toronto, May 4th, 1892.

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