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THE WEEKLY SUN

Is the most vigorous paper in the Maritime Provinces—16 pages—\$1.00 a year in advance.

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SUN PRINTING COMPANY,
ALFRED MARKHAM,
Manager.

THE WEEKLY SUN.

ST. JOHN, N. B., NOV. 24, 1897.

FIRE INSURANCE FACTS.

A profitable period may be spent by the student of social questions in a consideration of the report just issued by the Canadian superintendent of insurance. It is a book of over six hundred pages, and contains a full statement of the business of each company that would be allowed if the insurance business were not of a somewhat public character. We are all more or less in the hands of the insurance people, and may be concerned to know how much we are paying each year for the risk on our lives and property, and how much for the expenses of management and for the profits of the men who insure us. It is also of interest to know whether the companies are making money, or losing it, whether they have property in their hands sufficient to make the policy holder safe, and who are the individuals who compose the companies. The student whose interest goes beyond his own life and property may be disposed to carry his enquiry into more remote and academic branches of the subject. All enquirers will find light in Mr. Fitzgerald's blue-book.

Today we may content ourselves with a hasty consideration of fire insurance in this country. We find first that 33 companies paid in 1896 the sum of \$1,713,501 for fire losses. Nearly two-thirds of this money was paid by British companies, which distributed \$3,845,984. The balance was divided between Canadian and American companies, the former paying a little the larger share. Of companies reporting 20 were British, eight American and five Canadian. In fire insurance the Canadian gives his business largely into British hands. In life insurance he keeps it at home. The fire insurance losses and expenses take up about all the fire premiums year by year, while the life insurance companies must pile up a large reserve, which money is, by reason of the habit of the Canadian insurer, largely left in this country.

Now while the insurance companies paid a little over four millions last year for fire losses, the amount that the companies collected in premiums was over seven millions. To be exact the companies returned to policy holders, who suffered from fire, a little less than 50 per cent. of the amount received from premiums. What gets the balance?

In the first place it must be considered that last year made a good showing. In 1895 the losses paid were nearly 72 per cent. of the premiums received. But in 1896 the fire insurance companies lost money, and in 1896 they do not appear to have made much. To carry the analysis a little farther we must take up the companies in three groups.

The largest group is that of the twenty British companies. These received \$3,066,047 in premiums, and paid out in fire losses \$2,845,984, or nearly 93 per cent. of the receipts. "General expenses" took \$1,450,035, or more than half as much as the premiums.

In other words, it cost the people

fifty cents to pay expenses of management for every dollar that they receive in insurance. The price of management is apparently about half as much as the cost of the risk.

After paying the losses and the cost of management the British companies had last year a margin of \$700,000. This was about 14 per cent. of the premium income, and if last year were no better than the average, would represent a big profit. But in 1895, instead of 14 per cent. the balance left after losses and expenses were paid, was only a bare one per cent.

Since 1875 the British companies doing business in Canada have paid over fifty millions in losses, and close to twenty millions in expenses. The amount received for premiums was \$1,363,000 in excess of the total outlay, which balance represents six per cent. of the receipts. At the end of 1877—the year of the St. John fire—the British companies found their receipts since the beginning of 1875 over four millions short of the payments. The adverse balance was worked down gradually until at the end of ten years it had disappeared. The next nine years have given the twenty British companies an average of \$213,000 each in profits. But this balance has varied. Last year the profits were \$700,000, but in 1895 they were less than \$40,000, and in 1896 there was a loss of \$306,000. The largest amount of profits made by a British company last year was \$121,000, reported by the North British and Mercantile. Some other companies made very little and one lost money.

The experience of the American companies was not materially different from that of the British. For every \$100 that they took in last year they paid out \$99.55 for losses, and \$29.59 in expenses. The cost of management was practically half as much as the cost of fires. The American companies made \$96,821 in 1896, but lost \$53,947 in 1895. While the British companies were short over four millions after the St. John fire, the American companies were only behind a quarter of a million. The amount was made up in five years and since then the eight companies have together made a profit of about \$48,000 a year, or say \$6,000 for each company.

When we come to Canadian companies we are able to deal not only with income, losses and expenses, but with capital and dividends. But the return of those companies includes business out of Canada as well as in it, and the amount of outside business is much greater than what is done at home. The Canadian companies received last year in premiums at home and abroad \$4,168,663, and paid in losses \$2,777,327, and in expenses \$1,417,637. Here the expenses were rather more than half as much as the fire losses. The income from premiums alone was not enough to pay losses and running expenses. The shortage was \$38,000. Yet the Canadian companies, which earned something from the investment of their paid up capital, paid \$192,000 in dividends to stockholders. They seem to have divided eight per cent. on the total paid up capital of \$1,900,000, but to do so they paid out \$101.16 for every \$100 of income, and would seem to have impaired their capital to that extent. Of the Canadian companies the British American paid in 1896 a dividend of 7 per cent. on \$750,000 of paid up capital; the Mercantile 10 per cent. half yearly on \$50,000; the Quebec, 8 per cent. on \$100,000; and the Western, 10 per cent. on \$1,000,000. Taking the business of the Canadian companies since 1875, or 22 years, it appears that they have paid in dividends a fraction over \$3,000,000, or about 150 per cent. on the present paid up capital. This would be something less than an average seven per cent. rate, but, according to the return, the receipts have been overdrawn by \$1,267,000 in order to provide it. Even in the nineteen years since the St. John fire the deficit, after dividends have been paid, is three-quarters of a million.

It seems clear that the fire insurance companies are not making money. The people of Canada can only get cheaper insurance by reducing the risk, or by acquiring cheaper insurance management. These expenses seem to keep pace with the increased business. The price of insurance does not fall with the price of other commodities. Labor saving and risk saving inventions have in the past twenty years done very little for the property owner in the way of reducing the cost of his insurance.

POINTS ABOUT LIFE INSURANCE.

The amount of life insurance in force in Canada is less than the amount of fire insurance, but represents a much larger annual investment by the policy holders. The fire companies have over eight hundred millions of risks in Canada on which they collect seven millions a year. The life companies have \$328,000,000 in force, on which they collected last year \$10,600,000 in premiums. But while the fire insurance business is

done year by year, or for three year periods, life insurance on the old line methods includes large investments for increased risks and other contingencies in the future. The Canadian life companies alone, and these not including assessment companies, have \$40,000,000 stored away in investments. Most of this belongs to the policy holders, though a relatively small portion represents the paid up capital of the companies.

A little more than half the money paid in premiums to companies doing life business in Canada, and to Canadian companies doing business abroad was returned last year to policy holders. The exact proportion so paid was \$56.75 for each \$100 received in premiums. But the companies received interest on the accumulated reserve in their hands, which reserves belong mainly to insured persons. So that the share of the income which goes year by year to policy holders is less than one half.

To follow out this enquiry more closely we must confine our attention to Canadian companies, concerning which we are able to learn more from the returns. Since a practically uniform scale of premiums prevails the results of the calculation will be nearly the same as if it were applied to a larger area, seeing that the Canadian companies do nearly two-thirds of the Canadian business, and probably represent the average cost of management.

The Canadian companies received in 1896 one-fifth as much from dividends and earnings on the reserves in their hands as they did from premiums. Of the total receipts from all sources \$33.09 of each \$100 was returned to policy holders. The insured public would naturally desire to know what became of the other \$66.91.

Two-thirds of it, or \$44.14, is still the property of the insured. This is added to the reserve placed to the credit of the policies. The sum of \$23.88 goes for expenses of management and 8 cents is the profit that goes to the shareholders in dividends.

These profits represent in some cases substantial dividends, but as the total sum was only \$76,930 for the twelve companies, and represented less than three-quarters of one per cent. of the premiums, this is not an important element in the cost of insurance. For instance, the Canada Life, which divided nearly double the profits of any other company, and paid dividends of 20 per cent., has only \$125,000 of capital, while its premium income is over \$2,000,000. Its dividend was less than one per cent. on the income from all sources. Four of the companies paid no dividends to the stockholders, and three others paid less than \$5,000. In fact the stockholder, as such, does not appear to be an important element in the cost of insurance. Assuming the investments made for the insured persons, who are entrusting the companies with their money, to be safe, the policy holders or their representatives will as a group get back about all they pay in, except the cost of management.

As in fire insurance the cost of management appears to be larger than it ought to be in a regular business. We found also where that when a man insured against fire, he paid fifty cents for the expense of managing the affair for each dollar that he paid for the risk. In life insurance it is not so easy to make the calculation, because the cost of the risk is not so clearly set out. But in 1896 the Canadian companies paid \$3,244,495 to the representatives of insured persons and more than half as much, or \$1,728,627, for the expenses of the business. It would not be right to say that one-third of the sum which insured persons pay in premiums goes to pay the running expenses of the company, because that would take no account of the sum set aside for the reserve, but it is safe to say that when we pay a \$40 premium on the average policy we are paying less than \$30 for the risk and investment and more than \$10 toward the running expenses of the company.

Of course much of this expense is necessary. The companies must pay rent and taxes. Postage and stationery must be provided. But the cost of collecting business, the pay and commissions of agents, is the main outlay. An army of insurance men are besieging the people to take insurance, and more insurance. These men are paid enormous commissions. For instance, one Canadian company paid last year in commissions, salaries and other expenses of officials four-fifths of its general expenses, the whole of which amounted to nearly half a million. Its payments to policy holders were only one-third more than the cost of its officials, while the premium income was only a little over three times the cost of management. This is not an exceptional case, but only a type. It is probable that any other company would have had to pay the same for the same amount of new business. It is the new business that costs, but the new and old business pays for it.

This brings up another and last consideration. The urgent pursuit of new business is probably responsible

in part at least, for the enormous percentage of lapses. It is a startling fact that while \$42,624,000 of new insurance was taken in 1896, the total amount in force increased only \$3,542,000, though only \$8,291,000 was terminated by death or expiry. While the active agents succeeded in issuing forty-two millions of new policies, twenty-eight millions of old policies were surrendered or allowed to lapse. During the last few years it appears that for every dollar of insurance that terminates naturally at least five dollars terminates in one of the other ways.

It ought to be remembered that those who surrendered their policies got something for them. The surrendered policies aggregated something less than one-third as much as the lapsed policies. The holders had been insured for \$4,400,000, and they received \$770,000. In the assessment companies it is to be expected that there should be a larger proportion of unnatural terminations, as many of these policies do not represent any investment beyond the cost of the year's risk. But it may be a surprise to know that in the assessment companies of which returns are given, more than ten times as much insurance is terminated by surrender and lapse as by the death of the insured.

Among the candidates for election to the London school board are at least eleven women, including Mrs. Emma Maffland, described as a school manager; Ellen McKee, spinster; Margaret Eve, spinster; R. W. Dibdin, married woman; Violet Honor-Morton, health lecturer; Charlotte Amelia Wright, baronet's daughter and lecturer; Emily Palmer, journalist; Mary B. Adams, teacher; Emma Heath, retired schoolmistress; Mrs. Homan, gentlewoman; Constance Elder, spinster; and Miss Hastings, whose description is not given. Thirteen candidates are described as clerks in holy orders, three others as ministers, and another as a Wesleyan minister.

THE TROUBLE IN INDIA.

The Sikhs Drive the Enemy Back With Heavy Loss.

SIMLA, Nov. 17.—The official despatches received today from the British headquarters in the Maudia Valley say that on General Kemper's Monday last, the Sikhs of the British forces were split up into companies and held the Sikhs of the Maudia Valley. The enemy appeared in force, and rushing forward with great perseverance, some hand to hand fighting followed. But the Sikhs, the despatches add, were not so easily taken by surprise. They drove back the enemy with heavy loss.

Two companies of Sikhs holding the spur of the hill were so severely assaulted that they had to call for reinforcements. Col. Haughton, with the balance of the Sikhs regiment, rushed to their support. The whole force withdrew gradually, fighting every step to the valley. Dusk had now set in, and the enemy was crowding the British back. Col. Haughton determined to camp for the night, and sent five companies to storm a couple of block-houses. This was done, and the enemy was driven out at the point of the bayonet.

Six were killed and many wounded during this charge. The wounded were then brought in under the enemy's unceasing fire, and the force finally reached headquarters the next morning without further casualties.

WANAMAKER ON ADVERTISING.

I never in my life used such a thing as a poster, or dodger, or hand bill. My plan for twenty years has been to buy so much space in a newspaper and fill it up as I wanted. I would not give an advertisement in a newspaper of five hundred circulation for five thousand dodgers or posters.

If I wanted to sell cheap jewelry or run a gambling scheme I might use posters; but I would not insult a decent reading public with hand bills. The class of people who read them are too poor to look to support in mercantile affairs. I deal directly with the publisher. I say to him: "How long will you let me run a column of matter through your paper for \$100 or \$500?" as the case may be. I let him do the figuring, and if I think he is not trying to take more than his share, I give him the copy. I lay aside the profits on a particular line of goods for advertising purposes. At first I laid aside \$2,000; last year I laid aside and spent \$40,000. I have done better this year and shall increase the sum as the profits warrant. I owe my success to newspapers, and to them I freely give a certain profit of my yearly business.

POST OFFICE KEEPING IN GEORGIA.

The Ordinary Incumbent Would Find It Very Exacting.

(Cleveland Leader.)

"I want to see the postmaster."

"I'm the postmaster, sah—look out. Mighty close shave that, sah."

"Who in thunder is that fool firing at?"

"At me, sah."

"Doesn't like my color, sah. Take care there, sah. You're right in range. Zip! D'ye see? He'll be shakin' me every time."

"Well, but doesn't it make you want to throw your job and get out of this?"

"No, sah. I guess I don't throw up no government snap for such trifling no-account fellows like them. Bang! Dat's Lisa Brooks firing thutah at me back door. Well, by gracious if he ain't done shot a hole through the wall here! Put this thing in your pocket, sah. I'll be trouble with you, sah. You're a philosopher."

"No, sah. I guess a rebellion, and dat's only fool talk of us in de town."

Mrs. Dunn—Darling, there goes a man whom I refused once. Mr. Dunn—Oh, where? I would like to congratulate him.—New York Herald.

BORDER LINE HOUSES

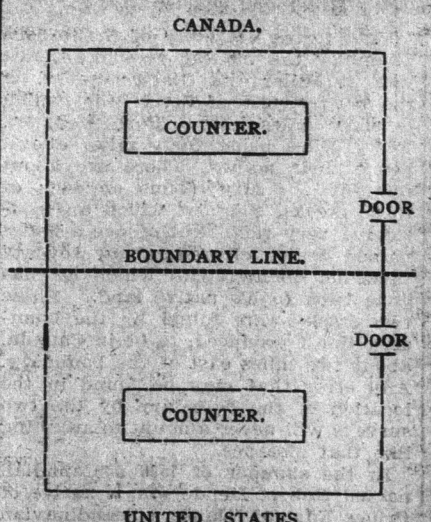
Which Two Governments Regard With Some Suspicion.

It is Feared They Tend to a Depletion of Lawful Revenue—Goods Kept Separate, But No Questions are Asked the Customers.

What are called "line stores," and in many cases are so designated by large signs, are a well known institution along the boundary between Canada and Maine.

The governments of both Canada and the United States look with a somewhat suspicious eye upon these stores, and there has been talk of joint action to prevent the erection of buildings on the boundary line. It appears that Canada is in a position to do its share, but that the American government would have to secure legislation to meet the case.

The "line stores" on the Quebec border are usually built exactly on the boundary line, and are double stores. The boundary line is marked by iron posts, and sometimes a store is erected over one of them, the middle of the store being always on the line. The diagram herewith presented illustrates



that kind of a store. There is a door on each side of the line, with which the shelves and the counter run parallel. There is thus a Canadian store with its own entrance, and an American store with its own entrance. On the Canadian side are Canadian goods, such as woollens, blankets, dress goods, ready-made clothing, fur coats and robes, carpeting, buttons, sugar and some lines of hardware. On the American side are cotton goods, prints, Yankee notions, tobacco, jewelry, kerosene oil, etc., and on this side farm produce is taken in exchange. The Canadian and American goods are kept, each on their own side, and no attempt is made to conceal the fact that both are there. The Canadian customer can go in at the Canadian door, purchase Canadian goods on the Canadian side, and go out without having crossed the boundary line at all, and the U.S. is true of the American customer. But while the storekeepers keep the goods separated, they do not ask the customer any questions. He can buy at either counter and make his exit by either door.

Stores of this kind are chiefly found on the line between Quebec and Vermont, but are not unknown on the New Brunswick border. They are always a mile, or several miles, from a customs house. It is related that one man who built a line store took up one of the boundary posts and did not replace it. He said out and went away, and the post was simply set down at random by his successor.

Sometimes a store is on one side of the line and a storehouse exactly on the line. There are some manufacturing industries located on the line, including, it is said, one that makes patent medicines and requires some alcohol.

Between New Brunswick and Maine there is a large number of line houses. Many of them are liquor stores. There is at least one hotel and some livery stables.

In some places there are two stores, separated by a few feet space, but connected by a plank walk, by which goods can easily be transported from one to the other.

There are cases where there is a store on one side of the line and a storehouse on the other side. There are storehouses of the same kind right on the line.

It is assumed that the owners of such houses are not averse to an infraction of the customs laws, it is at once apparent how nicely they can get along. The Canadian can go into Maine and get some tobacco, and the Maine man can come over into Canada and get drunk—all under one roof. Farm produce can be changed from Canadian to United States produce in short order. A manufacturer can get raw materials from both sides. A dealer in liquor can supply others as well as his ordinary customers. Canadian produce can be converted into Yankee jewelry or notions, and Canadian goods can be changed into Yankee cottons. And so on.

Of course it is not asserted that these line houses were built for smuggling purposes. But there they are, and two governments would cheerfully contribute a trifle if they were not there.

They are very suspicious bodies—are governments.

Come All Who Suffer.

Mrs. E. Brown, Hamilton, Ont., says: "I have used Laxa-Liver Pills and find them perfect as a cure for biliousness and sick headache. I strongly recommend them to all who suffer from such troubles as a universal remedy."

"Then you won't admit that this child is father to the man?" said the boarder who is given to proverbs.

"No," said Mrs. Peppers. "I won't. The child, for instance, howls when it is empty. The man howls when he is full."

It is said some of the Kildykers are now living on leathers. This is no very great hardship, especially if the leather is made from calfskin. Some of the steaks sold in St. Louis bear evidence of having been cut from bull hides.

THROUGH LONG NIGHTS.

Through the long nights how hard to woo is sleep!
The stars drag slowly on, the minutes only crawl;
Time's store of sand runs out but grain by grain;
Will slumber never come to break the endless train?

The clock, for answer, still is weary tale
Through the long nights.
Through the long nights how sorrow claims its own!
How daylight's coward griefs troop round us then alone!
The very silence throbs, we toss and fret,
And every chamber round drives slumber farther yet.

Or crickets' chirp or storm, like wakened slumber, comes in then.
Through the long nights.
Through the long nights how clearly might we hear,
Above our sob and sigh, above our cry of fear,
The still, small voice, which worldly tur-
bids drown, and in the solemn darkness, hush it
There, in the solemn darkness, hush it
There, in the solemn darkness, hush it
There, in the solemn darkness, hush it

Oh! let my soul, this message, which the
midnight hush, and silence, bring to thee,
That "the Sun may rise, with healing
In His wings."
"Hush! thou art sorrow!—Lo! thy friend hath
more."
Art thou distressed?—Lo! many a heart
Hush then, thou own—take thought for
thy own woes.
So, slumber!—thine thy weary eyes shall
close.

And when at last thy duties here are done,
Thy labors finished, and thy rest begun,
Then shalt thou rest thee in the angel
Keep.
"For so He giveth His beloved sleep."
Soon over the waking eyes a glorious light
shall pour;
An endless day shall dawn, and night shall
be no more."
—Fall Mail Magazine.

IN CASE WE FAIL.

The tight-rope performer in the show is not likely to fail, but if he does, there is the net to catch him. Down he goes into it, bounces two or three times like an india-rubber ball, and then picks himself up again with whole bones and uncracked skin. No doubt the knowledge that he is safe makes him all the more free and easy as he crouches over his head.

Let me ask you, then, "Is not the matter of diving to never a good deal like a tight-rope performance for most of us? Indeed, it is—with an important difference. When we fall, through accident or illness, we fall to the ground; there is no net to save us. By reading the following letter you will see more clearly the force of the comparison."

"In April, 1892, my health began to give way. I didn't understand the nature or the cause of my ailment. I can only say vaguely that I felt as if some strange thing had overtaken me. My ambition and power to do good-work were suddenly gone. I felt heavy and weak, and was easily tired. In my mouth there was a foul taste, something like a rotten egg, and I was constantly spitting up a sour fluid that seemed almost to burn my throat."

"From having been a hearty eater my appetite fell away until I had no longer any relish for food. After talking what I could manage to eat, I had great pain and weight at the chest, and a sensation of gnawing in the stomach, as if some living thing were setting to work to devour me inwardly. I fancied also that my kidneys must be disordered, as the secretion from them was thick and highly colored."

"The effect of all this upon my nerves was one of the most distressing elements of the case. I got scarcely any sleep, and dark spots seemed to float before my eyes. I had dreadful pains in my head, and could hardly breathe. I used to break out all over my body. Like the great majority of men, I earned my living by my labor, and now during this illness, I was obliged to leave my work time after time—occasionally for weeks together. Weak this means to a person in my position and work, it is said, one that makes patent medicines and requires some alcohol."

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PROVINCIAL

ALBERT

HOPEWELL HILL, 17.—Mrs. Geo. M. Calhoun came to her former home today, being called hither on illness of her mother, who is now son of Mrs. Rogers, son of left last week for Bonaventure.

The annual business of the Agricultural Society on Saturday. The report of stock from the present was approved of our sales confirmed. A. appointed to have an stock during the coming season. The report of stock from the present was approved of our sales confirmed. A. appointed to have an stock during the coming season. The report of stock from the present was approved of our sales confirmed. A. appointed to have an stock during the coming season.

ALBERT, Albert Co., Albert Baptist church. A very pretty wedding when O. E. Brown, son of Maugerville Baptist bury county, and daughter of Henry A. bent, were united in marriage. Rev. J. B. Colville, pastor of the church, officiated. The bride and groom were accompanied by a large number of friends.

Mr. and Mrs. Brown, who have been visiting in the city, have just returned home in Sunbury county. The bride and groom were accompanied by a large number of friends.

GLOUCESTER

CHATEAU, N. B., Nov. 17.—A severe storm of wind and rain, Wednesday morning last, Janet A., as already reported, bound from P. E. Island and other farm products. The storm was very severe, and the ship was damaged.

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