

Insurance Briefs.

There were three hundred and seventy seven fires in New York City in the month of January last.

The Chicago Fire Underwriters Association recently fined one of its members \$200 for violating one of the rules of the Association.

Life insurance is a good thing, if it does come high, but a man ought not to have more of it than he is positively certain he can carry without crippling his business or causing serious inconvenience. Many a man is persuaded to take a \$5,000 policy, when a \$2,500 policy is all he can afford. He pays the premium on a \$5,000 policy by a hard effort for two or three years, then finds that he can not keep it up and so drops it and loses the bulk of what he has paid. If he had taken a \$2,500 policy he might have been able to keep it up and get the benefit of it.

The craze just now seems to be in life insurance. One company wrote last year \$188,000, 000, another wrote \$106,090,000, and a third wrote \$69,000,000. More than ten per cent of it will lapse next year, a like amount the year following, and by the end of ten years not more than ten per cent of last year's insurances will be in existence. Life insurance is a good deal like buying goods on the instalment plan. They all think they will be easily able to meet the premiums until time of payment comes, and then they find that they have bargained for more than they are able to pay, and so the policy lapses, and the money they have paid is gone.—*Cincinnati Price Current.*

Stewart Brothers, from Brantford, Ont., contemplate opening a blacksmith shop at Birtle, Manitoba.

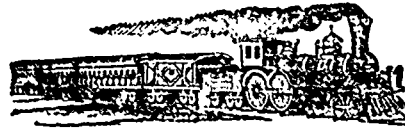
The McKenzie hotel, Winnipeg, now being fitted by Mr. Bennett, is to be known as The Clarendon.

The new hotel, at Oak Lake, Man., to replace the one burned, has been commenced, and will be finished early in the spring.

The goods and chattels of the Grand Central and Langham hotels, at Brandon, were disposed of last week. The farmers around the vicinity purchased nearly all the furniture.

F. W. Beckett, a farmer, is putting up a flat warehouse at Deloraine, Man., to enable him to ship his wheat direct in car lots. He has about 7,000 bushels of wheat to haul yet.

THE annual meeting of the Regina board of trade was held on Thursday last. The following statistics were submitted of Regina's trade in 1887: Implements, carriages, buckboards, sleighs, cutters, pumps and windmills, \$12,225; flour for feed and milling, \$129,708; dry goods, groceries, boots and shoes, clothing, fruit, confectionery, millinery, dressmaking, rubber goods, crockery ware, glass ware, carpets and furniture, \$196,079; butchers, bakers, coal and wood, \$104,033; hardware, blacksmithing, bench work, brick, paints, oils, painting, plastering, tinsmithing, lumber, sash, doors and other building material, \$212,941; drugs, stationery, fancy goods, cigars, tobaccos, musical instruments, printing, sewing machines and jewelry, \$155,036; hotels, boarding houses, livery, feed and sale stables and cartage, \$110,775; miscellaneous, \$19,920; building improvements, \$110,000. Total, \$1,050,750.



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No. 4 MIXED	No. 2 PASS	STATIONS.	No. 1 PASS	No 3 MIXED
LEAVE	LEAVE		ARRIVE	ARRIVE
13 00	13 00	Portage la Prairie	14 45	14 45
15 30	14 50	Gladstone	13 05	12 20
17 25	16 02	Neepawa	11 35	10 00
19 45	17 00	Minnedosa	10 45	8 40
	18 10	Rapid City	9 00	
22 30	18 48	Snoo Lake	8 52	5 05
21 10	19 55	Birtle	7 45	3 30
	22 25	Bimcarth	5 10	
	23 45	Russell	3 45	
	1 05	Langenburg	2 30	
ARRIVE	ARRIVE		LEAVE	LEAVE

Meals.
No. 4, Mondays and Thursdays No. 1, Wednesdays and Saturdays. No. 2, Tuesdays and Fridays. No. 3, Tuesdays and Fridays.
Trains leave Minnedosa for Rapid City Tuesdays and Fridays at 17 10; returning leave Rapid City Wednesdays and Saturdays at 9. For Langenburg leave Birtle Fridays only at 21 00, returning leave Langenburg Saturdays only at 2 30. For Russell leave Birtle Tuesdays only at 21 returning leave Russell Wednesdays only at 3 45, making connection with main line trains.
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Chicago Fast Ex.....	6 25 p.m.	6 05 p.m.
Des Moines Passenger.....	6 25 p.m.	6 05 p.m.
Excelsior and Watertown.....	8 00 a.m.	8 45 a.m.
Arlington and Excelsior.....	8 16 p.m.	8 50 p.m.
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