

LIABILITY OF MEMBERS OF MUTUAL INSURANCE COMPANIES.

Recently the Hon. Mr. Justice Mathieu rendered a very important decision concerning the right of Mutual Insurance Companies to claim contributions or assessments from the insured. Formerly it has frequently been held, in fact it was not contradicted, that it was sufficient for the Company to file a copy of the resolution of the Board of Directors in order to establish the right of the Company to levy assessments. In two cases of the Joliette Mutual Ins. Co. against Mr. Robidoux, of Farnham, and Mrs. A. Dupras, of Hochelaga, the question was raised by the defence, that it was incumbent on the Company to prove that losses had been sustained, for which the defendant was liable, and that he had been assessed for his fair proportion of the losses only. This defence has been maintained by the Hon. judge, who explained that the Company had been placed into voluntary liquidation in February, 1881, and that all policies had been cancelled by the Directors on the 28th February, 1881. On the 6th April following, the Directors and liquidators made a first assessment of \$24,000, which included the balance of all premium notes yet existing. These suits were brought for the balance of the defendants' premium notes. The defendants pleaded that these assessments were unnecessary and unjustified; that there existed no claims against the Company for losses for which they were liable; that the Company was in the hands of speculators who considered it their own property, and who have bought the assets of the Company and believe themselves entitled to recover them in full. From the proof made, it appeared that the liquidators sold the balance of the assessments, coming to \$29,000, for \$3,300 to a certain party who is the partner of Mr. J. J. Webster, the Secretary of the Company, and its only witness. It was under this transfer that suits were taken right and left in the name of the Company. Now, apart from the proof made, can the company recover, on the filing of a copy of the resolution of Directors, without proving the existence of the losses, and the proportion due by the defendants? asked His Honor. He thought not. Mutual insurance companies are peculiar. The insured are also insurers; they expect no profit, but agree to pay a share of certain losses, namely, those that may happen while their policies last. They are assessable for certain specified losses only, which must be proved to exist. No evidence of this nature had been made here by the plaintiff, and the two suits were therefore dismissed with costs.

THE GREAT SEAL OF THE UNITED STATES.

It is a singular fact that the great seal of the United States was the joint production of a titled Englishman, Sir John Prestwich, with whose country we were then at war, and of an American, or rebel against the British crown. In a letter to Secretary Folger in relation to the propriety of striking a coin commemorative of the centennial anniversary of the adoption of the great seal of the United States; the director of the Philadelphia mint gives a very interesting history of the origin of the great seal. He says that on the afternoon of the day on which the Declaration of Independence was made, a resolution was passed authorizing the appointment of a committee, composed of Franklin, Adams and Jefferson, to present a device for a great seal. There was great difficulty in agreeing upon a device, and the committee failed to report. On the return of Congress from New York, a second committee was appointed to consider the subject, but its report failed to receive the approval of Congress, and a third was appointed. The report was also rejected, and alternately on the 13th of June, 1782, Congress referred the whole matter, including the reports of the several committees, to Charles Thompson. He procured from Wm. Bartol several designs, but the designs for the obverse side were rejected, and the present obverse side of our great seal was among the designs submitted by Prestwich, and adopted.

The medal has just been struck at the mint in Philadelphia. It is of bronze, and on the obverse side bears an eagle with expanded wings, with a shield covering its breast. In the left talon is clutched a bunch of arrows, and in the right an olive branch. There is a scroll or streamer held in the beak, bearing the words "E Pluribus Unum," and above and back of the head are thirteen stars emerging from a cloud, above which rays of light are visible. On the reverse side there is an incomplete pyramid of thirteen solid blocks, and above it is the All-seeing Eye radiating light in every direction. On the base of the pyramid, above the words "Novo Ordo Seclorum," is 1776 in Roman notation, and on the right and left of the pyramid are the dates 1782 and 1882, and above the "All-seeing Eye" at the top of the seal is the inscription "Annuit Cœptis." The medal is now ready for distribution.—Thompson's Reporter.

SUPPRESSION OF ADULTERATIONS.

The retail grocers of New York propose to introduce certain reforms in their trade, which are likely to meet with general approval if carried into effect. According to the programme announced at a recent meeting of their body, they are to set themselves resolutely against the sale of adulterated groceries and pledge themselves to suppress the traffic in goods which are issued with fictitious labels used to deceive purchasers as to the quality of goods sold. Furthermore, the reformers declare that they intend to suppress resort to short weights in apportioning customers orders, by which patrons are cheated to a greater or less extent. They intend to substitute weight instead of measure in dealing out certain vegetables and fruits. This much they propose to do for the public at large. So far as their own welfare is concerned, they map out a course of vigorous self-defence. Among other things, they are, according to report, to establish "black lists" of those who

include the payment of grocery bills and distribute them generally among retailers; they are to abolish what they term the "poddlers' nuisance," namely, the itinerant hucksters, who travel about the city selling goods where they can; they are to cut down the fees of city weighers; they are to close stores earlier at night; they are to put a stop to retail trading by wholesale dealers, and they are to kill off "unmercantile" competition. They further contemplate the establishment of an intelligence office for clerks, and also the opening of a library for their use. Finally, the reformers assert that they propose to keep an eye upon local and State legislation upon matters affecting their interests, and secure the enlargement of market facilities and the introduction of general good fellowship among members of the grocers' trade.

AN INGENIOUS DEVICE FOR TILL-TAPPING.

An ingenious invention for systematic till-tapping was accidentally discovered last week in the National State Bank of Elizabeth, N.J. The contrivance has been in operation for about a year, and has netted the inventor \$1,976. Frank Newcomb, the paying teller, while standing at his desk heard a peculiar noise in his cash drawer. He saw a black object moving in it and thinking it was a mouse shut the drawer quickly, but remembering that if it was a mouse it would gnaw the bank-notes, he opened the drawer again and found that in slamming it too he had broken a slender cord. He took it out and saw that attached to it was a flat piece of lead shaped like a seal, and on the lower surface was a piece of shoe-maker's wax to which was attached a \$20 bill. Investigation showed that within half an hour no less than thirteen bills aggregating \$260 had been taken from the drawer. This cleared the mystery which had surrounded the bank for some time and which had caused two paying tellers to resign because they could not make their accounts balance on several occasions. The janitor of the bank, George W. Ackerman, alias Bennett, was suspected and arrested. He confessed that he had stolen the money and explained how the device was arranged.

There is a gas-pipe hose in the floor which had never been plugged, and which was immediately under the cash drawer. Over the centre of the drawer and directly into the bottom of the counter had been turned a screw ring, or a "dead-eye" as sailors know them, and another had been turned into the face of the counter, so that a cord running through both would work at right angles to itself and without a sound. The lead was fastened to the end of the string inside the dead-eye over the drawer and to another string by which it could be pulled back to the hole in the floor. There could be nothing in sight and never was anything. The janitor sat in the cellar and worked the apparatus by sound, which told him when the paying teller was at his desk. Every night the money was taken from the drawer, which was left open, and this gave Bennett the opportunity to arrange his device. Bennett has been janitor of the Bank for many years and has had full control of the building. He is a veteran of the late war and earned a reputation for bravery. He was committed for trial.

EDISON ELECTRIC LAMP CO.

The moving of the lamp factory from Menlo Park to East Newark, N. J., affords a fitting occasion for making a brief mention of the history of the Edison Lamp Company.

The manufacture of lamps was commenced at Menlo Park, in November, 1880. Prior to that date a large number of lamps had been made, but the first regular payroll of the Lamp Company, as an organization distinct from the laboratory and experimental department of the Light Company, was November 11, 1880, which may be taken as the date of the starting of the factory. From that time until April 1, 1882, when moving to Newark was commenced, the factory was running all the time, except about six weeks. The largest number of men employed at any one time was 135, and for the last year there has not been at any time less than 100 hands employed. Up to April 1, 80,000 lamps were shipped, and at that time there were about 50,000 unsold in stock. The reason for moving the factory to East Newark is to secure larger buildings, with increased facilities, also convenient accommodation for workmen, and to be nearer the source of supply for obtaining reliable help. The manufacturing of lamps was begun in the new factory at East Newark on June 1, 1882, and 150 men are now employed. The tools and power now in the factory are adequate for making 1,200 lamps a day, but the factory has an ultimate capacity of 40,000 lamps a day, which will require from 3,000 to 4,000 hands, according to the style of lamps made.—Scientific American.

A SOUTH-WESTERN CYCLONE.—The most distressing death of the Monticello, Miss., cyclone was that of Mrs. Carroll, because of the manner in which it was brought about. Hearing the storm approaching, Mrs. Carroll, with her baby in her arms, rushed to her husband, Dr. Carroll, who threw his arms about her neck. At the same moment the wind blew the timbers of the house down upon them and crushed them to the floor, the mother with her infant in her arms, the husband with his arms around his wife's neck, and there he choked her to death. The falling timbers did not seem to hurt her, but locked the doctor's arm so closely about her neck that he could not move it. He was conscious that he was killing her, but all his efforts to throw off the timbers were futile. Assistance came in two hours—too late! For days he was almost a raving maniac. The babe was also killed—whether by the falling timbers or pressed to death by its mother we did not learn.

CANADA CAPTURES THE SEA-SERPENT AND ENDS HIS LIFE.

Sea-serpent stories have given the go-bye by newspaper paragraphs of late, owing to the incredible yarns of persons who profess to have seen the "rale oud divil himself." Many people are said to have seen these monsters in various parts of the country, but as no one had ever been known to capture one, the public received the tall yarns related *cum grano salis*. It is but a few years since Mr. Robert Young, one of our most worthy and respected citizens, caught a glimpse of an aquatic monster in Chats Lake, which he describes as being of enormous size and proportions. Capt. Brown, of the steamer "Alliance," also got a view of one of these monsters in the same waters the summer before last, and various other people claim to have seen large specimens at different times and at divers places. But this week we are in a position to announce the capture of what is probably one of the progeny of the real original old Chats Lake serpent, which has often struck terror to the hearts of superstitious rivermen. While coming down from the Snow Rapids, with a tow last Monday morning, and while off Blackwell's I., the crew of the "Levi Young" noticed a huge serpent swimming ahead of the boat. Mr. John Dungan, chief engineer, and a deck hand named Shaw, jumped into a bun and started in pursuit of the reptile. They succeeded in getting within striking distance of the serpent, when Mr. Dungan struck it a blow over the head with his oar. The beast then turned and made for the occupants of the boat, literally churning the water with his tail in his fury. Another powerful and well-directed blow with an oar on the neck of the serpent laid it out dead, when it was taken in tow and brought aboard the steamer. The crew of the boat stretched it out on the rail, and measured it with a rule. Its total length was eleven feet, while the body was thirteen inches in circumference. Its jaws were pried open and a pair of compasses inserted, which were opened out to a distance of six inches. The description given of this reptile is the same as that given by Mr. Young and Capt. Brown, so that it is possible that the one just killed is a lineal descendant of the old king snake who has sported himself in Chats Lake for years past.—Annaprior Chronicle.

EASTERN TOWNSHIPS POPULATION.—The census returns for the Province of Quebec show conclusively that the Protestant minority is relatively decreasing, and that the Roman Catholic element is rapidly gaining the ascendancy in the Eastern Townships. The Montreal Herald points out that whereas in 1871 the Protestants outnumbered the Catholics in the countries of Pontiac, Argenteuil, Huntingdon, Missisquoi, Brome, Sherbrooke, Compton, and Stanstead, according to the last census Pontiac and Sherbrooke have now a majority of Catholics, and the latter have also made large gains in Compton, Argenteuil and Missisquoi. In some counties the Protestants have been reduced in numbers, and in others they have almost entirely disappeared. In Quebec City there is a falling off in the Protestant population from 7,442 to 6,191. These changes are the result of the movement of population noted by our special correspondent in the Province of Quebec last summer—the English-speaking population leaving the Eastern Townships for the West in large numbers and their places being filled by the French-Canadians. The same movement is also going on on the Ontario side of the Ottawa Valley. Probably when the next census is taken there will be only one or two Quebec counties remaining in which the Protestants can claim a majority.—Globe.

NEGLECTED DIRECTORS.—A monthly contemporary, referring to the frequency of bank failures says: What shall we say of Directors who are so unmindful of their duties? Ought not they to be punished? It may be asked, why did the stockholders choose them? but the reply may be made, they supposed the Directors were performing their duties. The latter had certain specific duties to discharge which they were not justified in neglecting. They had no right to leave the management of the bank entirely to the President. In every case it is the duty of the Directors to know about its affairs and to keep its business within the law. Is it not time to make an example of Directors who, without any excuse whatever, deliberately and constantly neglect to execute the duties which they have taken their oaths that they will "diligently and honestly" perform?

POLICE REFORM.—The novel police system adopted by Chicago a year and a half ago is said to have proved perfectly successful. The city is divided into twenty-four districts, in each of which is a depot containing three police-men, a wagon and four horses. Throughout the city are police boxes, looking like the old-fashioned sentry boxes, and provided with telegraph signals and telephones. The door is kept locked, but can be opened by anybody needing police aid, keys being liberally distributed among stores and residences. Private individuals can thus send an alarm by telegraph, just as we transmit fire calls in this city. Each key is numbered and registered, and after being used to open a box, is held fast in the lock until released by a policeman. Thus mischievously false alarms are detected. When an alarm is received at a depot, the police on duty there drive quickly to the box in response. The telephones are used by patrolmen to make periodical reports, and thereby roundsmen are done away with, and every man is directly under the control of his Captain. When a patrolman makes an arrest he does not desert his beat, but calls the wagon to take the prisoner away. Householders may have private signal boxes by paying the cost. The Superintendent declares that his force is much better controlled than before; that crimes are fewer, that criminals are more easily caught, and that the expense is no greater.