

LOCAL SUMMARY

At a meeting of the Halifax Board of Health last week, the embargo on importations from small-pox districts was removed. The number of destitute people in Ottawa and Kingston is said to be unusually large. The secretary of the St. John School Board has been authorized to inform the chief superintendent that the board is in a position to afford more than \$50 in getting up a display for the exhibition. A company, it is said, is being organized to build a road along the North Shore of the St. Lawrence to the Straits of Belle Isle, had ferrying across to be to Cape Race, where connection will be made with fast steamers to Great Britain. Time is to be spent on the ocean and dangerous coasts avoided. A N. B. contemporary says our Windsor contingent to the North-West mounted police have been writing home that they are and expect to remain in Regina till the 15th. They were well and enjoying that life. A report which was taken for a small while was seen in the vicinity of Mahogany Island off St. John harbor, last week. A Kingston despatch of the 13th says, there is great excitement at the barracks, an order having been received to parade all the men tomorrow for military inspection. It is rumored a contingent will be sent to the North-West immediately. The boats have not ceased to run on the river up to going to press. This is beyond anything known hitherto. The Chignecto Marine Railway is said to be in operation with a London firm. An Anglo-Irish arbitration commission is investigating the character of the York Co. antimony mines, as a step to investment therein. By the will of the late Geo. B. B. of Halifax, \$1,000 is given to St. Matthew's church, in that city. A number of lady taxpayers at Portland, had petitioned for the right to vote at the municipal elections. Dartmouth is agitating for a public library. On the 13th, there were in St. John harbor sixteen schooners in port waiting for an opportunity to go to the westward. Included in the above number are two potato laden schooners, which put in for harbor several days ago. The municipal elections to take place in Cumberland County, in the fall are already attracting attention. The temperance people have met and determined to run candidates in this district in the interests of general reform. St. John fishermen complain that the construction of the railway bridge has seriously interfered with their business. The schooner General Gordon, of Souris, potato laden, was lost on the 10th. A fire in Montreal, on the 13th, caused nearly a half a million loss. The cold wave of the 12th took the nursery down at Matwaki, Ont., and Mattawa, 42. Several towns reported 20. At Germania, early on the morning of the 12th, the boarding house took fire, while several inmates were asleep. Upon being awakened by the flames they got out with great difficulty, all badly burned, and had to run some distance in their night-shirts, with the thermometer at 30° below zero. Someone is a critical state. The express train from Fredericton to St. John had, on the 14th, a narrow escape from derailing through the breaking of a wheel. The Quebec cavalry school, Col. Turnbull commanding, has been ordered to proceed to Regina in April, in anticipation of trouble with the North-West Indians in the spring. Some excitement was caused in Fredericton by the rumor that an order had been received for the Infantry School to go to the North-West. It was only an order to have them in readiness if such a call should be found necessary. Bridgetown, N. S., is to have a boat and shore facilities for the business. About \$2,000 has been subscribed in Yarmouth towards building an old ladies' home. We learn that the sample of slate taken from Baltimore, Albert Co., to England, has been found just adapted to the purposes contemplated, and the company will require 40,000 tons by June and 140,000 tons yearly. The commissioners appointed to inquire into the loss of the S. S. Algonquin, last fall, at Isle Royal, ensure the captain and chief officer for neglect in casting the lead and not maintaining a look-out, and recommended the cancelling of their certificates for 12 and 6 months respectively. The Minister of Marine shortens the captain's suspension to three months. Great quantities of squid were taken at Little Bras St. John on Monday. This is a most unusual thing at this season of the year, no person living in that locality being aware of such a circumstance within their memory. The Lunenburg Progress says fishermen are doing well at Portuguese, some bringing codfish having struck in there. The Farmers Association will meet in annual session at Sackville, when they will discuss various subjects of importance to the agriculturists. The Halifax County Council, at a recent session, declared its dissatisfaction with state labor law, and decided to ask the government for some changes. The city council carried a vote favoring reciprocity with the United States, and the adoption by the government tending to its re-establishment. The Tidewater Herald tells of strong rumors. This is an instance said to have occurred at Pablico. A man had a dog which he wanted to kill, and Mr. D'Eon, who happened to be there, said: "I have a good mind to strike her." Mr. D'Eon, who is termed a strong man, struck her once with his fist. She fell down and did not get up again.

birds, insects and animals west of New York was burned last night. It included a collection of 20,000 insects. An explosion of fire damp took place in a mine at Alby, W. T., by which 13 were killed and great damage done. A small wooden building, loosely thrown together, in which were 250 pounds of dynamite stored in a frozen state, at shaft No. 13, at the new Croton aqueduct at Ardsley, Westchester county, exploded recently. No one was seriously hurt. Flanagan & Co., the contractors, estimate their loss at between \$5,000 and \$10,000. The shock of the explosion broke the window panes at Doherty's Ferry, two miles east, and all along the river as far north as Peekskill and south to Yonkers window glass suffered. Reports from Newport News say that about 2,000 bales of cotton were destroyed by fire on the British steamer Matthew Heddington. A New York firm has purchased from the Mayor of Marquette, 30,000 acres of pine land on Dead River, Mich., estimated to have on it 200,000,000 feet of standing pine. A collision on the Baltimore and Ohio railway killed four men. Breadth has taken the oath as member of the House of Commons. Michael Davitt approves the proposition to buy out Irish landlords and suggests an Anglo-Irish arbitration commission to settle the terms of purchase. Meanwhile the much wanted and suffering in Ireland, that threatens to greatly increase the difficulty of solving the burning question of issue. Numerous sentences of conviction are pronounced, and violence will surely result. It is rumored that Gen. Wolsey is to be appointed to the island. Englishmen are disaffected with details of Gen. Pendergast's campaign in Burma. Mistakes seem to be rather numerous. M. De Freycinet, French Prime Minister, announced in the Chamber of Deputies, the other day, that his Cabinet's policy would be less adventurous than that of his recent predecessors. This statement was received with cheers by the chamber. A Berlin despatch says: The Reichstag has adopted a resolution introduced by Herr Winterhagen, declaring the expansion of Poles from Prussian territory unjustifiable, and incompatible with the interests of German subjects. The Conservatives and national liberals opposed the resolution. None of the ministers were present when it was adopted. Dissensions have to demolish her forces unless the conference, which is to assemble at Constantinople, will consider her claims for extension of territory. The ministry threatened the king that they would resign unless he assented to an alliance with Serbia and the maintenance of the army on a war footing. A despatch from Belgrade says the Serbian government refuses to disband its forces on the ground that it desires to be protected against surprises; and the Porte has informed the powers that it is ready to disband the Turkish levies as soon as peace in Serbia and Greece is restored. London, Jan. 15.—The town of Bon-Jay, in Louisiana, has been the scene lately of serious fires, believed to have been of incendiary origin. (P) cards, printed in German, threatening further conflagrations, were seen mysteriously posted throughout the town. The inhabitants are terror stricken. No fewer than 15 steamers are at present lying idle in Leith Docks, owing to unremunerative freights. The steamers represent an aggregate of 12,577 registered tons, and an approximate money value of \$30,000. It is stated on good authority that Gladstone and his colleagues have become reconciled, that Earl Spencer and Granville, Earl of Derby, Marquis of Hartington and Sir Wm. Harcourt have all given their assent to the course of tactics suggested by Mr. Gladstone, and that the premier will take the first chance to overthrow the Conservative Government. The announcement of the annexation of Burma to Great Britain was well received in the former country. Some irritation has been caused by the alleged seizure by Germany of Samoa Islands. England and the United States have consulted and interests there. The German minister at London has since assured the government that Germany does not intend to annex the islands. Samoa has refused not to make peace proposals with Bulgaria until the question of the disposition of Eastern Roumelia by the powers has been solved in a manner which will satisfy the wishes of the Servian government. The ports has made a request for the reassembling of the Balkan conference, and has consented to disarm if Serbia and Greece will first do so. At Amacatlan, near Guatemala city, severe shocks of earthquake were felt last month. Many houses were wrecked. It is believed that an adjacent volcano, for a long time quiet, is seeking a new outlet.

—THE FOLLOWING emphatic endorsement is a matter of interest to the insurance public in the least possible outlay. Mr. Standen's ability as an insurance expert is recognized by all insurance men in Canada, and his opinion will bear with it unquestioning confidence to the mind of all who are acquainted with his reputation. New York, August 19th, 1885. J. de W. Srew, Esq., President, Dominion Life Insurance Fund Life Association, St. John N. B. I have very carefully examined the details of your plan of Life Insurance, known as the "Natural System." I understand the object of your system to be a middle course; avoiding the large cost of old line plans, and the insecurity, weakness and indefiniteness of the co-operative or assessment plan—that you may with confidence appeal for patronage to those who wish Good Insurance with the least possible outlay. In this object you are most certainly being eminently successful, and have formulated a cheap and beneficial plan of insurance, that is based upon sound demonstrable scientific principles. In the adoption of a proper basis of "Cost of Insurance," great care has evidently been exercised, looking to the assumption of a rate of mortality that will be fairly conservative, while making some allowance for the generally low rate of mortality that prevails among Canadian insured lives. This item of your charges provides ample margin for the contingency which it is difficult to conceive of a condition of affairs that could entail a sufficiently heavy rate of accidental mortality for a long enough period of duration, to create any deficiency in your charges to meet the payment of your death losses. You have been as conservative in this respect as the most careful Actuary could desire. Constituting, as it does, the fundamental principle of your plan, and being its scientific justification, the fairness of your basis of contribution to the death fund should secure you a Large Support and Universal Goodwill. As an auxiliary to this fund in the event of any exceptionally heavy rate of mortality, your special "Safety Fund" forms a valuable supplement and is fully adequate for the purpose. As this fund constitutes an effective reserve, the policy of the most persistent members will be paid in full at their face value as Redemptions, it should be regarded as a very welcome element of a plan that has very much to commend itself to the judgment of careful men who desire Life Insurance, and mean to insure their families for the future. I have drawn largely upon my past experience in the theories and practices of insurance, for the purpose of ascertaining whether there be any condition of affairs that your plan is not designed to meet. I cannot call to mind any such condition. I have tried to find some element of weakness or inequity in your plan, that would endanger its success or retard its growth. I find only the elements of strength and true equity. I have tried diligently to conceive of future possible contingencies that it would be unable to meet. I am assured, I can imagine no such contingencies that would jeopardize its safety. Your wisdom in enforcing mortality payments in full, to meet the cost of a normal death rate, your refusal to treat "assumed mortality" as a "delayed mortality" as a source of "profit" or "actual gain," is worthy of the strongest commendation. It is but another proof that your plan is designed to stand, not for a year, not for a few years, but for all time to come. Having examined your "Natural System" of insurance, I have tried to find some element of weakness or inequity in your plan, that would endanger its success or retard its growth. 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