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LOST IN THE FOG.

(From *Once a Week*.)

In one of the summer months of the year 185—, application was made to a great London Insurance Company to insure the life of Mr. Andrew Macfarlane, of Raw Material Street, Manchester, for a very heavy sum. Mr. Macfarlane was not a young man, being described by himself as between forty and fifty, and the sum was of such an unusual amount, that the Company thought it necessary to use more than ordinary caution; they therefore stipulated upon seeing the gentleman personally, and having him examined by two of their own medical men in their office in London, in addition to the usual preliminary investigation. Mr. Macfarlane accordingly appeared one morning, looking a most robust and healthy middle-aged gentleman, with a fine, broad, ruddy, close-shaven face, and iron-grey hair: the examination was pronounced satisfactory in the extreme. Mr. Macfarlane was a more than usually healthy person, and the policy was granted without delay.

One morning in November of the same year, London was shrouded in one of its densest fogs. That combination of smoke and vapour to be met with in its full perfection in no other part of the globe, pervaded street and river. Fog had reigned supreme over the metropolis the whole of the previous day, and had become so thick at night that foot-passengers had great difficulty in finding their way along the streets; the crossing of a wide street or square looking like diving into some dark and unexplored expanse, all landmarks were swept away, the lamps were scarce visible one from another; experienced Londoners found themselves turning the wrong corners, and the cabs and other vehicles had no chance of reaching their destination, save by adhering to the curb-stone.

That November morning the newspapers bore witness to the dangers of the previous day in many a lengthy catalogue of accidents. As morning broke, the fog seemed likely to rule another day, but as the sun gained strength, he brought with him a fresh breeze, and the fog lifting, like a vast curtain, once more disclosed to

the persecuted Londoners the features of their lost city.

Light was pretty well established when a party of river-men were seen carrying the body of a drowned man up the steps of London bridge. On coming to the top with their ghastly burden, a gentleman in a dark beard and moustaches, who had been watching their movements over the parapet, came up, and looking steadily at the dead man's face exclaimed:

"Good God! it's poor Macfarlane!"

The men stopped; a crowd was present in an instant, as if by magic; and in scarcely less time the tall and unperturbed hat of a policeman was to be observed, calm and stationary above the swaying multitude.

"Do you identify this body, sir?"

"I do."

"Your name and address, if you please, sir?"

"I will go with you to the station if you please."  
 "The body will go to the dead house, sir; perhaps you would have no objection to go there with me, first, and witness my removal of the valuables on the person of the deceased."

The gentleman accordingly accompanied the party, saw the contents of the pocket removed, and the body examined casually. There were no marks of violence upon it, and there was little doubt that it represented one of the victims of the fog, an opinion pretty freely expressed by the bystanders.

The pockets produced little or nothing leading to identification; a watch, with a chain attached to it, a locket containing hair, and ornamented with a cross, a purse with money all in sovereigns, a pocket-handkerchief marked in cipher, and a bunch of keys told little.

The next proceeding was to the station house; the sergeant on duty heard the facts, took possession of the property; put certain questions; took down the name and address—"Mr. Woodley of Liverpool, now at the Covent Garden Hotel," and informed him that he would be required at the inquest.

"I shall consider it my duty to attend; but, in the meantime, I must communicate the intelligence to my poor friend's wife; they came to town only the day before yesterday."

"Her attendance will be necessary, sir."

"Very well; but first I must see how she bears this cruel shock."

At the inquest, after the evidence of the finding of the body, Mr. Woodley stepped forward and deposed that he was well acquainted with the deceased, Mr. Macfarlane, of Manchester, that he and his wife had come to London on a visit only a few days previously; that he had seen the wife—who was so dreadfully affected by the shock her nervous system had sustained by this sad event, that she was dangerously ill, and totally incapable of giving evidence, of which fact he handed in a doctor's certificate: he held in his hand, he said, the marriage certificate of the deceased, which he would produce if the jury desired to see it; that he had managed to procure from the distressed lady a list of the articles on Macfarlane's

person when he left home yesterday on business, since which time he had not been heard of until witness brought the sad intelligence of his untimely fate.

The divisional surgeon deposed that there were no marks of violence upon the body.

The coroner, in summing up, merely observed to the jury that it was evident this unfortunate person had been drowned in the Thames; there was no reason to suppose that he had met his death by any foul play, nor was the supposition of suicide warranted; the unfortunate man had, it appeared, gone out yesterday in the full enjoyment of his usual health, strength, and intellect, they were all aware that in the dense and dangerous fog that has prevailed, accidents were extremely likely to happen, especially to persons unacquainted with London; it must therefore be presumed that deceased had, by some means unknown to them, fallen into the river; the body had been satisfactorily identified by a most respectable witness, who had moreover brought from the widow a list of articles which tallied exactly with those found on the body; they had heard of the sad condition of that unhappy lady, and there appeared to him no necessity for adjourning the inquest for her presence, nothing therefore remained for them but to give their verdict according to the facts.

"Found drowned" was accordingly recorded.

The coroner observed that the body ought to be buried immediately, and ordered it to be given up to Woodley. He then made out and forwarded to the registrar the necessary information as to the cause of death, and the finding of the jury.

In due time the Insurance Company received application on the part of Helena Macfarlane for payment of the sum insured,—a regular assignment of the policy from her late husband was produced, and her claim was further supported by a copy of the entry of the registrar-general. The Company felt some little hesitation at first, and postponed payment for further information. They desired to see Woodley, but on its being shown that that gentleman had quitted England, after due investigation they found that they could not dispute the evidence, and paid the money.

In the wilderness which lies west of Brompton, at the time we are speaking of, there existed a Lilliputian cottage, wherein dwelt George Richardson, lately managing and confidential clerk, now junior partner in a merchant's house in the city. One evening, in November, 185—, home came George by the buss, and startled his little wife by announcing that he must start on a secret mission to Leghorn the next day; events of importance connected with the business had occurred there requiring the presence of one of the partners, and the lot had fallen upon him as the junior in respect of age as well as of position in the firm. A steamer was to leave the river the next evening.

"Therefore," said George, "get my things ready, and I will take them with me to the office to-morrow morning, for I shall not have time to return here."

"Shall I not see you again after you leave