

KEEPING UP APPEARANCES.—First Depositor—"I don't like that new bank cashier. His appearance is against him." Second Depositor—"Not as much as his disappearance would be."

THE GOOD OLD TIMES.—The first number of the Baltimore American—then called the Maryland Journal and Baltimore Advertiser—was issued on the 20th August, 1773. On its hundred and twenty-sixth anniversary its fac simile was printed and presented as a souvenir to each subscriber. As a striking evidence of how much faster news now travels than in those days "the freshest advices" from England were dated June 19 and from New York August 12.

A COMPLICATED CASE.—An interesting question of insurance law has arisen out of a fire which occurred in April last on Dover street in Boston. The destruction was so great as to demand extensive repairs to the damaged buildings. These repairs the insurance companies interested in the loss are willing to make, to the extent of putting the injured structures in as good condition as they were before the fire. It seems, however, that an obstacle to this course exists in the present building laws applicable to Boston, under which no reconstruction is permitted which will not necessarily make the buildings better than they were when burned. Such reconstruction will, of course, be more expensive than mere restoration. This increased cost, according to the views of the insured, was a risk assumed by the companies; while

the companies, on the other hand, insist that the limit of their obligation is to make good, but in no wise improve the insured property. The Boston "Herald" says that in the present aspect of the controversy an appeal to the courts is probable.

DEBENTURE SALE.

Tenders addressed to the undersigned, marked "Tender," will be received up to and including the **3rd October, 1899**, for the following issues of Town of Pembroke Debentures, viz.:

\$12,000 Sewerage Debentures, 4%, payable in thirty annual instalments from 15th September, 1899; and

\$5,000 High School Debentures, 4%, payable in twenty annual instalments from 7th November, 1899.

B. B. BAHNSEN,
PEMBROKE, ONT.

Chairman of Finance Committee

—THE—

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